



# A single narrative will not do: Capitalism in the digital age

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Sadowski Jathan. 2020. *Too Smart: How Digital Capitalism is Extracting Data, Controlling Our Lives, and Taking Over the World*. Cambridge: The MIT Press.

Gray Mary L. and Suri Siddharth. 2019. *Ghost Work: How to Stop Silicon Valley From Building a Global Underclass*. Boston: Houghton Mifflin Harcourt.

Smith James. 2021. *The Eyes of the World: Mining the Digital Age in the Eastern Congo*. Chicago: University of Chicago Press.

Kusimba Sibel. 2021. *Reimagining Money: Kenya In The Digital Finance Revolution*. Stanford: Stanford University Press.

## ABSTRACT

In recent years, scholars working across a range of disciplines have become increasingly interested in exploring the contours and machinations of digital capitalism. Celebrants extoll the way digital technologies are enhancing processes of capital accumulation, rendering employment more flexible, democratizing innovation, and making new forms of economic co-operation possible. By contrast, skeptics warn that digital technologies are being used to exacerbate inequality, further capitalist domination and extraction, and automate human beings into a future where there is no escape from the ubiquitous surveillance technologies that are used to forward the interests of a powerful techno-elite. The four books I review in this essay all offer critical perspectives on capitalism in the digital age. However, when read collectively, these books also demonstrate that if we are going to enhance our understanding of digital capitalism, then a single narrative will not do. By exploring the different ways digital capitalism is produced, lived, and even resisted by those who are differentially positioned within its ambit, these books make a powerful case for the role anthropology can play in illuminating the complexities, and the transformative possibilities, of our current economic moment.

## KEYWORDS

Digital capitalism;  
technology; extraction;  
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money

Although anthropology emerged from late 19th century attempts to study and “salvage” “primitive” societies, anthropologists have long been interested in the study of capitalism. Indeed, they have played a pivotal role in illuminating the diverse ways people participate in and experience this

global economic system. Anthropologists have raised important questions about capitalism's changing forms and dimensions, variously tracking shifts from Industrial or Fordist production, to regimes of "flexible-accumulation" and the rise of the service economy.<sup>1</sup> Anthropologists have also studied the emergence of "finance capitalism" and over the last few decades they have scoured the globe interrogating the consequences of far-reaching neoliberal reforms.<sup>2</sup> It is thus not surprising, that as digital technologies are becoming increasingly central to processes of capital accumulation and re-organizing economic processes around the world, anthropologists, as a well as scholars working across a range of other disciplines, are interested in understanding these developments.

The emergence of "digital capitalism," as Dan Schiller argues, "has involved radical social, as well as technological changes" (Schiller 1999, xiv), and this has prompted a series of questions for scholars to consider: How are digital technologies being mobilized to enhance as well as disrupt processes of capital accumulation? How are they changing the way labor is experienced and exploited? In what ways can digital technologies be utilized to facilitate "peer-to-peer" production and other forms of economic assistance and reciprocity? How is digitization changing the way people use and think of money? If factories, Wall Street, and trading pits provided anthropologists in the twentieth century with key sites in which to study the social relations that animate capitalism, where should anthropologist be turning their gaze today, and what kinds of questions should they be asking in their efforts to understand how digital capitalism is produced, lived, and even resisted by the people who are differentially positioned within its ambit?

Reviewing the literature on digital capitalism, media scholar Robert McChesney rightly observes that as it stands now, the study of capitalism in the digital age tends to break down into two opposing camps: "celebrants" and "skeptics" (McChesney 2013). Celebrants extoll the way digital technologies are rendering employment more flexible, democratizing innovation, and making new forms of peer-to peer production possible (Harhoff and Lakhani 2016; Von Hippel 2006). They herald the triumph of a new "sharing economy," in which the "the 'crowd' replaces the corporation at the center of capitalism" (McAfee and Brynjolfsson 2017; Sundararajan 2016, 2), and the "wealth of networks" can be enjoyed by all (Benkler 2004, 2006). Celebrants further contend that by engendering novel forms of collaboration and community, digital technologies enable us to more effectively harness the pro-social instincts that animate our species (Howe 2008; Shirky 2008, 2011; Surowiecki 2004).

Skeptics, by contrast, warn that digital technologies are being used to exacerbate inequality, enhance monopoly power, and automate human

beings into a future where there is no escape from the ubiquitous surveillance technologies that are used to forward the interests of a powerful techno-elite.<sup>3</sup> They demonstrate how data collection can be used by corporations and governing bodies alike, to establish greater power and control over citizens, particularly the poor (Cheney-Lippold 2017; Eubanks 2017; Fourcade and Healy 2017; O’Neil 2016; Roderick 2014; Rosenblat 2018; Taylor and Broeders 2015). According to skeptics, domination, rather than liberation, is the true mark of this capitalist order, and digital and “smart” technologies are but the latest weapons capitalists wield to augment their influence in society.

