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„The Social Order of the  
Bazaar: Socio-economic  
embedding of Retail and  
Trade in Kunduz and Imam  
Sahib“



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# **The social order of the bazaar**

## **Socio-economic embedding of retail and trade in Kunduz and Imam Sahib**

Nasratullah Yarash & Katja Mielke

## Abstract

Afghanistan's economy is undergoing change with recently surging GDP-growth. This empirical paper looks at two urban markets to investigate how the positive economic performance is based on local retail and trade in Kunduz and Imam Sahib. Against the backdrop of an historical overview, the main features of local production, marketing and sales are linked with an analysis of the institutional and social embeddedness of shopkeepers and craftsmen. The findings show a close interdependence of the bazaar with its rural hinterland, as the district population constitutes the main purchasers of goods and suppliers of agricultural produce. Both bazaars are linked with regional and world markets. As centres of economic activity in Kunduz province, the markets provide the main revenue source for the respective municipal administration. Contrary to the national trend expressed in GDP-growth, it is shown that, at the local level, profits, employment, livelihood-making and public works are an outcome of constant negotiation and the ever-present competition of multiple ordering ideas, institutions and values ingrained in the different stakeholders present.

**Keywords:** bazaar, retail, trade, local governance, Afghanistan, Kunduz Province

### Note on writing:

Dari terms for which no standardized English translation exists, because the terms in many cases designate local peculiarities, have been transcribed and written in italics. To keep it simple, plurals are formed as if the words were English, e.g. *kalāntar* becomes *kalāntars* instead of *kalāntarān*, as it would be in Dari. All locations are given in the style of popular usage, e.g. Chardarah (instead Chahārdarah), Kabul, Khanabad, Jalalabad, Imam Sahib, etc. Terms that have entered Anglophone discourse already are used in their anglicized versions and not marked in italics, e.g. mujahedin, Taliban.

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*“The economy of the farmers is very weak; we live on them. God knows whether the economy of the people will improve. At the time of Zahir Shah, people were safe and the government was building something in the city but now there is killing instead of building. [...] It is due to insecurity. People are busy with reaping and get killed in the fields.”*

(Interview with a shopkeeper in Kunduz bazaar, June 12, 2010)

## 1 Introduction

As recently as 2009-10 Afghanistan saw its real GDP-growth surge by 17.1% after having been very low (2.3%) the year before due to a long-lasting drought which affected the most important economic sector – agriculture (CSO 2009, 103).<sup>1</sup> The sectoral contributions to the GDP can be itemized with 31.4% agriculture, 21.3% industry and 43.8% services for the same period. Retail and wholesale trade (a subcategory of services) amount to 7.1% of the GDP (ibid., 109). Beyond these mere figures the statistics do not yield any insights into the role of retail and domestic trade/crafts businesses. In comparison to other sectors it seems that hardly anything is known about local-level activities; data has not been obtained or is not sufficiently reliable.

This paper tries to approach the retail sector from a different angle by focusing on two bazaars, the provincial one in Kunduz and – to a lesser extent – the district one in Imam Sahib, in order to analyse the economic role bazaar retail and trade play locally and at larger spatial scales, as well as the economic and social activities and networks of supply the bazaars are embedded in.

Kunduz is located at the intersection of major road connections North-South from the Tajikistan border and the north-eastern parts of the country (Takhar and Badakhshan province) to Kabul (continuing to Pakistan via Torkham/Peshawar). Goods from Uzbekistan and Russia reach Kunduz and its hinterland from Mazar-i Sharif via Pul-i Khumri. Thus, for the Northeast, Kunduz is the major trade hub. Imam Sahib town is the administrative center of the district with the same name, the latter bounded by the Amu Darya River on the border to Tajikistan. Imam Sahib district is the largest in the Kunduz province, both in terms of population and area. It includes other towns like Basoos and market places like Kalbad and Mullah Quli. Although both Imam Sahib and Kunduz have municipality status, and Kunduz is even a provincial centre, the economy and major mode of production in both places – as in Afghanistan at large – are distinctively rural. Industrial enterprises are not worth mentioning. Besides transport and the small amount of wholesale/retail activities, the service sector is also not of high significance. The agricultural character of Kunduz province can be explained by the change of physical environment in the area more than 100 years

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<sup>1</sup> In Afghanistan GDP-estimates are compiled annually on solar year basis (21 March-20 March following year), e.g. for 2009-10 – the respective Afghan year 1388 – the covered period is from 21 March 2009 until 20 March 2010. For estimates see the annual Afghanistan Statistical Yearbook of the Central Statistics Committee (CSO).

back. Then the swamps around Kunduz were drained and irrigation channels constructed. The main oasis (Kunduz proper) and several others in its proximity have come to be known as the breadbasket of Afghanistan. The major staples of the province are rice, wheat and fruits (including almonds). Thus, one of the dimensions the paper investigates is the bazaar's role in the marketing of local agricultural produce.

