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‘No debt, no business’:

The Personalisation of Market Exchange in Gorno-Badakhshan, Tajikistan

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Introduction

If one happens to travel in a shared taxi the roughly 600 km distance from Tajikistan's capital Dushanbe to Khorugh, the capital of its mountainous Autonomous Province Gorno-Badakhshan, one is likely to enjoy the increasingly spectacular view on mountains and torrential rivers for at least fourteen hours. And if one happens to be brave enough and free from giddiness, it is advisable to get hold of a seat on the right side in direction of travel, preferably the front seat, since it provides by far the best view (and increases the chance to find a functioning seatbelt). Following the Panj river upstream on a dirt road for a great part of the journey, one can marvel at the steep canyons one passes through, at rock walls rising high above one's head and at adventurous pathways vanquished by walkers, motorcycles, cars and donkeys right across the Panj river, which forms the border with Afghanistan. Apart from the visual entertainment, one may also wonder about the trucks that rumble together with passenger cars along the sometimes critically narrow road strip high above the river, shipping consumer goods to the Pamir region. As the trip provides abundant time to inquire into each other's business and family or other issues, mostly randomly compiled fellow passengers gradually get acquainted with each other and exchange song texts, jokes and opinions over snacks circulating within the car or over a cup of tea, a bowl of soup or plate of shashlik at a roadside restaurant. It was on such journeys, which I undertook back and forth several times in the winter of 2013/14, that I accompanied some of the persons who inspired the present paper. Jammed between fellow travellers on the first or second backseat row (the much desired front seat was often already reserved), I did not only learn a great deal about 'Pamiri'¹ cordiality but gained insight into some of the tough working conditions of local retail traders. During six months of anthropological fieldwork in Ishkoshim Markaz,² the administrative centre (*markaz*) of the *rayon* (district) of the same name, located in the southwest of Gorno-Badakhshan, I explored the tricks of the trade of local retail trading. My focus of interest was identified by a female shopkeeper, who became impatient with my questions concerning the, unilaterally assumed, gender-bias within retail trading and told me: 'If you are interested in trading, then look at this!', dropping a heavy pile of three handwritten notebooks on the sales counter in front of her. She opened one of them and started reading out names of persons, amounts of money and dates, line by line, while vigorously relating names and money and dates

1 In this paper, the word 'Pamir(s)' refers to the high-altitude mountain area in Tajikistan's eastern province Gorno-Badakhshan. Its adjective 'Pamiri' refers to the majority of inhabitants of that region, who, nevertheless, belong to various linguistic and religious groups. For a discussion of the diverse understanding and usage of the term Pamir(s) and Pamiri see Kreutzmann 2015, 158-163; for a critical discussion of the 'misuse of the geographic term 'Pamir' and the 'misconception about the application of the term 'Badakhshan'' see Iloliev 2008, 54-55.

2 Between September 2013 and March 2014 I conducted fieldwork in Tajikistan and Afghanistan for my Master thesis within the Master programme for Social and Cultural Anthropology at the University of Tuebingen, Germany. I am very indebted to Prof. Hardenberg for his generous support throughout my Master studies and beyond.

with her forefinger. Up to this point, her husband, who was present in the shop as well but busy with accountancy work, had not shown any interest for our conversation. That immediately changed when the notebooks came into play. He joined us, opened another notebook, flipped through its pages back and forth and finally found what he was looking for: ‘Here, three hundred Somoni, four years!’³

Apparently, these notebooks pointed to issues that were and continue to be of serious interest to traders, and, as it turned out, to many people in Ishkoshim. As I came to know, these books document commercial debts of customers who had not paid immediately for the things taken, but promised to do so later. And I learnt that the Tajik word *qarʒ*, meaning debt or credit, is a buzz word with the potential to seriously upset otherwise calm entrepreneurs and to provoke extensive complaints about defaulting customers, who on their part would rather avoid talking about the topic.

Far from being an exception people in Ishkoshim (and elsewhere in post-Soviet Gorno-Badakhshan) regularly obtain consumer goods on debt basis, which, as I want to show, is not simply a feature of market economic exchange, but rather a complex practice involving moral concerns and forms of social obligation. Moreover, *qarʒ* points at larger issues concerning the specific course that the transition from Soviet planned economy to a market based economy has taken in Tajikistan’s Pamir region. First, the introduction of market economic structures was mediated and promoted by the Isma‘ili ‘transnational assemblage’ (Steinberg 2011), explicitly embedding (market) economic activity within a normative framework of religious-moral values that are based on a holistic Muslim conception of human existence and experience, in which worldly matters are inseparable from faith, and doing business is not detached from concerns of being a good person. Second, the practice of *qarʒ*, buying on the nod, is situated in a market economic context where financial means are notoriously scarce; a condition that is rooted in the specific integration of Ishkoshim (and Gorno-Badakhshan in general) into the provision system of the former Soviet Union.

Eventually, I argue that the economic transformation following the collapse of the Soviet Union did not only mean the privatisation of securing livelihood, which was formerly granted by the Soviet state, but, furthermore and foremost, led to the *personalisation* of transactions in a market economic setting, where relatives, neighbours and friends came to encounter each other as clients and shopkeepers. In short, market trade replaced provisioning, and personalised exchange relations replaced rather anonymous state regulation and redistribution. Consequently, departing from the observation that ‘socialism was a system organized around state-controlled

³ At that time, three hundred Tajik Somoni equalled approximately sixty US-Dollar.

redistribution [and that the] dismantling [of] those channels produces a relative vacuum of mechanisms for exchange and distribution; therefore finance, trade, and other forms of exchange move to the fore as sites of innovation' (Burawoy/Verdery 1999, 3), I further argue that the personalisation of market exchange relations is the 'innovative' result of transition itself, emerging at the specific historical conjuncture of the discontinuation of 'Moscow provisioning' (Reeves 2014, 113-114), the introduction of market economic structures and the powerful presence of Isma'ili doctrine. The practice of *qarx*, then, being based on personalised relations between buyer and seller, represents an economic as well as socio-moral 'response[...] to the introduction of market activities' within a setting of notorious scarcity of money (Mandel/Humphrey 2002, 1). As such, *qarx* mediates between the potentially contradicting demands of the market and the community.

Legacy and novelty in response to economic transition

The disintegration of the Soviet Union in 1991 has yielded a variety of consequences for its former constituent republics, which, depending on their position within the Soviet (economic) system (among other conditions), struck diverse paths (cf. Pomfret 2002). There is a vast body of scholarly and policy oriented literature on the topic of transition, which to depict in its entirety is beyond the scope of this paper. Thus, I limit my discussion to the heuristic and methodological question of how to relate the macro to the micro, that is, grand economic schemes on the level of national and international policies on the one hand to everyday experiences on the ground on the other. From a macro-perspective of political economy '[t]ransition is the shorthand term for the process of moving from a centrally planned economy to a market-oriented economy' (Pomfret 1995, 6). In this view, the collapse of the Soviet Union and the disintegration of its former republics were followed by measures aiming at the reorganisation of the (now national) political economy of the newly independent states. However diverse in specific post-Soviet national contexts, on the macro level some general features can be identified that, to various degrees, set in motion diverse transition processes. Thus, the 'ingredients of economic reform' (Pomfret 1995, 53) comprise of price liberalisation, changes in property rights, the introduction of free trade, a radical reduction of state services and subsidies, privatisation and downsizing of state enterprises and institutions and the establishment of capital markets (Mandel/Humphrey 2002, 2; Pomfret 1995, 53-59; Pomfret 2002, 30-46; Werner 2004, 111-113).

In order to arrive at a comprehensive understanding of the actual effects and consequences of such a vast endeavour, many anthropologists repeatedly made the point that the realisation of

these political-economic measures must be studied on the ground as well (see e.g. Burawoy/Verdery 1999; Hann et al. 2002; Hardenberg/Fehlings 2013, 2), that is in the complex realm of everyday life where the transformation of ‘market models into market realities’ takes place (Bruno 1997, 58). Here, we need to look at the ‘relation between macro structures and everyday practices’ (Burawoy/Verdery 1999, 2) and ‘how the unfolding uncertainties of macro institutions affect practices within micro worlds [...] [,] [how they provoke] the creative and resistive processes of everyday practice’ (Burawoy/Verdery 1999, 7). This perspective poses a stark contrast to a teleological or ‘closed-ended’ conception of transition, which ‘implies that post-Soviet countries inevitably and continuously move from communism to a predetermined end-point [...]. Following the modernization paradigm, this endpoint would be a liberal democratic and capitalistic regime’ (Wooden/Stefes 2009, 5). The alternative approach explores “‘transition from communism’ without any preconceived notion of a possible endpoint’ (Wooden/Stefes 2009, 5), providing a decisive shift of focus: In a perspective, which takes such an endpoint for granted, transition is perceived as an intervention, the outcome of which is both predetermined and unquestionable, while pre-Soviet cultural and/or religious resilience and/or Soviet legacies are held responsible for shortcomings or failures of economies and societies in transition. In contrast, an open-ended approach to transition allows for the question of how ‘policies combine with pre-existing circumstances [in particular contexts] in different ways to produce different outcomes and reactions’ (Burawoy/Verdery 1999, 15). In this view, ‘the past enters the present, not as legacy but as novel adaption’ (Burawoy/Verdery 1999, 4).