My goal in this essay is not to “make” or “break” the case for either of these camps. Instead, I will argue that when it comes to understanding capitalism in the digital age, a single narrative will not do. The four books I review in this essay each provide important critiques of digital capitalism, some more piercing than others. However, when read *together*, these works enable us to move beyond such polarizing perspectives. They also make a powerful argument for the role anthropology can play in generating more nuanced accounts of the ways digital capitalism is produced, lived, and even resisted by those who are differentially positioned within its ambit.

### **Too smart for our own good**

As the title of his book makes clear, Jathan Sadowski is very comfortable pitching his tent in the skeptics’ camp. In *Too Smart: How Digital Capitalism is Extracting Data, Controlling Our Lives and Taking Over the World* Sadowski analyzes how smart technologies have become increasingly central to processes of capital accumulation and domination. “Smart tech,” he writes, is “driven by the dual imperatives of digital capitalism: extracting data from, and expanding control over, potentially everything and everybody” (p. 5). Smart technologies refer to those things that are “embedded with digital technology for data collection, network connectivity, and enhanced control” (p. 2). Examples include toothbrushes that monitor and record your brushing practices, refrigerators that sound an alarm when the milk runs low, and surveillance cameras that facilitate no-checkout shopping experiences at convenience stores like Amazon Go (Huberman 2021). While celebrants propose smart technologies should be embraced for the new connections and conveniences they provide, Sadowski urges caution. He warns that by accepting smart tech into the nooks and crannies of our everyday lives we enter a “Faustian bargain” (p. 5).

“The smart society” he observes, “is founded upon a simplistic sales pitch: in return for integrating a vast array of data-driven, network-connected, automated tech in our lives, we are offered a number of new

upgrades and capabilities at every scale” (p. 163). However, according to Sadowski, the sales pitch conceals a more disturbing reality. “The influence of power and profit, collection and control, corrupts these technological transformations at their source. As society is updated and retrofitted according to the needs of digital capitalism, things are getting too smart for our own good” (p. 164). Through chapters on “the smartification” of the home, the city, and the self, Sadowski deftly analyzes how smart technologies are mobilized to exert ever more control over their users while simultaneously enriching and empowering those who design and pull their digital “strings.”

Sadowski’s book persuasively illustrates how digital technologies are enhancing processes of capital accumulation and domination, particularly through the unceasing production and extraction of data. However, *Too Smart* is equally a book about politics. It provides a critical reminder that if we are going to study capitalism in the digital age, then we need to pay as much attention to the *people* who design and deploy these technologies as we do to the technologies themselves. Sadowski reminds us that “behind every technology is a bunch of human choices about what problems should be solved,” or “how resources should be spent” (p. 5). Investigating “the technopolitics” of our “emerging smart society” requires asking, whose interests are being represented and served through the smartification of society? Who interests are erased or excluded? Who benefits from the pervasive spread of smart technologies and who loses?

The answers Sadowski arrives at are not encouraging. From Sadowski’s vantage point, “the smartification of society” is a means through which “technologies are harnessed by elite groups to advance their own positions in and visions of the world.” “The design and development of technology,” he laments, “is lorded over by the few, while the rest of the world must live with those decisions” (p. 7). And yet, despite the incredibly trenchant nature of his critique, Sadowski’s book does not leave the reader in a state of paralyzed despair. The situation, while dire, is not hopeless. Sadowski concludes his book by invoking the words of science fiction author Ursula Le Guin, who in a 2014 literary award acceptance speech remarked, “We live in capitalism. Its power seems inescapable. So did the divine right of kings. Any human power can be resisted and changed by human beings” (p. 163).

Sadowski thus concludes his book by proposing a path of resistance. He invites us to “disavow” smartness as a paradigm and develop “tactics for a dumber world.” He establishes a framework based on three forms of collective action which can be used “to confront and change digital capitalism” (p. 166). Drawing inspiration from the Luddite movement, Sadowski argues that acts of “micro-resistance” and tactical sabotage can

be turned against the machinery of digital capitalism. While Sadowski makes it clear that he is “*not* advocating for people to arm themselves with sledgehammers” (p. 170), he does propose that the tactical focus of Luddism can and should be expanded to “unmake” much of the technology that fuels capitalism in the digital age. Embracing “the virtues of dumbness,” he emphasizes, isn’t a call to return to a pre-technological age. “Rather, it’s an appeal to think critically about the things we use and environments we make, and how in return, they use and make us” (p. 172).