In a nutshell, the research interest for this paper can be summarized with the following question: How is the trade and retail sector<sup>2</sup> of the local bazaars in Kunduz and Imam Sahib organized, what role does it play in the rural economy, and how is it embedded in local society?

## 1.1 Objectives

This question formed the backdrop for several objectives the research tried to tackle, both academic and applied. After much in-depth research on urban development, bazaar infrastructure and economic change in Afghanistan during the 1960s and 1970s (Centlivres 1972/1976, Charpentier 1973, Grötzbach 1972/1979, Strathmann 1980, Glaubitt et al. 1975), scholarship on the topic became scarce. It is thus little known how the last three decades of wars, turmoil, flight and return of a large proportion of the population have affected the economic activities and role of the bazaar, its current social embedding and economic functioning. This gap of knowledge constitutes a considerable challenge for programs aimed at the economic promotion of trade, retail and vocational training in the framework of current attempts at economic recovery, restructuring and state-building. In short, the objectives can be summarized as follows:

a) Academic objectives:

- to contribute to an understanding of the local economic set-up of the Kunduz bazaar as the market place for manufactured and agricultural products and local crafts of Kunduz province in the overall framework of economic relations at (trans-)local, sub-national and national levels
- to learn about the socio-political embedding of the bazaar economy in the rural and municipal contexts, i.e. the relations of bazaar actors/activities with government institutions and the rural population in the districts

b) Developmental objectives:

- to gain insights into opportunities for economic recovery and strengthening of sub-national governance through knowledge about the actual set-up and functioning of existing socio-economic relations in the bazaars, i.e. self-organization in guilds etc.
- to understand traditional vocational training patterns, their current form and potentials for transformation
- to assess the role of the newly established women's bazaar in Imam Sahib.

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<sup>2</sup> Trade (craftsmanship) and retail will be uniformly termed 'shopkeeping' throughout this paper if not indicated otherwise.

c) Capacity-building objective:

- to train the co-author of this paper in applied qualitative research and methods, develop his capacities as social science researcher.

## **1.2 Methodology and conceptual approach**

For an assessment of the productive activities of the Kunduz bazaar and its socio-economic embedding in the local societal order it deemed necessary to include in the analysis:

(1) actors who are immediately involved in the bazaar economy (e.g. shopkeepers, landlords, customers, intermediate traders, craftsmen, apprentices, representatives of the municipality) and their action capacities,

(2) rules and regulations which determine day-to-day interactions in the bazaar (e.g. guarding, guilds, taxing, money lending),

(3) the physical shape and organizational structure of the bazaar (e.g. branch clusters, location of mosques), and

(4) the assortment of goods traded and sold in the bazaar (retail branches, local produce vs. imports) and profit margins.

Methodologically this was accomplished by qualitative research techniques. In the course of data collection, more than 180 semi-structured interviews were conducted (for details see A2-A5) in Kunduz and Imam Sahib over a period of 14 months (December 2009 to January 2011). A separate interview guideline was elaborated for each group of respondents: shopkeepers, heads of guilds, municipality workers, famous elders' offspring and female traders in Imam Sahib's women's market. The women were partly interviewed by a female research assistant, who worked at the same time as program officer in the Imam Sahib branch of GTZ's Economic Promotion Program (Small and Medium Enterprise Support Program). The insights gained from these interviews were complemented with participant observation in the bazaars of Kunduz and Imam Sahib by the researcher. Given the researcher's socialization in the Kunduz bazaar as offspring of a small shopkeeper, the analysis profited from his reputation among other shopkeepers in the bazaar and his profound insights into daily bazaar life other than from a visitor's, customer's or foreign researcher's perspective. Finally, a mapping of the bazaar quarters and (as far as possible) a localization of branches therein was attempted (see A6/A7) in order to compare the 'old' bazaar structure as recorded by Grötzbach (1979) with the current spatial distribution of shops, rows/ alleys (*rastah*), compartments etc.