In my view, the personalisation of market exchange relations, as I depict them here, represents such a ‘novel adaption’. Consequently, it can neither be understood as a form of Soviet legacy (e.g. condemnation of trade, Burawoy/Verdery 1999, 7) nor as resistant Pamiri peasant morale that would condemn exchanging foodstuffs for direct return (as suggested by Bliss 2006, 142). In fact, ‘what may appear as ‘restorations’ of patterns familiar from socialism [or from prior] are something quite different: direct *responses* to the new market initiatives, produced *by* them, rather than remnants of an older mentality. In other words, [...] what looks familiar has causes that are fairly novel’ (Burawoy/Verdery 1999, 2, original emphasis). ‘Fairly novel’ are the privatised responsibility to secure livelihood, the difficulty for some to make ends meet and shopkeepers who find themselves personally – socially and morally – confronted with the question whether to help out or not, while simultaneously being pressured to make a profit.

Finally, the continued ‘dominance of exchange over production’ (Burawoy/Verdery 1999, 15) in Gorno-Badakhshan is indeed a kind of Soviet legacy that contributed to the emergence of personalised market transactions. I consider it a legacy to the extent as it resulted from the Pamir region’s incorporation into the Soviet Union, which granted it a privileged position in regard to

state subsidies while neglecting self-sufficiency (cf. Bliss 2006, 330) and a local production of exchange value. Thus, though not a Soviet legacy in their own right, *qarʻ* and personalised market exchange are still directly related to conditions that bind the present to its Soviet past. In what follows, I flesh out these briefly sketched forms of legacy, novelty and response in a historical perspective in order to show how they came to constitute the present.

Soviet legacy and Ismaʻili intervention

The incorporation of the Pamir region into the Soviet Union in the 1920s was followed by socio-economic changes in subsequent decades that radically transformed society and set the course for its future path. Agricultural production experienced a fundamental reorganisation in the course of which crop cultivation and livestock farming were gradually collectivised and former subsistence farmers turned into wage labourers (Bliss 2006, 80, 246-250.; Kreutzmann 1996, 171-178). Consistent with the overall Soviet economic scheme, wherein Central Asian republics contributed mostly in the field of agriculture (cf. Pomfret 1995, 32-40), Tajikistan engaged primarily with agricultural production and production of raw materials (Jones Luong 2004, 10; Pomfret 1995, 37). In contrast to extensive investment in agriculture, roads, social infrastructure, culture and scientific research (Bliss 2006, 248-249, 254-259.), the degree of industrialisation and consequently the level of industrial production of non-agricultural goods remained generally low in Tajikistan, particularly in Gorno-Badakhshan where livestock farming, including the cultivation of fodder crops, played the most prominent role.⁴ However, since the high-altitude environment of the Pamirs was unsuitable for large-scale agricultural production, state farms were hopelessly unprofitable and the level of self-sufficiency even concerning agricultural products was respectively low (Bliss 2006, 251-254). Consequently, livelihood in the Pamirs was generously warranted through ‘cradle-to-grave welfare’ (Jones Luong 2004, 2), that is, extensive provisioning by the Soviet state concerning all spheres of life (subsistence, education, health care etc.).⁵ This is even more true for areas like Ishkoshim that constituted the ever sensitive external border of the

4 The few industrial plants of Tajikistan were located in Khujand and the Hissar valley near Dushanbe (Rubin 1993, 75). In Gorno-Badakhshan, manufacturing was limited to the production of textiles and shoes in the province capital Khorugh, where reportedly about 2.600 labourers were employed in 1987 (Bliss 2006, 253).

5 According to Kreutzmann, 80% of foodstuffs and 100% of required fuel were imported to Gorno-Badakhshan during the Soviet period (Kreutzmann 1996, 186). Belkina travelled the Pamir Highway from the city of Osh in Kyrgyzstan to Khorugh in the mid 1960s and observed: ‘Every day one lorry after another leaves Osh for the Pamirs with flour, cement, coal, liquid fuel, timber, tinned food, textiles, furniture, toys, perfumery, and so on and so forth. The lorries come back empty, because at present the Pamirs have nothing to export except wool, dried fruit and meat, and the meat goes on the roof’ (Belkina 1966, 222). Within the larger picture, in 1991 Moscow still financed 40% of Tajikistan’s state expenditures (Rubin 1993, 73).

Soviet Union and, as '[p]art of the arrangement with border regions across the Soviet Union [...] receive[d] generous material subsidies in exchange for political quietude, loyalty or just for staying in one place' (Shaw 2011, 343; cf. Bliss 2006, 247; Reeves 2014, 110–114).

In 1990/91 subsidies for Tajikistan gradually fell and, in the wake of the collapse of the Soviet Union in 1991, by and large state provisioning was to terminate (Bliss 2006, 278; Rubin 1993, 77). As elsewhere in the former Soviet Union, at this point it became obvious that the consequences of the Pamir region's integration into the Soviet economic and welfare system in the twentieth century were twofold: On the one hand, the general standard of living in Gorno-Badakhshan was significantly enhanced (Bliss 2006, 248) and resulted, among other things, in a significant increase of people living there (Bliss 2006, 152). On the other hand, in consequence of comprehensive state-funded provisioning and neglect of both self-sufficiency and non-agricultural production, a persistent dependency of Gorno-Badakhshan on supplies from the outside, in order to allow its inhabitants to exist was sealed – be it state subsidies in Soviet times, humanitarian aid during the civil war in the 1990ies (see below) or purchase of essential (and other) consumer goods produced elsewhere in the current time of market economy.

With dependency comes vulnerability. In the summer of 2015 Gorno-Badakhshan found itself temporarily cut off from outside provision. Heavy rainfalls and unusual high temperatures had caused floods and mudslides that blocked the Pamir Highway (among other roads) in Gorno-Badakhshan. Thus, the region's main artery linking it to commodity supplies from Kyrgyzstan, China and Dushanbe, became impassable at several points, as bridges and stretches of the highway were washed away. In search for an alternative, trucks were forced to opt for the southern route via the Wakhan valley. In sections dangerously narrow, rain-sodden and with sharp turns, the Wakhan dirt road proved to be unsuitable for heavy vehicles. Consequently, many trucks got stuck in the mud while some even slipped off the road (*fig. 1*) (Maertens/Saxer 2015).



Fig. 1 Mastering the terrain poses a difficult challenge. Here, a truck trailer slipped off the narrow Wakhan road but fortunately did not fall down the cliff, the driver survived unharmed. Photo by author (2015).

Apart from this kind of vulnerability, in today's increasingly globalised economies, dependence on imports alone is nothing remarkable, but things get complicated when dependence conspires with lack of means to obtain what is produced elsewhere. In the Ishkoshim region of Gorno-Badakhshan, people do not only seek consumer goods from the outside but also search for income sources somewhere else, mainly in Russia. Ironically, erstwhile 'Moscow provisioning' has actually not vanished but, consistent with requirements of the transition towards market economy, underwent adjustment as well and continues at the present time in its privatised variation of remittances sent home by Tajik migrant labourers.⁶ I cannot refer to particular figures of Gorno-Badakhshan Province, let alone Ishkoshim, but the World Bank's estimation of the inflow of remittances regarding Tajikistan as a whole, amounting to an equivalent of 51,9% of the gross domestic product by April 2014, does not seem to be far away from Ishkoshim realities (World Bank 2014). Yet, remittances do not penetrate far and pass through Ishkoshim rather in transit, in part financing local trade on either side of the sales counter and thus the turnover of unknown producers: Remittances go into investments in retail trade, into purchase of consumer goods and into pay off of bank loans that in turn often pre-finance both business and

⁶ According to a report of the Tajik news platform Asia-Plus, quoting the Russian Federal Migration Services, there were more than 1.1 million Tajik citizens in Russia by August 4 2014 (Asia-Plus 2014). For the increasing significance of remittances for securing livelihood as well as their impact on social mobility and inequality see e.g. Reeves (2012; 2014, 103–105, 110–115, 123–127).

consumption. One bank manager put it in a nutshell: ‘No debt, no business’ (*qarʒ nest, savdo nest*).