The second step for resisting digital capitalism is to democratize innovation by “giving more people more power to influence, how, why, and for what purposes new technology is created” (p. 177). Sadowski argues that those who are affected by technologies need to have greater say in their design and functions, and he proposes that there needs to be more transparency to ensure that people understand how these technologies operate. Finally, challenging the extractive and exploitative nature of digital capitalism will require greater protections from data abuses. Not only must there be strict regulations on what types of data companies can collect, and how they use it. Sadowski also argues that instead of fueling private profits, data needs to be reconceptualized as “a public good,” as something that can be used “to deliver greater benefits for us all” (p. 186).

Sadowski’s book, which is written in lively and crystal-clear prose, captures the urgency of our current moment and it provides a compelling analytic frame through which to understand the contemporary backlash against big tech and the searing indictments of companies like Facebook. Read as a work of “technopolitics” it succeeds brilliantly. And yet, while *Too Smart* focuses our attention on the small but powerful group of elites who have hijacked society to further their own interests, the book does comparatively little to ethnographically illuminate “how the rest of the world,” as Sadowski puts it, “must live” with their decisions. In fairness to Sadowski, this has much to do with the fact that *Too Smart* is *not* an ethnography, nor is Sadowski an anthropologist – though I would happily extend him an honorary membership to “the club.” While he has gifted us with a masterful overview of the role smart technologies play in enhancing elite power in the digital age, the question of “how the rest of the world” lives with their influence cries out for further investigation.

### **Working in the shadows: the global digital assembly line**

This is precisely where anthropologist Mary L. Gray and computer scientist Siddarth Suri make a crucial intervention. In their highly acclaimed ethnography, *Ghost Work: How to Stop Silicon Valley From Creating a Global*

*Underclass*, Gray and Suri explore the lives and experiences of on-demand platform workers who attempt to make or supplement an income by performing piecemeal tasks that are distributed through crowdsourcing platforms on the internet. Dispersed across the globe, and hidden from view, this new army of “ghost workers” plays a pivotal role in generating the training data for A.I, mobile phone apps, websites, and a vast array of other technologies that power capitalism in the digital age. If Marx took us behind factory walls in his efforts to de-fetishize commodity production in the age of Industrial capitalism, Gray and Suri take us into the intimate domestic spaces where members of this global “digital assembly line” work to produce one of the most important commodities of all: data.

They visit housewives in Bangalore, unmarried daughters working to take care of aging and ailing parents in Houston, and young men in Hyderabad who “post handwritten computer shortcuts and key commands” on their home screens so they can complete their tasks more quickly. They observe these men and women at work: flagging photos, or as one worker put it “dick pics” to indicate their X-rated content, answering surveys, providing translations, captioning videos, and doing a host of other “micro-tasks” for which they are often paid pennies. They introduce us to “the experimentalists,” who primarily use on-demand platform work as a way to acquire new skills; “the regulars,” who “fit ghost work in between other facets of their lives and responsibilities” (p. 104), and “the always-on” workers, who have turned ghost work into a full-time job. They note that even though “always-on” workers must tether themselves to their computers for 9 or 10 hours a day in order complete enough tasks to make ends meet, they prefer platform work because it gives them relative control over their time and schedules, which wouldn’t be possible if they were doing in-person, menial service jobs.

By introducing readers to these workers and the often-invisible spaces where they operate, Gray and Suri remind us that capitalism, whether it be industrial or digital, is powered by the labor of human beings. Indeed, one of the key arguments Gray and Suri make, is that despite hyperbolic projections of robots ruling the world, automation is *not* leading to a future devoid of human labor. They argue that machine learning and AI will not render human beings obsolete, because machine learning and AI “aren’t perfect. They can’t always tell the difference between a thumb and a penis, let alone hate speech and sarcasm” (p. xii) In addition to lacking this more supple form of human discretion, machine learning and A.I can be “glitchy.” As Gray and Suri explain:

Beyond some basic decisions, today’s artificial intelligence can’t function without humans in the loop. Whether it’s delivering a relevant newsfeed or carrying out a complicated texted-in-pizza order, when the artificial intelligence (AI) trips up or

can't finish the job, thousands of businesses call on people to quietly complete the project. This new digital assembly line aggregates the collective input of distributed workers, ships pieces of projects rather than products, and operates across a host of economic sectors at all times of the day and night (p. ix–x).