For the goods basket survey of three different income groups in Kunduz a questionnaire was compiled and the expenditures for the basic necessities of three randomly selected households in each group were regularly obtained and updated over a period of four months. The income groups divide up into:



- households with regular income (with a salary from a job in government, an NGO or a private company),
- households with irregular income (those involved in either shopkeeping, farming or labouring), and
- regularly indebted households (with insufficient income to make a living despite other (ir-) regular income sources).

The purpose of this goods basket-survey was to find out which items belong into the goods basket of quasi-urban households in Afghanistan and what the average expenditure for these items was (see 3.3).

## 2 Historical sketch of the commercial significance of Kunduz and Imam Sahib

Kunduz' role as a regional commercial centre for Northeastern Afghanistan features a volatile history of temporarily increasing significance and recurring declines. While Lord referred to Kunduz as one of the major market places besides Khanabad, Ghorī, Baghlan, Nahrin and Ishkamish with as many as 346 permanent shops in the bazaar in 1839 (Lord in Burnes 1839 III, 146), later accounts very much qualify the commercial significance of Kunduz. This change of assessments was closely connected to local politics in the 19<sup>th</sup> and early 20<sup>th</sup> century. Until the establishment of a centralized Afghan state by Abdur Rahman Khan in 1880 and the final incorporation of Afghan Turkestan in 1888, the territory north of the Hindukush was subject to rivalries between local rulers of petty fiefdoms who regularly waged wars against each other and accordingly caused a shift of power centres in North Afghanistan (Grötzbach 1972, 53ff). Thus, being the residence of a *mīr* (especially the reign of Mir Murad Beg of Kunduz from 1820-40), a powerful local ruler, Kunduz gained significance as a commercial and administrative centre, yet another raid would put everything in shambles and abet a neighbouring town like Khanabad or Taloqan. In fact, until 1886 Qataghan – the territory of today's Kunduz province – with the exception of Khanabad town was ruled by the Beg of Taloqan (Adamec 1972, 9). Caravans trading goods between Tashqurghan via Badakhshan and Kashgar would stop at the favoured market place of that time.

With centralized statehood Khanabad was elevated to be the regional capital of the newly formed province Badakhshan (later 'Qataghan-u Badakhshan') which also included the territory of what is today known as Kunduz province (Adamec 1972, 1; Grötzbach 1972, 257). The famous saying 'If you want to die, go to Kunduz'<sup>3</sup> from the 1920s semantically captures how advanced the decline must have been in the perception of outsiders. The 1914 Gazetteer of Afghanistan mentions Kunduz to be in ruins and more or less deserted at that time. Imam Sahib (also known as Hazrat-e Imam (Sahib) because of its famous shrine

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<sup>3</sup> Dari: "Agar marg mekhwāhi Kunduz buru!"

(*ziyārat*) was categorized as a village of about 300 houses in 1914 (Adamec 1972, 80) after Wood had described it to be of the same size as Kunduz in 1840 (Wood 1872, 256 quoted after Grötzbach 1979, 81). In the 1920s the bazaar of Imam Sahib was said to have approximately 100 shops (Grötzbach 1972, 71). Additional accounts are delivered from Kushkeki, who talks of less than 200 shops and only five caravanserais in the bazaar of Kunduz in 1923 (Kushkeki 1926, 19) and Alekseenkov, who noted that Kunduz was not more than an ensemble of ruins (incl. 60 shops) at the time he travelled through it in the later 1920s (Alekseenkov 1933, 24 quoted after Grötzbach 1972, 71). From this follows that both market places were small compared to bazaar sizes of Khanabad (394 permanent shops, 19 caravanserais), Faizabad, Taloqan and Rustaq (approximately 300 shops in each town) for example (ibid.). The adjoining malaria-swamps rendered the area around Kunduz all the more hostile for human settlement.<sup>4</sup> Only with the completion of the first motorway 1933, which connected the towns north of the Hindukush with the densely inhabited Kabul-Panjsher plain, Kunduz and other towns in the northeast experienced a boost in their development.