Apart from the termination of ‘Moscow provisioning’, the end of the Soviet Union represented a caseura of yet another kind for the majority of people living in Gorno-Badakhshan, as they witnessed the reemergence of their religious authority in the shape of the Aga Khan IV, the 49th hereditary Imam and spiritual leader of the Nizari Isma‘ili community (a branch of Shi‘a Islam), to whom the great majority of the inhabitants of the Pamir region adheres (Daftary 2011, 10).⁷ Throughout history, contact between the respective Imams and the geographically scattered Nizari Isma‘ili communities was interrupted time and again.⁸ As for the case at hand, it was not until the 20th century that regular contact with and command over Isma‘ili communities living in the mountainous regions of today’s north Pakistan (Chitral, Hunza, Gilgit), northeast Afghanistan (Badakhshan) and east Tajikistan (Gorno-Badakhshan) was established. In 1923 Aga Khan III, Sultan Muhammad Shah, grandfather and predecessor of the present Imam Aga Khan IV, sent his emissary Sabz Ali from his residence in Bombay to these remote areas in order to enquire into the state of affairs of Isma‘ilis there, as well as to actually inform them that he is their leader and consequently claims their allegiance to his imamate, including the adherence to questions of faith and the delivery of tithe (*zakat*). Yet, as for the Isma‘ilis in the Pamir region, who reportedly welcomed the Imam’s leadership, their inclusion into the increasingly consolidated transnational Isma‘ili network was to be postponed due to the Soviet intervention. The visit of the Imam’s envoy Sabz Ali in 1923 was to become the last (official) contact of the Pamiri Isma‘ilis with their Imam of the time; during the Soviet period direct contact was, by and large, disrupted until the late 1980s when ties were officially re-established in the time of *perestroika* (Iloiev 2008, 41, 50 footnote 47; Mastibekov 2014, 83; Steinberg 2011, 53). Under Stalin’s regime (1927–1953) Gorno Badakhshan’s borders with China and Afghanistan were closed in 1937 and Isma‘ili religious leaders (*pir*), who maintained the connection between the Imam and his followers, were persecuted and killed if they had not managed to flee into neighbouring countries, mostly into Afghanistan (Mastibekov 2014, 83, 91-98; cf. Bliss 2006, 227-228). Reportedly, by the beginning of the 1940s there were no more *pir* in Gorno Badakhshan (Mastibekov 2014, 92, 150). Unlike religious education, which was officially forbidden, religious practices were not banned by the constitution and could still be performed, although this bore a potential risk, especially for members of the Communist Party (Mastibekov 2014, 99, 140). On certain occasions (e.g.

⁷ The majority of the inhabitants of the *rayon* Murghab and the *rayon* Darvoz in the province of Gorno-Badakhshan belong to the Sunni branch of Islam (cf. Bliss 2006, 93; cf. here references in footnote 1).

⁸ For a comprehensive study of the history of the Nizari Isma‘ili communities, see Daftary (1990); for an overview see e.g. Steinberg (2011, 33–58); for an account of the history of the Nizari Isma‘ili of Central Asia, see Elnazarov/Aksakolov (2011).

marriages, funerals) respective rituals were conducted, sometimes in secrecy, under the guidance of a *khalifa* who, formerly a subordinate to a *pir* within the Isma‘ili religious hierarchy, remained the only officially sanctioned – designated and closely observed – religious figure (Mastibekov 2014, 100).⁹ However, the concrete stance of the Soviet leadership towards religious faith and practice varied significantly over time and, consequently, so did respective measures. In addition, since religious faith and practice were in part subject to secrecy, it is hard to assess how effective certain measures were at a certain time and in the long run (cf. Nourzhanov/Bleuer 2013, 231-235.). Eventually, there are contradictory accounts in regard to the question which Pamiris were how much aware of their Isma‘ili background and the existence of the Imam of the time – ranging from complete ignorance, a vague idea of the Imam, to clandestine reception of information on the accession of the present Aga Khan IV in 1957 and even the secret collection of title (cf. Bliss 2006, 227 f.; Mastibekov 2014, 98-100.; 103-104; Steinberg 2011, 141, 183). The contradictoriness of conclusions drawn by different authors might reflect the variety of Isma‘ilis’ experiences during the Soviet era, which were not only shaped by shifting policies of the Soviet leadership over time but also by locality as well as persons’ social status, profession, official position, attitude towards Soviet doctrine etc. In the case at hand, elderly people in Ishkoshim (born after the creation of the Tajik Socialist Soviet Republic) emphasised their lack of what they perceived as religious knowledge (e.g. how to pray) and a very vague notion of the Imam during the Soviet time, while the younger generation stated that they were completely ignorant of the Imam until his ‘return’ in the 1990s. This is somewhat consistent with Steinberg’s account on views of people from Ryn, a village neighbouring Ishkoshim, according to which only old people knew about the Imam, while it was only due to his visit that people realised that they ‘had a guide’ (Steinberg, 2011, 183).

However, the (re-)arrival of the Imam in shape of the Aga Khan IV after the collapse of the Soviet Union was marked by circumstances that decisively shaped Pamiris’ deeply felt veneration for their Imam, which, I argue, encouraged acceptance of standardised religious doctrine¹⁰ and appreciation for modernist development schemes that were to transform life in Gorno-Badakhshan profoundly. Thus, the reemergence of the Imam is preceded by the onset of a fierce civil war in 1992 that was caused by rivalries for state power in the aftermath of Tajikistan’s

⁹ In contrast, according to Bliss *khalifa* were subject to official ban as well (Bliss 2006, 228).

¹⁰ Which is not to say that there was and is no deviation or open resistance. Steinberg, for example, describes the controversy over a movie that depicts diverse local religious practices, which are considered to be Isma‘ili by its performers, while criticised by the primary Isma‘ili religious authority in Badakhshan for not being in accordance with Isma‘ili doctrine, that is, as decreed by the Imam (Steinberg 2011, 156). On the other hand, Kicherer provides an insightful account on how the Aga Khan’s modernist course, emphasising ‘economisation’ of material means and encouraging individual effort, informs practices and conceptions surrounding *barakat* in Gorno-Badakhshan’s upper Bartang valley (Kicherer this volume).

independence in 1991 (Bliss 2006, 275; Rubin 1993, 78). The war, which has seen heaviest fighting during 1992/93, was officially ended with a peace agreement in June 1997 (Bliss 2006, 297). The consequences of this war were disastrous for the entire country; apart from causing violence, displacement and ten thousands of fatalities, the conflict led to the near total destruction of infrastructure and to the total collapse of the economy (Bliss 2006, 75; Nourzhanov/Bleuer 2013, 3-9, 325-335. There was no fighting in the mountainous Pamir region, but from December 1992 to September 1993 it was cut off from previous supply routes due to a blockade imposed by the government, which resulted in a hunger crisis in the winter of 1992/93 (Bliss 2006, 276, 297; Rubin 1993, 78; Steinberg 2011, 130, 202). These dramatic circumstances did not escape international attention, most prominently that of the Aga Khan IV, who intervened to save those who had almost forgot him.

Although it was not until May 1995 that the Aga Khan IV paid his first personal visit to Gorno Badakhshan, he (re)entered the scene and Pamiris' consciousness in March 1993, at the point of black despair in face of civil war and famine, in the shape of emergency food aid (Bliss 2006, 298; Steinberg 2011, 169).¹¹ Despite substantial contributions of donors and organisations other than those of the Aga Khan to the aid programme (Bliss 2006, 298-299, 304) – a fact people are aware of – it is the Aga Khan IV in person who is remembered and praised for having saved their lives (cf. Steinberg 2011, 130), as many people in Ishkoshim told me, prompted by mere mentioning of the Imam.