And yet, while the digital age may not mark the end of human labor, it clearly marks a “profound reorganization” of the nature of employment. On-demand work platforms, as Gray and Suri point out, are ushering in a world “in which steady work and salaries are being replaced by a string of small projects and micropayments, and human bosses are replaced by automated processes that are programmed to oversee a far-flung workforce of anonymous and independent contractors” (p. xxvi). Thus, if Industrial Capitalism successfully supplanted the piece-rate work system by centralizing production and concentrating the labor process within factory walls, as Marx and others have observed, the era of digital capitalism appears to be returning to an earlier mode of organizing labor. For instance, Professor Veena Dubal who studies the intersection of law, technology, and precarious work in the garment industry, notes that whereas “homework and piece pay in the garment industry were largely abolished by the global labor struggles preceded by the New Deal,” Silicon Valley capitalists “have brought the model back... using legal gray zones and digital machinery to accelerate the amount of work that goes unpaid.” Moreover, she points out that “this shift back to an earlier era of U.S. capitalism has been disguised by a rhetoric of technological advancement and innovation” that claims to provide workers with increased “freedom and flexibility” (Dubal 2020).

As Gray and Suri's ethnography importantly reveals, ghost workers experience this “freedom” and “flexibility” as a *real* perk of their jobs rather than a “disguised” form of ideological mystification. However, while the freedom and flexibility of on-demand platform work may indeed be compelling to Gray and Suri's informants, the idea of veering into a future where more and more people scratch out a living by performing piecemeal tasks for pennies in the isolation of their homes, or working from make-shift broom closets, does not make me feel hopeful. In addition to the chronic economic precarity this is likely to engender, (and by many scholarly accounts that is precisely what the gig economy is producing), it seems like the joys and satisfactions that come from working with others and committing one's self to long term, meaningful, projects (which admittedly, is a bourgeois privilege), is being threatened by the rise of the on-demand platform economy. If Richard Sennett (Sennett 2011) fretted over how the era of flexible accumulation was leading to the “corrosion of character” at the end of the 20th century, what might be said for the way “platform capitalism” (Srnicsek 2017) is atomizing workers and fundamentally remaking their subjectivities and selves today?<sup>4</sup> Will the on-demand platform



economy so erode the boundaries between home and work, and leisure and labor, that a fundamentally new kind of subject will emerge?<sup>5</sup> Will this be something to celebrate or lament? Perhaps, as Mary L. Gray optimistically proposed to me in an interview, the pervasive spread of the on-demand platform economy is precisely what is needed to force people in the Global North out of their apathetic postures and make them realize that the struggle to protect the rights of ghost workers is a struggle that has consequences for us all.

Many of the questions raised above are not attended to in this otherwise excellent and very important book. Gray and Suri do provide examples of the way ghost workers attempt to resist the alienating and sometimes exploitative nature of their work. They chronicle how ghost workers collaborate with each other and forge relations online. They also highlight how ghost workers imbue their labor with meaning: as when a woman in India told the researchers that a good part of her work involves keeping the internet “clean” and “safe” for children. Yet, despite these ethnographically rich details, the fundamental questions regarding how different forms of capitalism require and give rise to different kinds of human subjects go largely unexplored in their work, and to my mind, these are some of the most interesting questions anthropologists can consider when it comes to studying capitalism in the digital age.

Instead of taking up this terrain, Gray and Suri stay focused on more practical concerns and devote the concluding chapter of their book to discussing the political implications of the on-demand platform economy. They provide 10 concrete recommendations for improving the way on-demand platform workers are treated, protected, and compensated. Some of these involve “technical fixes” such as designing software to facilitate rather than hinder communication among on-demand platform workers, thereby rendering their work less isolating. Others involve imbuing workers with greater control over their accomplishments and reputations. For instance, instead of having reputation scores be exclusively locked into one platform, workers could lobby for “portable resumes and reputation systems” that they could use and transfer across different work platforms. Finally, Gray and Suri also recognize the need for a range of “social fixes” to help ensure that the on-demand platform workers will be entitled to a safety net that provides them with healthcare, paid family leave, and continuing education.

As an anthropologist, *Ghost Work* left me yearning to hear more about the psycho-social consequences of the on-demand platform economy and how it is reconfiguring people’s experiences of work, time, space, family and even leisure. However, this should not detract from the fact that Gray and Suri do make an invaluable contribution to the study of capitalism in



the digital age. By chronicling the lives and experiences of this “shadow workforce” and rendering them more visible, they have done much to humanize the workers who keep the wheels of digital capitalism spinning.

