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Beyond the Con: Reading Social Inequality Through Scams

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Following scamsters yields rich insights into marginalisation, the scramble for upward mobility, and the image of the state in contemporary India.

Scams are constantly on our minds. We are haunted by them. They lurk as cautionary narratives that are circulated with breathless urgency in media discourses, through personal anecdotes, or that occasional longform article on complex scam industries. These 'scam stories' exert an intimidating and unwieldy presence in our lives and have come to exemplify cruelty, greed, or genius on the part of the scammers-and tragicomic naivety and gullibility on the part of those falling for scams. Every time we get a call from an unknown number, every time we get an SOS email from someone we know at work, every time we match with an attractive person on a dating app, and every time we come across news of someone taking their own life after losing their savings to fraud, we are forced to reckon with the fragility of authenticity.

Scams and frauds are, of course, not new. Equally obvious is that the past decade has seen a massive surge in sophisticated, technology-driven fraud, with scams evolving from simple phishing emails to AI-powered impersonation and complex Ponzi schemes. Their scale and size is dizzying, thanks to technological innovation, digital dependence, and state incapacity or outright complicity. But who are these scammers? Where are scammers located? What are their motivations, their aspirations, and their regrets? Do they have no conscience? How do people cope with being scammed? Who is running the show? What is the political economy of scamming?

These are the questions Snigdha Poonam sets out to explore in her gripping and jaw-dropping book *Scamlands*. The book holds deep empathy for the victims of fraud, particularly cyber scams; but over the course of 300 pages, Poonam unpacks how social inequality, unemployment, structural marginalisation, technological infrastructures, transnational capital, and the sheer thrill of upward mobility are intertwined in the reproduction of scams as an intimate reality in a global world. In doing so, she takes us with her across India-from Jamtara in Jharkhand to Barpeta in Assam to Kumbakonam in Tamil Nadu-and to the circuits of Chinese capital and cyber plantations in Cambodian cities and Myanmar borderlands (through her interlocutors) as she traces the social, economic, and material life of scamming.

While Poonam writes with immense sympathy for the victims of scams, she skilfully avoids pathologising those who engage in them. Instead, she positions fraud as a diagnostic analytic to better understand social, political, and economic relations and "a lens to understand the fault lines, to explore the cracks in our worlds that we can't otherwise see."

Youth, Aspirations, and Employment

One of the enduring themes in the book is that of youth, unemployment, and aspiration. Poonam's first book *Dreamers: How Young Indians Are Changing the World* (2018) ended with a glimpse into how shrinking jobs and employment opportunities alongside rapidly growing aspirations amongst educated and savvy young Indians often results in the birth of professional scammers, who are convinced that only cheating and deceit are productive means of earning money in a country where hard work and honesty provide little via monetary returns. In *Scamlands*, she takes this thread further to dig deeper into why scams have become attractive as a source of work, particularly for young Indians.

For instance, in Jamtara, a district in Jharkhand that has become synonymous with cyber scams, scamming is akin to a rite of passage for young men and is a highly public secret in the region. Scamming, in this context, was and is a common route to income, higher status, masculine validation, and *mazaa* and thrill amongst youngsters- particularly amongst marginalised and historically oppressed castes. But more than anything, scamming is a way of coping with a social system and an economic structure that cleaves the nation into those who have something to lose and those who have nothing to lose.

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That scammers take pride in their aptitude and expertise is understandable, too, in this context where scamming is understood as a skill. In Poonam's interactions with the scammers, what becomes evident is that a hardened indifference seems to also legitimise the work of scamming. As she puts it, "Their motives were rooted in a [far more] cynical belief: if they didn't claw their way toward a better life, no one else would do it for them. And if others suffered along the way, that was simply the inevitable collateral damage of trying to wrestle free from the iron grip of fate." Or, as she reminds us, "It is more than money that drives these willing workers down a perilous road. Decades of unmet aspirations and unequal struggles have left many South Asians indifferent to the plight of their victims - victims they perceive as enjoying greater, undeserved privileges".

This theme of young people wanting to make something with their lives comes up repeatedly in the book. For instance, in the second part of the book, where Poonam traces the transnational circuits of capital that are giving rise to the highly sophisticated scamming industry, she writes that "someone out there had worked out exactly how dissatisfied India's workforce was. They had used that to effortlessly create a shadow labour market where workers were paid small, unreliable commissions, while most of the profit flowed untraceably overseas".

The lack of employment opportunities is, quite obviously, a huge factor in why young people become scammers or work as labourers in cyber plantations in India and beyond. However, we also encounter several bright, hardworking, aspiring, and skilled people who have themselves been scammed into these jobs. The job offer itself is a scam in these cases. Why so many people end up applying for these "shady" jobs is itself a story about the desperate desire for economic security amongst young Indians. No wonder, then, that "the allure of a better future mattered so much that any questions about the nature of work were considered irrelevant." So much so that people are trafficked into working as scammers in countries like Cambodia, Thailand, and Myanmar.