Subsequently, the Aga Khan's intervention gradually shifted from provisioning of aid supplies to encouraging his Pamiri followers to take matters in their own hands (cf. Steinberg 2011, 170). Since then, a variety of development projects were launched under the auspices of the Mountain Societies Development Support Programme (MSDSP) and different agencies of the Aga Khan Development Network (AKDN) in diverse fields, such as agriculture, health services, education and, not least, 'promotion of private-sector enterprise' (AKDN 2007), on which I will henceforth focus.

In summary, the arrival of the Aga Khan IV in Gorno Badakhshan in 1993 was decisively momentous for two reasons. First, it was in a situation of greatest desperation when he appeared and granted relief, delivering not merely food but a performance of 'salvation' that certainly contributed to his seemingly unquestionable authority. Second, the Imam's and his development agencies' arrival coincided with 'the very moment that those areas opened up to capitalist market economies' (Steinberg 2011, 170). Thus, one can fairly argue that, mediated by the ever since omnipresent MSDSP/AKDN, particularly the Isma'ili Pamiris experienced the transition from a

¹¹ Previous to the delivery of emergency aid, staff of the Aga Khan Foundation (AKF) was sent to Gorno-Badakhshan in order to assess people's need (Bliss 2006, 298).

Soviet planned economy to a market based economy as transition from provisioning and relief supplies to a development scheme that ‘intentionally promotes participation in wider capitalist systems and thus *socializes* its participants to capitalist ideologies, aiding the entry of those members of the Isma‘ili community previously isolated in feudal or Communist polities into the global economic sphere’ (Steinberg 2011, 170, my emphasis). Following the path of his predecessor, Aga Khan IV is committed to a decided ‘Islamic modernity’, which, although borrowing substantially from ‘European modernity’, nevertheless sets itself apart (Steinberg 2011, 53-54). The following section traces this Islamic (Isma‘ili) approach to modernity, which is rooted in religious conceptions and not only provides a self-description to the transnational Isma‘ili community but the fundamental moral-religious framework that defines and rationalises all activities of the Isma‘ili institutions. In addition, I will briefly reflect on the religious sources of authority of the Imam in Isma‘ilism and how this is consequently related to his worldly leadership within the Isma‘ili community.

‘Muslim’ market economy

In regard to Tajikistan’s future, Aga Khan IV early on advocated a clear vision of the role that the Muslim (Isma‘ili) approach to development and modernity, prosperity and progress, was to play in this particular context, that is, a vision of how to relate it to the ‘ex-Communist and Western world’. In this respect, his meditation on Tajikistan’s transition in his commencement address at the Massachusetts Institute of Technology’s graduation exercises in May 1994, hence still at the beginning of his engagement in Tajikistan, is central to my argument and therefore reproduced here in some detail:

‘Tajikistan has become the focus of one of the most interesting encounters of the day. It is here, and in the other Central Asian republics, that three great cultures encounter one another: the ex-Communist world, the Muslim world, and the Western world. [...] Each of these three cultures has something to bring to the solution of the problems of Tajikistan. The West has many strengths, but prominent among them are science and democracy (with their public mechanisms for self-correction) and also private institutions, liberal economics, and a recognition of fundamental human rights. The Muslim world offers deep roots in a system of values, emphasizing service, charity and a sense of common responsibility, and denying what it sees to be the false dichotomy between religious and secular lives. The ex-Communist world, although it failed economically, made important investments in social welfare [...]. These are a powerful

array of strengths and goals. Just how to combine them to solve Tajikistan's problems is not clear. But if the outcome is to be sustainable, it seems necessary to concentrate resources on the development of private institutions, of accountable public institutions and of human potential. But how to get from here to there without inflicting cruel damage on a people already buffeted by shortages and change? Again, the way is not entirely clear, but one should strive to retain the powerful ties of mutual support that – in different ways – bind individuals together in Muslim and Communist societies. And one should see that the impressive gains in health and education are not lost in the transition, for it would be unconscionable to allow, for example, the equality of men and women that has been achieved in Tajikistan over the last 60 years to be erased in the transition to a market economy' (Aga Khan 1994).

In this view, 'Communist and Western worlds' are depicted as diametrical different, featuring complementary advantages and shortcomings: The Western world's economic success is contrasted with the ex-Communist world's economic failure, while the emphasis on the latter's social welfare points to social deficiency of the Western world. 'The Muslim world', then, emerges as a possible, inclusivist alternative to either of them if it comprises the merits of both while rejecting their respective shortcomings: The Western capitalistic world, lacking sufficient social solidarity, is balanced by a 'system of values, emphasizing service, charity, and a sense of common responsibility' as well as by 'powerful ties of mutual support' – features that 'Muslim and the Communist societies' have in common. The 'economic failure' of the Communist regime, in turn, is to be corrected by the introduction of 'private institutions' and 'liberal economics'. In regard to Tajikistan's transition then, 'the Muslim world' (modern Isma'ilism) is situated on a transitional continuum that links and mediates between a communist past and a market economic future. Moreover, in rejecting 'the false dichotomy between religious and secular lives' – a misconception held by the Communist and Western world alike – the 'Muslim world' offers, as it seems, a unique approach to the challenges Tajikistan faces in the course of transition; it offers an alternative to the country's failed past as well as to a seemingly inevitable market economic future that potentially threatens social cohesion.

The Aga Khan's explicit rejection of 'the false dichotomy between religious and secular lives' and his concern with the very worldly progress of his followers resonate with the explicit model of leadership embodied by the Isma'ili Imam who is accordingly responsible for both the spiritual guidance of his followers and their material well-being (cf. Mastibekov 2014, 130, 142; Poor 2014, 174), because 'history and the correct interpretation of the Imamatus require that the Imam, while caring first of all for the spiritual well-being of his people, should also be continuously concerned with their safety and their material progress' (Aga Khan IV 1976, cited in Poor 2014, 139).

This view, finally, is rooted in the integrative conception of *din* and *dunya*, literally faith and world,

thus '[o]ne of the central elements of the Islamic faith is the inseparable nature of faith and world. The two are so deeply intertwined that one cannot imagine their separation. They constitute a 'Way of Life.' The role and responsibility of an Imam, therefore, is both to interpret the faith to the community, and also to do all within his means to improve the quality, and security, of their daily lives' (Aga Khan 2006a; cf. Mastibekov 2014, 1, 130, 150).

Through the lens of the ritual economic approach as presented by Hardenberg (this volume) the notion of an 'inseparable nature of faith and world' corresponds to the first variant of interrelation between the social and cosmic field. Here, the social field and the cosmic field constitute one 'largely undifferentiated' socio-cosmic field within which 'social and cosmic relationships are intimately linked by actions and can hardly be separated in terms of values and categories' (Hardenberg, this volume). Furthermore, taking into account the 'system of values, emphasizing service, charity, and a sense of common responsibility' as well as 'powerful ties of mutual support', as suggested by Aga Khan IV (Aga Khan 1994; cf. above), values structuring the social field emphasise 'social obligation' rather than 'individual autonomy' ultimately aiming at the realisation of rather 'holistic social entities' (Hardenberg, this volume).

The need of continuous interpretation of 'the faith to the community' (Aga Khan IV 2006a) is a further important aspect of the Isma'ili Imam's leadership and grants him and his conclusive remarks, claims, advices and orders indisputable authority. Furthermore, it allows both to directly link the interpretation of Islam to worldly matters, that demand continuous adaptation, and to endow the Aga Khan's worldly activities with religious significance, if not downright authority.¹²

As in other branches of Shi'a Islam, in Isma'ilism there is particular emphasis on the distinction between the outward, apparent (exoteric) meaning of religious texts and prescriptions (*ẓāhir*), and their inner, hidden (esoteric) meaning (*batin*), which is consequently disclosed only by allegorical interpretation (*ta'wil*) of the literal wording (Daftary 1990, 559–567; cf. Lashkariev 2014, 163 f.; Steinberg 2011, 10, 103-5, 204). Moreover, in Isma'ilism '[i]t is only the *ta'wil* of the imam that can reveal the true, inner meaning, the *batin*, of religion' (Steinberg 2011, 10, cf. 104-105; cf. Mastibekov 2014, 25–27, 40, 130).

In conclusion, because of the Imam's exclusive mandate to 'reveal the truth' in a continuous process of interpretation (Steinberg 2011, 104-105) combined with the view that faith and world, the cosmic and the social field (Hardenberg this volume), are inextricably intertwined, his authoritative interpretation of Islam is simultaneously an authoritative interpretation of the world and of what needs to be done. What's more, his exclusive claim to religious-spiritual guidance is

¹² Discussing the origin and kind of 'authority and leadership' of the Isma'ili Imam, Poor describes the relation between the figure of the Imam and Isma'ili institutions as 'a transmutation or a transcendence of the person of the Imam into the office of the imamate' (Poor 2014, 79).

mirrored in his exclusive claim to leadership in the social field, manifested in the Aga Khan IV's personal presidency over all administrative institutions and development agencies of the Isma'ili community, which are, thus, endowed with religious authority and significance (Poor 2014, 10, 18, 79).