### **The eyes of the world are upon us**

Anthropologist James Smith also introduces us to a group of workers who are central to the production of capitalism in the digital age and who participate in a supply chain that makes digital life as we know it possible. In his beautiful and evocative ethnography, *The Eyes of the World: Mining the Digital Age in the Eastern DR Congo*, Smith explores the lives of the artisanal miners who dig for coltan and other “digital minerals” in the rainforests of the eastern Democratic Republic of Congo, a nation still reeling from centuries of colonial oppression and internal civil wars. These minerals and miners are essential for producing the capacitors used in all digital devices. Without us being aware of it, they enter our lives every day when we reach for our cellphones, or our fingers dance across our laptops. And yet, while consumers of digital products are mostly oblivious to their existence, the miners themselves, as Smith discovered over numerous years of painstaking ethnographic research, maintain that “the eyes of the world are upon us.” They experience themselves not as a marginalized, “shadow labor force,” but rather, as being at the very center of the world stage.

Indeed, Smith’s book can be read as a sustained attempt to unpack the range of meanings this phrase invokes for artisanal miners. In its most oppressive connotations, it refers to the miners’ acute sense of always being watched and having to struggle against predatory forces that seek to covet and colonize, yet again, wealth that is rightfully theirs. The miners, Smith writes, share a “collective understanding that there is a global visualizing regime that is unified and nearly total that is directed against Congolese people and Congolese territory by powerful outsiders who want something from the Congo and who are able to mobilize the power and the networks needed to get it” (p. 26)

While this sense of being constantly watched in large part stems from a long and violent history of colonial and postcolonial dispossession and extraction, Smith also explores how it was exacerbated in the early 2000s by a new wave of “humanitarian” interventions aimed at prohibiting the sale of “blood minerals.” In 2010, at the urging of NGOs, journalists, and documentary film makers, the United States Congress passed the Dodd-Frank Act to encourage US tech companies to purchase minerals from “conflict-free” sites. As part of an effort to ensure that the minerals would be “ethically” sourced a digitized tagging scheme was introduced to track the minerals and ensure their “purity.” This spurious exercise in “technosolutionism,” Smith argues, had damaging

consequences for the miners, and was mostly for the benefit of Western consumers who didn't like the idea of having "blood on their hands," or rather, in their cell phones. However, the tagging program also heightened the sense among artisanal miners that their lives and resources were being closely surveilled, controlled, and *misunderstood* by foreigners with powerful technologies. In stark contrast to the idea that coltan was a "conflict mineral" and by-product of violence and death, a miner nicknamed "the Machine" explained to Smith that coltan is "the mother of all minerals," precisely because it mobilizes people and brings them together into co-operative relationships. When it passes through the miners' hands it generates wealth and peace and "nourishes communities" (p. 45)

And yet, while miners often experience their visibility in terms of surveillance, domination, and even misrepresentation, Smith's ethnography is not just a story of gloom and doom, or a tale about the inevitable, hegemonic triumph of capitalist values and expropriation. For Smith's informants, the phrase "the eyes of the world are upon us," also refers to the ways "mining and minerals had the potential to invert the assumed hierarchy of the world order and to bring the world to Congo, such that Congo suddenly became a center that set the pace for the rest of the world, rather than an alleged 'dark corner' that lagged behind or defied civilization or modernity" (p. 26).

Moreover, for Smith's informants, digital mining not only "inverts" the assumed hierarchy of the world order by putting Congo on the center of "the map." It also provides a generative site for critiquing and resisting the exploitative logics of global capitalism. Smith shows how artisanal miners are engaged in a "recuperative project" and are engendering new social worlds based on collaboration, trust, and movement (p. 315). Their excavations into the earth do not "reiterate the old Western humanist polity based on rational control of nature by the mind for the betterment of society" (p. 318). For the miners, extracting coltan from the earth is a deeply social project geared toward generating reciprocity with the "true" owners of minerals, the ancestors. As Smith describes it:

"Being in a hole" (*kuwa ndani ya shimo*) also references the fact that diggers engage, out of necessity, with concealed, subterranean forces and entities-ancestors and, according to some interpretations, demons-that others would prefer to avoid. This sacrifice is necessary because, according to those who are closely involved in this work, minerals do not merely exist in the ground-rather, these substances are gifts provided by ancestors or other spirits, and they materialize and disappear in relation to how their living descendants are being treated (p. 35).

