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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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NOTES

1 https://www.india-seminar.com/2009/595/595_p_sainath.htm#top (last accessed: 17-08-2022).

2 Recent estimates on suicide among agriculturalists place the death toll in 2020 at 10,000. Maharashtra leads the charts when it comes to the frequency of suicide (13% of total) followed by Tamil Nadu (11% of total). (*Accidental Deaths & Suicides in India 2021*).

3 <https://www.epw.in/journal/2021/15/special-articles/farmer-suicides-india-1997%E2%80%932013.html> (last accessed: 17-08-2022).

4 Many government and news sources use the word 'panacea' in relation to PMFBY. For instance, a recent performance of PMFBY by the Ministry of Agriculture and Farmers' Welfare notes: "insurance can be panacea [sic] to cover many a risk factors pertaining to agriculture" (Ministry of Agriculture and Farmers Welfare 2019, 29).

5 <https://twitter.com/pmfby/status/1543907753277550592> (last accessed: 22-03-2023).

6 <https://www.indiastatdistricts.com/maharashtra/beed-bid-district> (Last accessed: 09-09-2022).

7 <https://ruralindiaonline.org/en/articles/bank-gandhigiri-cashless-hara-kiri-in-marathwada/> (last accessed: 09-09-2022).

8 Reading about agricultural crisis in India, there is a distinct feeling that when journalists and policymakers talk about agriculturalists, they have an archetype in mind. This archetype is at once ubiquitous and difficult to pinpoint. It relates to the 'mythical lore' the Survey that I quote above mentions. Marginality, victimhood, lack of agency and suffering feature heavily in the portrayals of 'farmers-in-crisis.'

9 The Panchayat Council is a village-level elective body that governs local matters.

10 Underemphasised because crisis and farmer suicide are often presented as problems predominantly affecting male agriculturalists. The category of 'farmer' is one which, in a legal sense, is tied to the land. Given that land generally passes along the male line, this means that when, in public discourse, there is talk about farmers in distress, it is implicitly understood that this refers to men. Insofar as women are part of these stories, they are the bereaved victims after a suicide. For an example of this see:

<https://www.hindustantimes.com/analysis/farmer-suicides-the-fate-of-the-women-left-behind/story-jhJ1bwcMu9ilbAAXntCbOI.html> (last accessed: 24-05-2023).

11 Examples of this position are plentiful in the dissertation but are discussed at length by, for instance, Da Costa (2013).

12 All of this is part of the larger Digital India platform, which, according to its website, “aims to transform India into a digitally empowered society and knowledge economy” <https://digitalindia.gov.in/vision-vision-areas/> (last accessed: 02-01-2022).

13 Part of this introduction has been published previously: Van de Meerendonk, T. (2020). “Claiming Crisis: Narratives of Tension and Insurance in Rural India.” *Contemporary South Asia* 28 (3): 362–373.

14 For a discussion on the reliability of suicide statistics in India, see Münster (2016).

15 https://www.aicofindia.com/AICEng/Pages/Present_NAIS_Objectives.aspx (last accessed: 27-12-2022).

16 The metaphor of the pyramid is often invoked when talking about poverty in development economic literature. Bottom of the Pyramid (or BOP) refers to the imagined bottom rungs of the economy, i.e. poor people. The terminology was popularized by C.K Prahalad (2006) in his book *The Fortune at the Bottom of the Pyramid*.

17 <https://pib.gov.in/newsite/PrintRelease.aspx?relid=134432> (last accessed: 27-12-2022).

18 <https://wrmsglobal.com/about-us/index.html> (last accessed: 27-12-2022).

19 This figure is based on an estimation made by an actuary working for a large insurance company.

20 This chapter has been altered and published in article format: Van de Meerendonk, T. (2020). “Claiming Crisis: Narratives of Tension and Insurance in Rural India.” *Contemporary South Asia* 28 (3): 362–373.

21 <https://www.drikvkbeed.org/district-profile/> (last accessed: 28-12-2022).

22 See also Chapter 1 for a more in-depth analysis of the historic emergence – and collapse – of various forms of agricultural insurance over the years.

23 [https://thewire.in/agriculture/modi-bjp-flagship-crop-insurance-scheme-farmers-\]suffer\[](https://thewire.in/agriculture/modi-bjp-flagship-crop-insurance-scheme-farmers-]suffer[) (last accessed: 07-05-2022).

24 [https://www.indiatoday.in/india/story/in-marathwada-distressed-farmers-get-re-1-as-crop-insurance-under-government-scheme-1285189-2018-07-\]13\[](https://www.indiatoday.in/india/story/in-marathwada-distressed-farmers-get-re-1-as-crop-insurance-under-government-scheme-1285189-2018-07-]13[) (last accessed: 07-05-2022).

25 Placing coins with the dead before cremation is a common funerary ritual in some Hindu traditions.

26 To prove that crops are actually grown in the field that is being insured one needs to submit a *pik pera* (पीक पेरा – English: crop certificate). This document notes the crop and is stamped by the local agricultural officer.