It is this all-encompassing, superordinate role of the Aga Khan IV that one needs to bear in mind when following his speech held in October 2006 on the occasion of the inauguration of the bridge near Ishkoshim, connecting Tajikistan and Afghanistan over the border river Panj and facilitating a cross-border market, which was opened soon after. As in 1995, people experienced the personal visit of the Aga Khan as a religious and deeply emotional event of outstanding significance in their lives. People would not only emphasise the importance of personally having seen the Imam (*didor*) but recall in detail how they walked for days to attend the ceremony and how 'all villages were empty'. The actual speech of the Aga Khan taught the audience, including most of the traders that I met in 2013/14, about the benefits that this bridge would bring to them:

'Each of the [other cross-border] bridges [in Tajikistan] I have mentioned has had a considerable moral and symbolic value, inspiring a spirit of confidence, progress and hope. But these projects also have a very concrete economic value, allowing for a substantial expansion of productive exchange. People in both countries are granted unprecedented access to markets beyond their immediate frontiers. [...] The Iskhashim Bridge is not only a transit point, however. It is also a meeting place. Like the other bridges, it is a place where people from more remote settlements can gather to trade in goods and services. A widening variety of peoples can have access here to a widening variety of products. [...] It is my hope and desire that what is carried across them – in whichever direction – is done for the purpose of creating happiness and health, wisdom and prosperity – in both the economic and the moral realms' (Aga Khan 2006b).

It is difficult to miss the centrality of the 'economic value', realised in the shape of trade, that represents the most prominent benefit. Mentioned first as kind of 'productive exchange' facilitated by the bridge, 'economic value' is seconded by 'trade in ideas', 'food security' and 'medical support'. Though the ultimate ambition, 'happiness and health, wisdom and prosperity – in both the economic and the moral realms', integrates material objectives and immaterial aims, it is successful economic activity that, in this specific context, appears to be the prime means on the way towards a more holistic well-being (Aga Khan 2006b). In the terms of Gudeman (2001), here it is the market that serves the community (cf. Hardenberg this volume).

Primarily addressing an audience of commoners, this speech eventually leads me to the crucial question of how to evaluate the actual impact of Isma'ili doctrine, as outlined above, on everyday life. More specifically, how does the Isma'ili approach towards (market) economic activity (which

implicates market trade) – with its moral-religious underpinnings, epitomised by the Imam, promoted and implemented by MSDSP/AKDN in numerous projects – relate to everyday transactions at the market?

The introduction of market economic structures and principles (cf. above on transition) is inextricably related to the Aga Khan IV, Isma'ili doctrine and the activities of MSDSP/AKDN – in terms of temporality and discourses as well as practical support. For example, according to Steinberg, it were the Village Organisations¹³ introduced by MSDSP/AKDN that, 'at the first (very tentative) contact with larger market systems, [...] in fact [...] helped facilitate early and small-scale attempts at capitalist activity' (Steinberg 2011, 170). Steinberg further recalls the telling words of 'one villager in the Ishkashim region [who] explained to me that it was through the MSDSP of AKF that they *'accepted the market economy'*. The verb used (*qabul kardan*) was the same as that used to describe the acceptance of Islam' (Steinberg 2011, 171, original emphasis). While I did not encounter such explicit reference to the Aga Khan IV's encouragement in Ishkoshim Markaz, the acceptance of trade as a matter of course hints at a rather implicit, nevertheless pervasive, impact of his embracement of business in the sense of what Steinberg qualified as *socialisation* 'to capitalist ideologies' (Steinberg 2011, 170).

In fact, while it has been demonstrated for other post-Soviet contexts that trade-for-profit condemning Soviet doctrine¹⁴ continues to inform negative attitudes towards trade and traders, I did not come across such views in Ishkoshim. This is not to say that people in Ishkoshim (and elsewhere in Gorno-Badakhshan) simply adopted a capitalistic attitude – a nostalgia for the good Soviet life, for 'Moscow Provisioning', a more even distribution of material means and, not least, for participation in 'modernity' itself, is maintained here as tenaciously as elsewhere (cf. Bliss 2006, 243; Mostowlansky forthcoming; Reeves 2014, 113-114, Steinberg 2011, 140). But, on the one hand, there was not much of a choice other than to engage in market economic trade in order to obtain basic provisions as well as to generate some income. Yet, on the other hand, significantly and irrespective of the lack of alternatives to market exchange, people do not criticise trade for-profit as such, or traders for aiming at profit – the core concern of Soviet anti-trade doctrine. Rather, this is widely acknowledged as a matter of fact – traders need to make (some) profit as people need to buy. Instead, people even lamented the lack of knowledge and skills of how to do business properly as, for instance, compared to – otherwise 'backward' – Afghans from across the Panj who were assigned these capabilities without negative moral

¹³ Ideally, Village Organisations are democratic councils for self-governance on the village level, which constitute a central link between local communities and the Aga Khan Foundation (cf. Steinberg 2011, 164-177).

¹⁴ Which promoted a decisively negative image of trade, denounced the figure of the trader as *spekulant* (cf. e.g. Heyat 2002b, 172) and fostered a definition of (social) status hierarchy according to kinds of occupations wherein trade ranked low (Kaneff 2002; Heyat 2002a, 25 f.; Bruno 1997, 68 f.).

judgment. Furthermore, the lack of business skills was evaluated as deficiency that needs to be overcome, rather than as moral superiority.

However, in respect to complaints about market economic trade another much more essential deficiency comes to the fore: lack of money that, according to my interlocutors, is the most pressing problem. In order to handle this challenge it is often relegated to the future via bank loans, private credit arrangements and the practice of *qarʒ*, while promises to pay debts off are substantiated by expectations of arriving remittances, wages and pensions. The particularity of private credit arrangements and especially the practice of *qarʒ* is that they are mediated by personal relations, moral imperatives and social commitment that resemble the virtues of a ‘Muslim’ approach to market economy as promoted by the Aga Khan IV. Yet, as I will show below, imperatives of mutual support and obligations in regard to market transactions – as much as they might be appreciated as moral-religious demands – are not unanimously embraced in a setting of notorious scarcity, particularly not by those who need to refuse too great a generosity in order to make ends meet, that is by traders.

In his vision of a ‘Muslim’ market economy, as sketched in his commencement address at the Massachusetts Institute of Technology in 1994, a ‘system of values, emphasizing service, charity, and a sense of common responsibility’ as well as ‘powerful ties of mutual support’ do not oppose market economy but rather balance its potential shortcomings. Yet, in a context like Tajikistan where state welfare – which would organise societal solidarity – is insufficient and where economic conditions are not too bright, people are mostly left to their own resources to meet demands of both moral-religious and social righteousness as well as making a living. Against this background, the practice of *qarʒ* does reflect a conflict between the demands of the community and the market, which, in face of financial scarcity, cannot easily be resolved or integrated. At this point, *qarʒ*, represents a means to mediate between these conflicting realms. Before turning to particular types of *qarʒ* relations, I briefly introduce main features of Ishkoshim’s trade business.

No debt, no business

Ishkoshim is the largest settlement within the *rayon* of the same name with about 3.300 inhabitants (IDA 2013).¹⁵ The town, as its dwellers insist, owes its existence to a Russian military post that was founded between the (today adjacent) villages Nudh and Ryn early in the twentieth century (Kreutzmann 1996, 405 footnote 3). The composition of Ishkoshim, with its rectangular

¹⁵ According to official numbers, in 2013 the *rayon* Ishkoshim counted 30.600 residents (Агентии омури назди Президенти Ҷумҳурии Тоҷикистон 2013, 16).

roads, disturbed only by pathways weaving through living areas, and the design of many buildings, some multi-storey housing blocks among them, clearly reflect both its rather recent foundation¹⁶ and the Soviet taste that established it.



Fig. 2 Figure 2. View on Tajik Ishkoshim (in the front) and Sultan Ishkashim in Afghanistan, separated by the Panj river. Photo by Tobias Marschall (2013).