Thus, although coltan mining is an extractive industry and although it is pivotal to the profiteering of big tech, Smith brilliantly shows how artisanal miners transform it into an activity of world-making that defies many of

the logics and values of capitalism in the digital age. As he explains, “The main argument of this book is that artisanal mining in the eastern Congo is not only-or even mainly a form of extraction but a kind of conflict-ridden collaboration among different actors, modes of being, temporalities, social-spatial arrangements, political orders and understandings of peace and well-being, generally conceived” (p. 32)

In exploring the nature of this collaboration, Smith produces one of the richest and most thought-provoking ethnographies I have read in a very long time. Beyond the obvious contributions it makes to complexifying understandings of capitalism in the digital age, it will appeal to a wide range of readers because it provides an example of ethnography and anthropology at its finest. Indeed, *The Eyes of the World* is likely to become an anthropological classic precisely because it reminds us of a foundational disciplinary truth: other people, living in other places, with very different understandings of life and human being, have something valuable to teach us about the challenges we confront today. Whereas Sadowski, Gray and Suri provide incredibly thoughtful recommendations for mitigating the injustices of digital capitalism, Smith’s ethnography suggests that it is not necessarily western anthropologists or scholars who will pave the way to resisting or reforming capitalism in the digital age. Rather, truly alternative paths to the future might best be forged by heeding the collective knowledge and wisdom of the people who anthropologists study.

### Wealth-in-people

In many ways, this message also lies at the heart of Sibel Kusimba’s wonderful ethnography, *Reimagining Money: Kenya in the Digital Finance Revolution*. Like Smith, Kusimba’s research also challenges the idea that Africa exists “outside of the digital age.”<sup>6</sup> Indeed, in tracing the development of the “Silicon Savanna” Kusimba demonstrates that in the early 2000s, long before Americans had discovered the conveniences of Venmo and other digital payment apps, Kenyans were already using their mobile phones to send and collect remittances from each other. “In 2007,” she notes, “Kenya became the first country to use mobile phones as a payment channel on a broad scale when the mobile phone company Safaricom launched the M-Pesa money transfer service to paying customers. Marketed as a remittance service for urban migrants under the slogan “Send Money Home,” the M-Pesa mobile money transfer service soon became a part of daily life” (p. 2).

In the years since, Kenya has become a “laboratory” for reimagining money as a host of new financial products and services have made digital payment technologies, digital loans, and digital crowdfunding platforms a ubiquitous feature of Kenyan life. These developments have also introduced

intense debates. While proponents claim these new forms of digital finance provide a way to “serve the ‘unbanked’ and alleviate poverty,” critics caution that this cashless future has the potential to create new barriers and new forms of exploitation and extraction. Kusimba’s research suggests that the truth lies somewhere in the middle. She argues that the digital finance revolution is *both* creating new ways for people to build economically and socially empowering relationships with each other, as well as engendering new forms of disparity and exclusion. Moreover, she argues, that in order to fully capture the effects of digital finance in Kenya, an ethnographic approach is absolutely crucial (p. 6). For Kusimba, this involves paying close attention to what money is, what it does, how it moves, and how it is deeply imbricated in “local understandings of wealth” and value. She illuminates the varying impacts of digital finance by utilizing a social network approach. As Kusimba explains:

Evaluating the impact of digital money depends on knowing what users actually do with it. This study follows money flowing through the web of relationships. As members of networks, people can help and care for others; pursue aspirations for a better life in financial clubs aimed at saving and investing; express belonging by sending gifts and contributions; find prestige and recognition by mobilizing others and solving problems; secure assets for their communities and their heirs. But being a member of these networks also requires access to technology, social connections, collateral, and skills. People without these means may be left out or risk shame... Money networks are thus creating new divides, barriers, and inequalities, which need to be addressed if digital finance is to fulfill the promise of inclusion (p. 11).

Given the title of the book, readers might be surprised to discover that Kusimba’s ethnography is as much a story about social and cultural reproduction as it is about “revolution” or transformation. Throughout the book, Kusimba explores how forms of mobile money and crowdfunding platforms like M-Changa, enable low-income people to finance business ventures, subsidize life-cycle rituals, and engage in forms of sharing and reciprocity that have long been regarded as central to Kenyan conceptions of value and sociality. As the money passes to and from digital devices and accounts, people can see who is contributing to a fund and who is not. In fact, Kusimba notes that Kenyans draw parallels between the visibility of new forms of digital money and earlier forms of wealth, like goats, that would be given by relatives to show support for a family member. Many of the people she interviewed experienced digital money as providing a “return to the origin sociality of African money, a public and shared currency where visible contributions produce a group fund” (p. 2).