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Piecing together media reports, interviews and testimonies of ex-workers, Poonam makes exceedingly clear how oppressive and exploitative conditions of work are at these large cyberplantations in Cambodia and Myanmar. The several reports of suicides, violence towards workers, testimonies of oppressive working conditions, and complex negotiations between governments to retrieve trafficked cyber labourers are spread across newspaper reportage from various parts of Asia. They reinforce the notion that the cyberscam industry is built on extractive logics and coerced labour.

However, even for the Indian youth who were working at these centres *willingly*, the question of "consent" or "choice" is clearly not all that simple. As Poonam reflects on her encounters with a wide range of young people engaged in scamming in the country, she writes with a touch of poignance, "I knew that once individuals got a taste of the money and power that these scams offered, there was little incentive for them to turn back. And what indeed would they return to?" In these myriad ways, we see glimpses of a restless workforce left with few options to fulfil the dream of slick upward mobility that not only defines success and status but sheer survival in a ruthless economy.

A Deficient State

The other recurring theme in *Scamlands* is that of the role of the Indian state as a bureaucratic, punitive, and regulatory entity-in a context where the state is itself associated with large-scale corruption and criminality. While the level of state complicity and its role in the reproduction of scams seems to vary in the several stories brought forth by the book, scams offer a sharper lens with which to view the several contradictions that exist within governance and the political sphere itself.

Why the state matters to scams is a question that elicits an elaborate answer. On the one hand, law enforcement agencies actively try to tackle the problem through cybercrime cells across different states, coordinating investigations. On the other hand, the state is itself involved in creating the world of scamming. At a very basic level, large-scale unemployment or the lack of formal, organised, and secure jobs in the country is a symptom of ineffective governance in India. Neglecting-and even papering over-the stark reality of unemployment in the country does little to address the structural causes for scamming to become a substitute for jobs altogether.

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On a different level, the very elaborate push towards digitisation has, arguably, created the very conditions for cyberscamming to not just take off but thrive. Without adequate safety mechanisms, the same digital connectivity and globalisation that make for seamless

mobility of money make it easy for scamming to reinvent itself in many ways. The careful cultivation of space and physical infrastructure for corporations in countries like India, Cambodia, Thailand, and Myanmar creates physical spaces and fantastic infrastructures for the shadow economy of scamming. Special Economic Zones (such as Sihanoukville in Cambodia) and technology hubs (such as Gurugram) are also places where scams take root and expand. For instance, Poonam details how Chinese companies opened small offices in the tech hub of Gurgaon, which were the physical spaces where scam apps-romance apps, betting apps or loan apps-were being operated by Indian employees. Almost akin to call centres, the "front" of formal companies provides the means to recruit cheap labour-and tech-hubs and SEZs provide the infrastructures needed for organised digital scamming to take place-while the constantly evolving cyberspace provides space for dummy websites and suites of apps to appear and disappear, often without a trace.

While Poonam's interlocutors seemed to point to Chinese capital as being the origin point of this transnational scam economy, she likens it to outsourcing as an economic relation when she says, "If the criminal creativity that I had seen in Jharkhand or Assam could be compared to buzzy startups, this network of techno labourers felt more like an outsourced back office." It is this highly organized Matryoshka-esque system of scam-outsourcing that she finds in action in the glitzy SEZs of Cambodia too. The skills and the set-up of these operations are eerily similar to that of call centres-except, of course, the more obvious forms of violence, coercion, and bondage that Poonam documents in moving detail.

Trust (or the lack thereof) in state functionaries is another theme that one can hardly ignore when it comes to scams. One of the recurring scams that occurs in India today is the 'digital arrest'; one wherein a scammer impersonates a police officer or a customs officer and 'arrests' you only, to offer a release upon the payment of some money. Often, people are told that their package has some drugs in it or that they have been found to violate certain laws. The key question here is, why do so many people end up 'falling for' these arrests?

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The answer lurks in the pages of the book and is something we know intuitively: when the state itself is not an entity that harbours easy trust and is associated with bribery and extortion, it becomes fairly easy for scammers to impersonate state officials, play up a punitive persona, and demand money. It does not occur to most people that the state would *not* arbitrarily arrest someone because what one expects of the average Indian state official is an interaction based on little evidence and more disrespect. Historically low levels of trust in the Indian state and the brazen illegitimacy of law enforcement in the country are systemic issues that create these possibilities of manipulation, leaving the door not just ajar but wide open for scammers.