In contrast to the continuous inflow of consumer goods, Ishkoshim's choice of monetary income sources is as meagre as elsewhere in Gorno-Badakhshan and almost limited to governmental employment in state institutions like schools, the kindergarten and *rayon* hospital, as well as the *rayon* government and military offices. Thus, only a small portion of the population benefits from money channelled from Dushanbe through governmental budgets to the *rayon*, which in addition, often provides salaries insufficient to maintain a core family. Within the private sector, the number of paid jobs in Gorno-Badakhshan is still negligible and hardly existent in regard to Ishkoshim, while most of the comparatively well-paid employment opportunities with NGOs are contracted in Gorno-Badakhshan's province capital Khorugh. Apart from labour migration, for those who remain self-employment is an alternative strategy to generate income. Here, retail trade is the most popular type. In 2014, Ishkoshim accommodated fifty-one retail enterprises: twenty-

¹⁶ Its Afghan counterpart, Sultan Ishkashim, which is located a stone's throw away right across the Panj, represents a century old settlement and is the original bearer of the name.

four (47.1%) are primarily engaged in trading groceries, which are exclusively brought from wholesale markets in Dushanbe by trucks that belong to non-local logistics companies. In part, these function as traders themselves, purchase goods in Dushanbe and resell them to shopkeepers *en route* through Gorno-Badakhshan. In contrast to traders in grocery, the fourteen entrepreneurs (27.5%) specialised in ready-made clothing are engaged in shuttle trade, travelling personally to markets in Dushanbe, Osh or Bishkek in Kyrgyzstan in order to choose and purchase the respective items on their own and to send them to Ishkoshim either by truck or on the roof of a shared taxi. It is these, predominantly female, traders that I met *en route* between Dushanbe, Khorugh and Ishkoshim. Depending on financial resources, size of business and finally sale, these traders undertake their journeys in different intervals, ranging from once a month to three times a year. Another fifth of all entrepreneurs (9.8%) focuses simultaneously on groceries and clothing. Besides, four enterprises trade primarily in housewares and electronic devices while there are two shops mainly offering stationary and one shop that, by the trader's own proud account, has the local monopoly on perfumes and gifts. Although other shops offer a range of perfume and gift items as well, he definitively provides the greatest and most sophisticated selection of these goods and therefore enjoys great popularity especially among young women who appreciate his informed advice on how to apply specific make-up tools, which colours match best and so forth. If necessary, a 2007 issue of the Russian Glamour magazine is at hand to be consulted. Two days before International Women's Day on March 8, a public holiday and very popular in Ishkoshim, his shop was much sought out by husbands, sons, brothers and, occasionally, secret boyfriends. He apparently enjoyed running his business, which was indeed one of the few lucrative ones. In contrast, most traders' biographies and self-evaluations reveal that retail trading is primarily perceived as survival strategy rather than personal choice.¹⁷ Coming from various professional backgrounds that reflect their Soviet past, most entrepreneurs started their business during or shortly after the civil war in the 1990s, when state subsidies had ceased and people were left without any prospect of further employment (or receipt of wages) in their respective professions. Among the traders I got to know, there are former teachers, nurses, drivers, bookkeepers, as well as a few shop assistants and housewives to whom trade did not mean an improvement in their life.¹⁸ Consequently, most would have

¹⁷ The view according to which retail trading is often perceived as survival strategy rather than driven by entrepreneurial aspirations is repeated by other anthropologists working in post-Soviet contexts. For Russia see Bruno (1997); for Azerbaijan see Heyat (2002a, 2002b); for Bulgaria see Kaneff (2002); for Kazakhstan see Werner (2004). In regard to Gorno-Badakhshan and female vendors in particular, Kanji arrived at the same conclusion (Kanji 2002, 145).

¹⁸ In regard to difficulties that Pamiris faced in farming their land in the time of civil war Steinberg notes that 'people had grown accustomed to obtaining food through the Soviet system of distribution [...]. Food had come from Moscow and other places throughout the USSR. Villagers were doctors and engineers and academics and had no need to learn how to farm and herd' (Steinberg 2011, 130; cf. Kreutzmann 2007, 178-179). This confirms the

preferred to continue their previous occupation, which was directly related to security of income and better working conditions. Perhaps engaging in trade would be evaluated more positively if doing business were financially more rewarding. Instead, entering the realm of retail trade not seldomly means running into debt, often with one or more of the four banks in Ishkoshim that entertain a buzzing credit business. Loans for trade business rank among the most popular types of credit,¹⁹ although annual interest rates are very high. Ranging roughly from 26% to 37%, depending on the bank but more significantly on the type of credit, repayment terms and currency,²⁰ they easily gnaw away already meagre profits. Given these high interest rates, the popularity of credits appears remarkable and, once more, indicates the lack of – and need for – cash. According to one bank manager, there is no trader in Ishkoshim who has not taken out a loan; and, I add, there is no trade business that does not operate with *qarʒ* in its various forms. Simultaneously, there is no trader who does not complain about *qarʒ* and its side effects, though, after a closer look, most traders adopt a rather ambivalent attitude towards the subject admitting its advantages as well.

privileged position of Gorno-Badakhshan within the welfare system of the Soviet Union, which enabled Pamiris to pursue careers in fields requiring higher education.

¹⁹ According to the information given by one bank about total volume and number of issued credits in 2013, business loans for trade ranked first in regard to volume (44.5%), followed by consumer credits (25%) and private construction projects, e.g. building, renovating and repairing houses (21.2%).

²⁰ Credits issued and re-paid in Tajik Somoni demanded higher interest rates than those taken out and liquidated in US-Dollar.



Fig. 3 In one of the grocery stores in Ishkoshim: The announcement of the signboard, “*Qarx dodab nameshavad*” [*qarx* is not granted here], was usually ignored by both shopkeeper and customers. Photo by author (2014).

Complaining about *qarx* while granting it with the same regularity (fig. 3), traders experience *qarx* as a dilemma, which is frequently expressed by shopkeepers, sighing that ‘It doesn’t work with nor without *qarx*’ (*be qarx namesha[vad]*, *bo qarx ham namesha[vad]*). The dilemma is twofold: first, and in respect to entrepreneurial considerations, *qarx* is as much a curse for business as it keeps it going. Second, and in regard to socio-moral concerns, the need to run a business profitably forbids privileging customers beyond a certain degree or on a too regular basis, be they poor, close friends, or relatives. Yet, treating the socially close like socially distant, relatives like any clients, potentially evokes disapproval on the part of those with whom one shares obligations prior to and after a market transaction.

In his article on the moral evaluation of money lending within the domestic realm of moral economy, Gregory (2012) departs from Peebles’ (2010) conclusion that he drew from a review of anthropological contributions on credit and debt, according to which there is a general ‘moral stance that credit is considered beneficial and liberating for the creditor [...] whereas indebtedness is more likely to be seen as burdensome and imprisoning for the debtor’ (Peebles 2010, 226 cited in Gregory 2012, 381). Leaving aside Gregory’s discussion of the reasons behind

this finding, I rather focus on his insistence to analytically distinguish the moral evaluation of transactions concerning debt and credit from that of the transactors (Gregory 2012, 381). In Gregory's view, transactions of credit and debt represent general (and opposed) moral registers whereby credit is good and debt is bad (Gregory 2012, 381-382, 385). Furthermore, '[this] moral valuation is a general one because the commercial principle on which it is based is general. To make a profit one must 'buy cheap and sell dear'' (Gregory 2012, 385). In contrast, 'the morality of the transactors [...] of lender and borrower' (Gregory 2012, 384) is subject to a 'historically specific moral evaluation' (Gregory 2012, 386). The analytical distinction between a moral evaluation of transactions on the one hand and of transactors on the other is helpful in the case at hand, albeit in a broadened way including the evaluation of profit generation through transactions. Thus, as mentioned above, at first and in principle trade for-profit is morally not condemned but widely accepted. Yet, when it comes to concrete transactions involving granting *qarʒ* and thus the transactors as social persons, the morality of traders and clients comes to the fore, which eventually (re-) frames market transactions involving credit and debt as an exchange in socio-moral obligations.

In his analysis, Gregory limits himself to the domestic moral economy, 'that domain where profit and loss and virtue and vice form an inseparable whole' (Gregory 2012, 380). In Ishkoshim, the entanglement of 'profit and loss and virtue and vice' in regard to debt and credit transcends the socio-moral boundaries of the household, extending into the market and, to this effect, personalises market transactions.