One might even argue that the success of the digital finance revolution in Kenya, in large part stems from its ability to tap into this incredibly robust tradition of financial sharing and exchange. Whereas Americans tend to feel awkward about asking for financial assistance, and in many cases, feel “put

upon” or “taken advantage of” when someone requests it of them, in Kenya the constant “to and fro” of such exchanges, as Mauss (1925) noted long ago, is precisely how social life is sustained. The primary purpose of money, as Kusimba beautifully illustrates through her detailed ethnography, is to create “wealth-in-people.” Money is but a *means* to build and accrue valuable relationships with others which enhance one’s status and authority. The key “resources” in life, the most valuable ones, are not minerals, technologies, or even profits; they are human relationships that be called upon and mobilized to facilitate a range of social projects and forms of assistance.

What Kusimba’s analysis demonstrates, therefore, is that the digital finance revolution in Kenya has been most successful when it has enabled Kenyans to create wealth-in-people and use digital monies and crowdfunding platforms to invest in highly valued social relationships with others. However, it has been most damaging when digital technologies and financial services have been primarily deployed for the predatory aim of producing profits and debts. For instance, in a fascinating chapter entitled, “Reimaging Debt: The Rat and the Purse,” Kusimba analyzes the social networks women rely upon to access loans when their cashflow is inadequate. While many of her informants participate in women’s savings clubs (which have a long history in Kenya), in more recent years they have also begun to utilize various forms of digital microcredit. Companies like M-Shwari, will grant women digital loans quickly but the loans, unsurprisingly, come with hefty strings attached. The interest rates of the loans and the requirements for speedy repayment often end up sinking these women further into debt. Thus, although proponents of micro-credit cast it as a way to “lift women out of poverty,” Kusimba’s research demonstrates that in many instances, it produces the opposite effect. Nor is this reality lost on the women Kusimba interviews. By referring to M-Shari as “a rat that hunts for money at night” the women themselves offer an incredibly incisive critique of the way digital microcredit companies like M-Shwari, radically violate the moral and social logic of “wealth-in-people.” Instead of building people up, “the rat” uses his “gifts” to trap his prey and enrich himself.

By drawing attention to this indigenous critique, Kusimba, like Smith, also reminds us that it is not just anthropologists who can play a key role in reimagining capitalism in the digital age. The people anthropologist study should be as much a part of the conversation, for oftentimes, it is they who see most clearly and most decisively just how different life can be. We should not live in a world where we are hunted by rats who treat our vulnerabilities as opportunities to forward their own economic interests. Thus, if a single narrative will not do for understanding capitalism in the digital age, as I have argued throughout this essay, neither will it do for helping us survive it. Therefore, let us listen carefully to the manifold stories other people offer

about how human life can and should be lived, and let us celebrate the fact that although digital capitalism may aspire to “take over the world,” it hasn’t been totally successful yet!

### **Conclusion: capitalism in the digital age**

While the books discussed in this review cannot be reduced to a single narrative, I want to conclude this essay by asking, when read collectively, what do they teach us about the nature of capitalism in the digital age and what do they suggest about the way it should be studied by anthropologists? Does digital capitalism mark a significant departure from previous regimes of accumulation? Or is it the case that digital capitalism simply uses new technologies to extend and amplify the logics of earlier periods?

The answer, I believe, is both. Capitalism is an economic system oriented toward the perpetual production of profit. As Robert Heilbroner writes, “the use of wealth in various concrete forms, not as an end in itself, but as a means for gathering more wealth” is what renders capitalism distinct from other social formations premised upon the extraction of a surplus (Heilbroner 1985, 34–35). In the digital age, this remains just as true. The term digital capitalism does not refer to a fundamental shift in *the logic* of our economic system, but rather is meant to illuminate the ways digital technologies have become increasingly central to the ongoing pursuit of capital accumulation. As Sadowski notes, “the operations of capital, are adapting to the digital age, while also still maintaining the same essential features of exclusion, extraction and exploitation” (Sadowski 2020, 50). This is rendered apparent in all the books reviewed in this essay. Whether the extraction involves data, minerals, labor, or debt, in the digital age, capitalists still accrue profits by exploiting and expropriating value that is generated by other human beings.

This leads to a second unifying theme that comes through in these works. Despite claims of its perpetual newness and disruption, the regime of digital capitalism has not successfully remade the entire world in its own techno-solutionist image. In places like the Eastern Congo, ancestors are still regarded as the true owners of resources. In Kenya, creating wealth-in-people still trumps the importance of using technology to create mere profits. In India, people use on-demand labor platforms as a means of expressing and fulfilling their obligations to kin. And in the United States and Australia, scholars like Mary L. Gray, Siddarth Suri, and Jathan Sadowski champion efforts to scrutinize and reform society so that “virtues” other than profitmaking and smartness might be embraced. Thus, while digital capitalism is driven by the perpetual pursuit of M-C-M’ each of these books make it abundantly clear that other ends and other values continue to animate people around the globe.