One cannot suppress a chuckle, then, when Poonam notes how "a scammer jumped through hoops to amass a fortune; a policeman did not have to work that hard". In *Scamlands*, we see more layered and concrete ways in which the state- and its various local actors and manifestations- is not just involved but actively reproduces the motivations for scams to persist. In Jamtara, "local politics was increasingly tied to digital scams. The relationship was mutually beneficial: money earned from the scams funded electoral campaigns and power linked to political office shielded perpetrators from arrest."

In a different vein, the Assamese district of Barpeta shows how the relationship between the state and scammers is more complicated when we take religious and ethnic faultlines into account. Barpeta, known for a particular kind of scamming-life insurance frauds-is also home to a large number of Muslims and many Bengali-speaking Muslims. This situation, where the perpetrators of scams are highly vulnerable to being stripped of citizenship in the current climate of excessive xenophobic and Islamophobic state violence in the region, reveals the religious, national, and ethnic lines along which the legitimacy of the Indian state is upended and reworked via insurance scams. Poonam shows, very carefully, how the systematic stifling of economic, social, and political conditions for Bengali-origin Muslims in Assam plays a role in why life insurance frauds have emerged as a recurring pattern here.

While it may seem odd that fraudsters are defrauding a welfare function of the state-stealing money from the state's subsidised life insurance scheme for the rural poor- Poonam shows how these frauds are anchored in a skilful exploitation of the bureaucratic weaknesses in a system of welfare, and that this is occurring in the context of large-scale disenfranchisement of Bengali Muslims. That is, the scammers seem to be wreaking havoc in a system that seeks their erasure. "To outsiders, the actions of Barpeta fraudsters seemed outrageous, but from the local perspective, they appeared as a justified response to the weaknesses of official processes and the strength of official persecution." (140). In Barpeta, as in Jamtara, the state appears not as a trustworthy institution rooted in principles of justice and order but as a whimsical shapeshifter that one strategises with and, sometimes, against.

Trust in Caste

We also learn how scamming and trust implicates the caste system. In the case of the "Helicopter Brothers" in Kumbakonam (Chapter 3) that left Tamil Nadu shell-shocked, she shows how upper-caste supremacy becomes the framework through which a huge investment scam is pulled off. Across the district, people lost their entire savings to two Brahmin men, who gained the trust of their victims through the dictates of traditional hierarchies; the caste identity of the scammers was the reason that people across the caste hierarchy invested. And yet, as Poonam reminds us, "Brahmins have used pretence to uplift themselves for centuries, their greatest scheme being the perpetuation of their own superiority over others." A highly welcome provocation, Poonam pushes us to reconsider our understanding of scams.

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At the same time, caste works in other ways elsewhere. Young men from marginalised and oppressed caste backgrounds in Jamtara and Deogarh raised their status and wealth via cyberfraud and scamming. Poonam writes that the accumulation of wealth by Dalits in these regions stirred jealousies and attracted much commentary precisely because scamming was shifting-if not undermining-traditional hierarchies. For most upper-caste interlocutors, "that politicians become fabulously wealthy through corruption was a foregone conclusion; much harder to accept was the idea of marginalized persons using similar means." Often, it was this social jealousy that prompted tip-offs to the police.

Despite these frictions, what is ironic is that as much as scamming leads to an erosion of trust, it rests on cross-caste solidarities and cooperation. Poonam shows how in both Jamtara and Barpeta, scammers operate within a web of immense coordination. Entire neighbourhoods, communities, villages, and districts become well-oiled machines in which everyone has a role to play. The very trust that is at stake in these scams is foundational to keeping the shadow economy in the shadows. For instance, in Barpeta, life insurance scams operate with complicity, cooperation, and concealment from a wide variety of actors: hospital staff, mortuary workers, police officers, government officials, political leaders, and even scam investigators appointed by insurance companies. It takes a village to raise a scam.

What Poonam makes amply clear through is that scamming is a shapeshifting shadow economy - a highly organised and extremely sophisticated one - the contours of which are as far-reaching as they are blurry. Consequently, *Scamlands* is as enlightening as it is unsettling.

The ambition and grit of the research behind the book is one to marvel at. The deftness with which Poonam traces the journey of scammers from the confines of a chat box to the flooded alleyways of Barpeta to the shiny expressways of Cambodia is astounding, to say the least. I did wonder from time to time how Poonam went about the ethics of reporting some of the conversations she was having-more than the linear notion of 'consent', about the dilemmas she perhaps wrestled with in the writing of the book and would have loved to read more about those conundrums. Nonetheless, Poonam offers the reader a lesson on how to tell an important story with much critical analysis and sharp insight-without compromising on sensitivity and care when it comes to storytelling.

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