Personalisation of market exchange

Before turning to the socio-moral complexities of *qarʒ*, I briefly point out pragmatic circumstances other than lack of money on part of clients that shape trade and render *qarʒ* preferable to other alternatives and, thus, need to be taken into account. Hence, it can be observed that merchants trading in clothing, especially those who offer their ware at bazaar stalls, actively encourage customers, who slowed down and examine the merchandise, to take a piece and to pay later. Like elsewhere, trade in clothing has to follow the annual rhythm of fashion, which turns last year's winter coats or summer dresses into shelf warmers in the subsequent season. Therefore, traders are eager to sell out their ware before it falls out of favour.

Another incentive that prompts traders to concede *qarʒ* is the constantly growing number of trade businesses and its effects. A common phrase reads: 'There are many sellers, but no clients' (*forushanda ziyod ast, [lekin] kharidor nest*) and traders frequently express their concern that, if they

refused to grant *qarx*, they would lose their clients to other vendors offering the same goods for the same price. Though this explanation is a valid point, it requires some qualification since clients cannot simply receive unlimited *qarx* everywhere, as for instance personal relationships precede as I will show below. In addition, traders are acquainted not only with the habits of their own client base but in part with those of others as well. In some cases where a client was refused *qarx*, the trader argued that the respective person had already run into debt with other merchants. However, apart from entrepreneurial calculations, there are important non-commercial factors that inform traders' handling of *qarx* and moreover, render doing business in Ishkoshim a potentially moral and social venture. This view rests on the requirement of 'knowing a person' (*nafarro shenokhtan/ donestan*), which applies in various degrees and meanings but, nevertheless, poses *the* prerequisite to concede *qarx* at all or to engage in further considerations whether *qarx* shall be granted or not. Yet, 'knowing a person' does not imply to be acquainted with a person face-to-face in each case. Instead, the line between knowing and not knowing a person is generally drawn between those perceived to be locals and strangers (*begona*), that is, between those who are linked to Ishkoshim (or the region) by origin and kin and those who are not. Significantly, in traders' numerous narratives about defaulting customers only strangers were considered to have finally not met their obligation to pay and thus, were convicted of theft that is, designated as thieves (*duxid*), which poses a serious insult.²¹ In contrast, locals who have not paid off their debt for several years and furthermore do not show any signs to do so, never joined the ranks of thieves, that is, they were never said to finally have not met their obligations. Even though they might have left Ishkoshim for Russia or elsewhere²² – their return being as uncertain as their fortune – their debts are well remembered (and documented). The locally embedded defaulter remains potentially sizeable, since he or she is linked with the place, if not by residence, at least due to enduring relationships with those who are present. From this perspective, knowing a person seems to provide traders with a kind of guarantee to recuperate a loan eventually. Yet, it remains unclear in which way this circumstance could ever be made use of because traders in general do not possess effective means to enforce payment: Accounts of defaulters hiding from traders – admittedly not an easy task in Ishkoshim – are numerous; and if traders put clients under pressure they risk losing them once and for all. In addition, asking clients directly is at least an embarrassing if not downright shameful act, while appealing to officials is not considered to be an option either. From the clients' point of view, it is basically perceived to be shameful to

²¹ The apparent contradiction between the minimal requirement of 'knowing a person' and narratives about strangers who were granted *qarx* was resolved by the explanation that such an instance dates back years and one has learned her lesson and never again conceded *qarx* to strangers.

²² Indeed, many migrant workers go abroad in order to pay off their debts, including loans taken out from banks and relatives as well as outstanding bills with traders.

run into debt instead of paying – although shame (*sharm*) seems to grow with its publicity. Clients I talked to, hardly ever admitted to shop on *qarʒ* (though I knew better) and declared it to be acceptable only under special circumstances (e.g. poverty) or on special occasions that demand greater expenditures (such as weddings), and thus allow to run into debt without appearing to be either penniless or incapable of managing one’s finances (read: to live beyond one’s means).

To know a person refers furthermore to her or his position within the local social context and, hence, to the linkages and resulting forms of commitment that lie beyond individual preferences and have to be taken into account. When asked whether they make special concessions to relatives, traders initially often denied such privileging, for half of Ishkoshim’s inhabitants be related to each other. Yet, on further enquiry, shopkeepers admit doing so and give examples that depict acts of favouritism exclusively as enforced by persistent relatives and, hence, as a burden on their business.

Anthropological accounts on trade in post-Soviet contexts frequently emphasise the benefits of ‘mutual indebtedness’ (Werner 1998) that extends to the market realm thus, constituting a ‘space in which relations of different degrees of social distance were reproduced through exchange’ (Kaneff 2002, 45), clearly echoing Sahlin’s (1972) famous take on the social significance of forms of reciprocity and the correspondence of social relations and ‘modes of exchange’ (Sahlins 1972, 191-197. Much less though is said about possible tensions and conflicts resulting from social commitment, as, for example, depicted in Stafford’s (2006) account on traders in China and Taiwan. Here, clients prefer the shops of relatives, who on their part prefer non-relatives as clients towards whom they do not have to entertain relationships beyond business (Stafford 2006, 5-8. In regard to Ishkoshim *rayon* of the 1960s, Kreutzmann (1996) refers to similar circumstances, according to which operators of cooperative shops run their business deliberately in villages to which they were not linked by close kin relationships. Prior to this strategy, reportedly many shops went bankrupt because (too many) client-relatives rejected the concept of credit that requires a timely and equivalent return and instead reframed their debt as rightful and permanent redistribution of resources (Kreutzmann 1996, 179 footnote 40).

Though the traders I met did not report such a straightforward claim on the part of their kin, they still preferred non-related clients to relatives, since the latter were likely to insist on their relatedness and, hence, on their implicit entitlement to ask for *qarʒ*.²³ To deny these privileges is to some extent to deny the relation and the very norms it represents. That is not to say, that this does not happen, indeed it does, but possibly at the expense of one’s moral integrity which surely is debated afterwards (cf. Fehlings/Hardenberg 2013, 8). Still, as Sahlins pointed out, ‘to observe

²³ One trader commented on such insistence, ‘The stranger who is loyal is my relative’ (*begona agar vajo kunad xeshiman ast*), meaning that a good relative is supportive not exploitative.

that a society has a system of morality and constraints is not to say that everyone acquiesces in it' (Sahlins 1972, 204).

Once *qarḡ* is granted, its pay off remains potentially uncertain, for it appeared to be a most delicate affair to remind relatives of their (commercial) debt and to demand its liquidation. It is difficult for traders to insist on the return of a specific debt without risking to be exposed to accusations of acting shamefully, greedily, selfishly or otherwise in violation of rules of proper conduct. Here, the logic of the market and socio-moral imperatives blend into each other, the latter providing a powerful framework to appeal to in order to morally judge action that takes place at the bazaar. Again, this is not to say that people do generally perceive merchants, trade business and making profit as immoral – quite to the contrary. Yet, the appeal to obligation toward relatives poses a strong moral argument that cannot rightfully be disclaimed by reminding a relative that it is just about business. On the other hand, a client who favours a socially distant trader over a related one risks to upset her trading relative for 'supporting' the other one.

Eventually, to be socially related in a meaningful and effective way is not a privilege of relatives alone but rather extends to neighbours, friends, friends of friends, friends of relatives, relatives of friends and so on. In this respect, 'knowing a person' does not necessarily mean to know a client personally but to relate him or her to someone one knows and trusts or to someone one is committed to. Thus, I frequently came across instances and traders' explanations that hinted at contexts and interdependencies lying outside the realm of the market yet informing the conduct of its participants. In this regard, I want to suggest yet another possible reading of *qarḡ*: According to the market principle, market transactions take place in the mode of commodity exchange, which 'establishes a quantitative relationship between the objects exchanged' (goods and money) and renders participants (traders and clients) as impersonal actors 'who are in a state of reciprocal independence' and thus, socio-morally not obliged (Gregory 1982, 100; cf. 12, 71). Yet, because it is commonly acknowledged, the market principle simultaneously represents the very precondition to act socially and morally meaningfully within the market setting – although precisely by undermining it due to demonstrative generosity, that is, to privilege customers, concede *qarḡ* and grant discount.