27 It must be noted that, on paper, PMFBY is atypical when it comes to this access. This is because, in theory, PMFBY is available to all cultivators, regardless of their land title. The procedural guideline states clearly on page one that: “All farmers including sharecroppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage” (2018, 1). To ensure that the farmer in question has an “insurable interest,” one needs to either present a Record of Rights (which in Maharashtra is the *sat-bara*) in the case of a title holder or a formal contract, which shows ones lease in the case of a sharecropper or tenant. The guidelines go on to state that all farmers who take out loans from government financial institutions are covered compulsorily by insurance. Given this mandatory condition for obtaining an institutional crop loan, along with the fact that, for obvious reasons, crops can only be covered once, the coverage remains with those who own the land. Even when the land is rented out, many owners still take out of crop loans and insurance as they provide much-needed cash at a very low subsidised interest and flexible repayment conditions.

28 Besides curse words being difficult to translate, Nikhil did not remember the exact words. However, he told me that Smita told Ajeet something along the lines of “You fucker, why did you get us into this situation?”

29 Also, I would speculate that part of the reason for this loyalty was that Ajeet depended on the cooperation of the local branch manager to access the account of his father. As stated, there was a fair bit of goodwill from the branch manager, and I imagine that Ajeet felt pressured to reciprocate this goodwill. So, where others would perhaps lapse on their repayment to the bank in the hopes of qualifying for one of the many loan waivers that take place around election time, Ajeet did not have the luxury to do so. He commented on this, saying that the waivers are only for those who do not actually need the crop loan and can afford to not repay.

30 Some examples include Prahalad (2004), Mehrotra, N., Puhazhendhi, V., Nair, G. G., & Sahoo, B. B. (2009) and Arora, Neha, and Naresh Kumar (2021).

31 An influential source for this line of thinking in the Indian context is the work of David Dror, whose micro-insurance academy dominates scholarly work and has developed a host of small-scale interventions together with microfinance partners like BASIX (see Da Costa 2013).

32 This chapter has been altered and is forthcoming in article format: Van de Meerendonk, T. “We just want to know how it was calculated: Agricultural insurance and techno-moral politics in rural India.” *Social Anthropology* [forthcoming].

33 <https://scroll.in/article/914641/why-farmers-across-india-are-complaining-of-being-cheated-by-prime-ministers-crop-insurance-scheme> (last accessed: 10-08-2021).

34 As we have seen throughout the previous chapters, such stereotypes revolve among other things around poverty, backwardness, stress and exploitation.

35 Which, in late 2021, comes to about 60 euros.

36 https://www.business-standard.com/article/economy-policy/insurance-companies-made-rs-40-000-cr-in-5-years-under-pmfyb-scheme-122072300835_1.html (last accessed: 22-03-2023).

37 <https://thewire.in/business/crop-insurance-optional-pmfby> (last accessed: 19-03-2023).

38 <https://indianexpress.com/article/explained/simply-put-fasal-bima-whos-in-out-why-8029882/> (last accessed: 19-03-2023).

39 <https://www.thehindubusinessline.com/opinion/editorial/the-pm-fasal-bima-yojana-needs-an-urgent-revamp/article66252279.ece> (last accessed: 19-03-2023).

40 <https://www.downtoearth.org.in/news/governance/private-insurance-companies-benefitted-the-most-from-pm-fasal-bima-yojana-report-78445> (last accessed: 19-03-2023).

41 <https://indianexpress.com/article/explained/what-is-the-beed-model-of-crop-insurance-maharashtra-is-pushing-for-7353522/> (last accessed: 19-03-2023).

42 <https://thewire.in/agriculture/farm-bills-indias-rural-issues> (last accessed: 21-03-2023).

43 <https://www.thehindu.com/news/national/explainer-why-are-the-agriculture-bills-being-opposed/article61704230.ece> (last accessed: 21-03-2023).

44 <https://frontline.thehindu.com/the-nation/agriculture/india-at-75-epochal-moments-2020-farmers-protests-take-the-country-by-storm/article65722271.ece> (last accessed: 16-03-2023).

45 <https://www.epw.in/journal/2023/1/editorials/mitigating-risks-agriculture.html> (last accessed: 20-03-2023).

46 <https://pib.gov.in/PressReleaseDetailm.aspx?PRID=1878434> (last accessed: 20-03-2023).

47 <https://www.financialexpress.com/economy/revamped-crop-insurance-scheme-from-kharif-2023/2898206/> (last accessed: 20-03-2023).

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CURRICULUM VITAE

Tim van de Meerendonk (1988) was born in Den Bosch, the Netherlands. He has a strong background in anthropology, obtaining both his Bachelor's and Research Master's (with distinction) in Cultural Anthropology and Developmental Sociology from Utrecht University. For the former he conducted three months of ethnographic fieldwork on indigenous politics and conflict in Northern Guatemala, while for the latter he did six months of ethnographic fieldwork on the value chain of illegally distilled liquor in South-West Uganda. Prior to pursuing a PhD, Tim worked for one and a half years as an Asylum Determination Officer at the Dutch Immigration and Naturalisation Service. After this time, he started his PhD in November 2016 in the project 'Moralising Misfortune: a comparative anthropology of commercial insurance' under the supervision of Erik Bähre (PI), Erik de Maaker (supervisor) and Cristina Grasseni (supervisor). Currently he works as a lecturer at the Anthropology department of Leiden University.