Moreover, this is precisely where anthropology makes one of its most important contributions to the study of capitalism, whether it be digital capitalism or any other kind. For while anthropologists have long recognized that capitalism engenders a world system that “compels all nations” into its ambit (Marx 1883), they are also keenly attuned to how experiences of that system vary based on one’s location and position within it. For instance, in my forthcoming book, *The Spirit of Digital Capitalism* I propose that in the United States, the era of digital capitalism does appear to be ushering in a new set of contradictions that make its “cultural logic” notably different from the postmodern condition described in the 1990s by writers like David Harvey and Fredric Jameson (Harvey 1990; Jameson 1991). If the era of “late capitalism” generated a cultural logic oriented toward the new, the transient, and the ephemeral, the era of digital capitalism presents us with a world where the “gift” of flexibility is also part of a communicative infrastructure that digitally preserves all our behaviors, generating widespread concerns that nothing will ever be “deleted” or forgotten, and the past will always haunt us (Mayer-Schönberger 2009). Today, we are promised that digital technologies will set us free even as they are deployed to survey our every step. We are told that digital technologies and platforms can help us become independent “contractors” and entrepreneurs of the self, at the same time that they are also being purposefully designed to “automate humanity” (Toscano 2018). Thus, if playfulness and pastiche were the watchwords of postmodern culture, the defining esthetics of capitalism in the digital age, at least in the United States, might be described as paranoid and predatory.

In other locales, however, all of this may be unfolding quite differently. The books discussed in this essay suggest that much more work should be done to explore how “the spirit of digital capitalism” has evolved in conjunction with different ethics and cultural sensibilities. Although capitalism in the digital age has received a giant boost from the ideas, investments and technoutopianism of Silicon Valley startup culture, anthropologists have also begun to explore how digital capitalism manifests itself in “diverse imaginaries of entrepreneurship and future-making” that may actually work to revive “native cultural practices” (Ghosh 2021). Whereas in the United States the spirit of digital capitalism has been shaped by a techno-libertarian worldview that very much champions the idea of individual freedom and responsibility, anthropologists might ask, what does digital capitalism look, sound, and feel like in places such as China, where both profit making and the use of technology are openly touted as means of achieving collective ends like national prosperity and enhanced social control (Zhao and Schiller 2001)?

Finally, while the books reviewed in this essay resist any simple narrative about the hegemonic triumph of capitalism in the digital age, and while they do spark some hope that the future could be different, they also provide a



much-needed reminder that the problems we face today are not a by-product of the development of new technologies- it is not technological determinism, for instance, that is generating a global society beset by extreme inequality. The vexing issues we confront today are the result of *people* who remain doggedly committed to an economic system that puts the production of profit above the wellness of human beings. Put differently, the problem is not that capitalism has entered the digital age, rather the problem, is that in many parts of the world, the digital age remains so obstinately capitalist. But that, perhaps, is the subject for another essay.

## Notes

1. For example, see Bourgois 1995; Hosiold 1983; Kjareulff 2015; Lem 2001; Muehlebach 2011; Sopranzetti 2017.
2. For anthropological writings on finance see Appadurai 2016; Hart and Ortiz 2014; Ho 2009; Maurer 2013; Zalom 2006. For anthropological studies of neoliberal reforms see Comaroff and Comaroff 2001; Dávila 2004; Ferguson 2005; Ganti 2014; Greenhouse 2012; Ong 2006.
3. See for instance, Calo and Rosenblat 2017; Cockayne, 2016; Crouch 2019; Dyer-Witthoford 2015; Fuchs 2019; Jordan 2015; Schiller 1999; Schor 2020; Srnicek 2017; Van Dijck 2014; Zuboff 2019.
4. Of course, for many years now, social theorists have been arguing that work no longer provides one of the primary co-ordinates of identity and thus the changes Gray and Suri chronicle might not be so impactful. However, the changes Gray and Suri chronicle feel so drastic that they leave me wondering if “work” will matter at all in the future.
5. One, who paradoxically, might be more reminiscent of premodern people and times that James Carrier has described in his writings on the emergence of capitalist society. See Carrier 1995.
6. As James Smith notes, this was an idea he encountered several times when shopping his book manuscript to different presses.

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