Finally, 'knowing a person' also means to be informed about a client's living conditions and, particularly, about his or her financial situation. While most traders are reluctant to concede further *qarḡ* to customers who have outstanding debts, traders hesitate to reject requests of poor persons (*bechora*).²⁴ The common explanation on the part of traders points to the general lack of resources (rather than lack of ability on part of persons in need), a condition summarised in the often heard phrase 'here, there is no work, no money, no business' (*dar injo kor nest, pul nest, savdo*

²⁴ The term does not only refer to poor persons in a material sense but also expresses a general pitiful state of affairs.

nest). Being aware that people have to buy, most traders stated to feel personally obliged to grant *qarꝻ* to poor clients.

In general, it is considered to be extremely immoral, actually unthinkable, to reject a person who is severely in need, especially concerning food, if one possesses the means to help. To request repayment in such a case would be nefarious (*gapi ganda*, literally ‘bad words’). Though an everyday situation in a shop may not demand to take a stand in regard to such extremes, still, an appeal to a shopkeeper’s moral obligation to be generous with those in need implicitly resonates in the request for *qarꝻ* itself. In consequence, merchants tend to grant *qarꝻ* to poor persons, though being aware that it is rather unlikely to receive money in return. Yet, this generosity is not unlimited, as traders point to their own struggle of maintaining themselves and their families when being approached repeatedly. Despite this justification, to reject a poor person remains a shameful act and makes one feel uncomfortable (*sharm kardan*).

However, many everyday market exchanges that are based on *qarꝻ* are not negotiated at all, but rather taken for granted and documented in notebooks without a comment. This does not imply that *qarꝻ* is granted here without any distinction. Rather, less obvious regulations are at work that render explicit negotiations needless (or even embarrassing) and result from routine itself. Here, ‘knowing a person’ literally means to know the client very well, his or her financial situation and limits, income sources and repayment habits, etc. Clients on their part have proven over the time to be reliable and trustworthy, that is, to pay back in time, to announce an unexpected delay before the time limit is exceeded and so forth. Usually, these client-customer-relations exist for years in a well-established way, since clients tend to do their shopping in the same few shops, or better to say, with the same few shopkeepers. Here, transactions are delayed but regularly completed, that is, an actual debt-relationship is dissolved frequently. Adherence to this discipline poses the precondition to perpetuate a *qarꝻ*-relationship, which is personalised and rests on mutual trust and predictability that, in turn, are based both on long-standing experience and information about the current state of affairs. Often, traders refer to this category of loyal clients when pointing out the benefit of *qarꝻ* allowing clients to make purchases with money not yet at hand but expected with some certainty, while traders can exchange their merchandise for *qarꝻ* with trust in a client’s ability (and willingness) to pay the debt within a reasonable period of time.

Significantly, these routinised *qarꝻ*-relationships predominantly occur between traders and clients who are neither closely related kin nor friends, while mutual trust, based on experience and information, remains essential. Here, the significance of social categories and the current state of a relationship are not negotiated but predestined and thus not part of the commercial transaction. Yet, gestures of preference are frequently exchanged; a small but in any case announced discount is granted to a loyal client, who on her part might add some extra Somoni to the (re)payment at

the end of a month.

Conclusion

Qarʿ, I argue, functions as an intermediary to integrate contradictory demands of the community and the market: of being a good person meeting social obligations and making profit or just ends meet. As such, *qarʿ* mediates a conflict of inconsistent requirements of life in Ishkoshim – or at least postpones it for a while or to the indefinite, as *qarʿ* books document. On the part of traders, *qarʿ* forces – or allows – to adhere to social and moral obligations towards clients who are also relatives or neighbours or persons in need, while simultaneously demonstrating entrepreneurial self-interest and maintaining the claim to be paid – in the end, at least. Acting as a device of brokering, *qarʿ* itself remains an essentially contradictory phenomenon: a means to make ends meet, a curse that slows down business while also a prerequisite to continue it at all, a trader’s nightmare and a client’s shame (or hope, or both), a further perpetuation of complex exchange relations that transcend the market, a strategy to make socially significant statements or, still, just a mode of payment.

From a wider angle, *qarʿ* exemplifies the personalisation of market transactions in Ishkoshim. The personalisation of market exchange, I argue, represents an effect of and a response to conditions of pecuniary scarcity, which is a result of both the design of former Soviet provisioning and the introduction of market economic structures in its aftermath. Although organised by socio-moral concepts that resonate with Ismaʿili ideals (generosity, mutual support and obligation etc.), these do not constitute the *reasons* for personalisation but the medium through which the shortage of money, and consequently debt, is managed and rationalised. Mediated through personal relationships, scarcity is transformed into debt, which is distributed and forwarded, finally, to a considerable extent, to migrant workers whose destinations indicate the persistence of structures of dependency.

Within the Soviet redistribution system, the responsibility to organise and secure livelihood was with the state, on various levels of institutional integration. State provisioning, that is, relations of large-scale exchange and redistribution between regions within the Soviet Union, was, *in principle*, arranged according to impersonal schemes – whatsoever the reasoning behind specific designs (e.g. political, ideological or strategic; cf. ‘Moscow provisioning’, Reeves 2014, 113-114). That is not to say that there were no forms of exchange based on personal relations; in fact, those were decisive in multiple ways, not least in respect to dealing with challenges posed by the planned

economy (cf. Humphrey 1983). But central to my argument is that provisioning schemes did not, *in principle*, rest on personal relationships. In this sense, with the end of provisioning and the dawning of the market economy, responsibility for securing livelihood was privatised – *in principle*, as well as practically enforced through measures taken in the name of transition. In fact, responsibility was reversed, exchange relations consequently reorganised and, in many respects, both were scaled down to the level of individual liability. The alliance of reversion and persistence (or legacy) is epitomised most poignantly by the privatised migrant worker following the routes of former subsidies in the opposite direction.

In the case at hand, the fundamental reorganisation in the course of transition appears less as a moral challenge in its own right. The Isma‘ili doctrine renders doing business in general and trade for-profit in particular a legitimate activity to earn a living, and so do people in Ishkoshim. The promotion of market economy and commercial activities is, on the one hand, substantiated by their conceptual and material facilitation through MSDSP/AKDN (bridges, markets, microfinance institutions, trainings), and, on the other hand, lent force by the moral-religious authority of the Aga Khan IV. Momentous occasions like the inauguration of the cross-border bridge near Ishkoshim combine these two aspects effectively in a powerful performance. Rather than moral objection or stubborn cultural habits, the issue, then, is at first of a pragmatic kind in the face of financial predicament. Yet, it is precisely at this point that pecuniary insufficiency turns into moral dilemma, privatisation into personalisation and profit into outstanding debt.

My depiction of personalised market transactions and *qarʿ* as response to scarcity requires some further elaboration as it perhaps runs the risk of suggesting – I paraphrase Marshall Sahlins – zombie Marxist ideas that refuse to die.²⁵ Sahlins, one of the most prominent advocates for culture’s emancipation from material determinism, is for decades²⁶ at pains to demonstrate that ‘economy is [...] the material functioning of a cultural state of affairs’ (Sahlins 2013, 170). I fully agree. The moral values and social obligations that I found to be at work balancing lack of money to some extent are not the causal result of this particular state of scarcity but form the cultural framework within which it is managed and within which transactions at the market are (in part) realised.

One might further insist ‘that here scarcity is a function of value rather than value of scarcity’ (Sahlins 2013, 188). Yet in my view, the kind of scarcity prevailing in Ishkoshim must be distinguished from a form of (artificial or given) scarcity of highly valued ‘things’. Lack of money in Ishkoshim affects all kind of purchases, mostly those made on a daily basis. In short, here

²⁵ The original quote is: ‘This banishment of materially-relevant ‘exogenous factors’ is one of the more fateful ‘zombie economic ideas that refuse to die’ (to adapt the telling phrase of the Australian economist John Quiggin [2010a; 2010b]) [Fehlt in der Bibliographie]’ (Sahlins 2013, 163).

²⁶ See for example Sahlins (1976).

scarcity lacks the quality that can enhance the value of a thing being (made) scarce. While the introduction of market economic structures and the state of pecuniary insufficiency surely cannot be credited to cultural dispositions, the handling of lack of money through the personalisation of market transactions and *qarʒ* represent the ‘material functioning of a cultural state of affairs’ (Sahlins 2013, 170), ‘as it is the cultural order that makes the material action rational’ (Sahlins 2013, 164).

Finally, the personalisation of market transactions points to the extension of community values to the market, realised by traders granting *qarʒ* and migrant workers sending money to their relatives. Vice versa, the market reaches into personal relations; eventually, market transactions became as personalised as social relations and the values governing them became ‘marketised’, that is, constituted through and expressed by market and monetary transactions.

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