Following renewed administrative reshuffles<sup>5</sup> and accelerated efforts at draining the swamps and developing the oases of Kunduz and the surrounding area into additional cropland, the city of Kunduz was restructured according to a new master plan in the mid-1930s. Under the governorship of Sher Khan a new master plan for the town was drawn and implementation began immediately in 1934. Accordingly, the bazaar shifted from the citadel area Bala Hisar to a piece of virgin land where more than 900 shops and 14 *sarāi* took shape within few years (ibid.). The introduction of cotton as a cash crop and the parallel establishment of *Shirkat Pomba* (later known as *Shirkat-e Spinzar*), a cotton cleaning and trading company – headquartered in Kunduz – with ginneries in Imam Sahib (1936), Kunduz and Khwaja Ghar (1938), later also in Khanabad, Taloqan and Qala-ye Zal, was one of the main drivers for local agricultural and industrial development, which consequently fuelled urbanization and growth in the local bazaars (Grötzbach 1972, 68f). Kunduz gained municipality status in 1935, Imam Sahib in 1941 (Grevemeyer 1990, 243), which first and foremost meant the establishment of a municipal administration (*baladiyah*; from 1947 called *shārwāli*) (ibid, 236). Subsequently both Kunduz and Imam Sahib (also from 1935) saw a complete restructuring and similar layout for the building-up of a new town which incorporated the former town infrastructure to some extent (Grötzbach 1979, 26ff/ 81)

The administrative reforms of 1962/1964 granted Kunduz, Taloqan and Pul-i Khumri provincial capital status (Wiebe 1984, 17). In the mid-1960s Kunduz was estimated to have had about 25,000 inhabitants (Grötzbach 1972, 261); in 1978 Kunduz province as a whole was said to have an urban population of 105,000 (Wiebe 1984, 19), of this Kunduz town accounted for approximately 30,000

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<sup>4</sup> While Afghan Turkestan produced surpluses of grain and meat throughout the 19<sup>th</sup> century (Grötzbach 1972, 57), the Gazetteer of 1914 mentions that the towns of Qataghan had to import grain from Kulab (Bokhara) at the time of publishing in 1914 (Adamec 1972, 10).

<sup>5</sup> In 1937 Baghlan became the provincial capital of Qataghan; nevertheless the significance of Khanabad as trading centre and market place remained stable until the mid 1960s. See Grötzbach 1972, 264.

(Grötzbach 1979, 77). Current population figures are unknown; estimates for Kunduz city alone vary largely between approximately 100,000 (CSO 2010, 8)<sup>6</sup> and 200,000 people (Larsson 2004, 8).

The revised Gazetteer version of 1970 mentions Imam Sahib with a size of 653 houses, more than 500 shops in the bazaar and nine caravanserais (Adamec 1972, 80). However, Grötzbach notes that the master plan for Imam Sahib, which had been elaborated fully by 1938, had not been implemented by the end of the 1970s, though the new build-up of the bazaar was accomplished (Grötzbach 1979, 81). According to the same author, Imam Sahib town counted 9,000 inhabitants at the end of the 1970s, and the bazaar consisted of 663 shops (ibid, 82; Table 7).

To sum up, until the outbreak of war in the late 1970s, commercial activity in both Kunduz and Imam Sahib was closely tied to agricultural production, i.e. the shift to cotton, its local ginning and export, and the related production of by-products like vegetable oils, soaps and animal fodder.

### **3 Business activities in the bazaar: production, trade, sales and marketing**

Grötzbach (1979) speaks of 1,950 shops and 68 *sarāi* in the bazaar of Kunduz, with retail and wholesale (*'Handel'*) counting for 58%, trade crafts for 26% and services 16% of all bazaar activities. Imam Sahib is mentioned with 663 shops and 30 *sarāi*, with 51% wholesale and retail trade, 30% crafts and 19% services (Grötzbach 1979, Table 7). Today, according to the respective municipality, Kunduz has a total of 91 *sarāi*<sup>7</sup>, Imam Sahib 40 *sarāi*<sup>8</sup>. The maps in the appendix (A6, A7) indicate the most important *sarāi* and specialized streets in both towns.

#### **3.1 Shopkeeping and trade between local demand and translocal chains of supply**

Of the currently 91 *sarāi* in Kunduz, 44 serve retail businesses (incl. craftsmen's workshops). In Kunduz and Afghanistan as a whole retail embodies both shopkeeping and trade/crafts. As a consequence, from the emic perspective, i.e. the Afghan bazaar stakeholders' point of view, no difference is made between trade, crafts and retail shopkeeping; all persons active in these occupations are considered to be shopkeepers. The authors of this paper adopt this view and use shopkeepers in the following synonymous with trader/craftsman/artisan. A distinction among all these shopkeepers is usually made, however, for

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<sup>6</sup> The Central Statistics Office estimates the urban population in Kunduz province to be 218,200 (ibid). Estimates for single municipalities are outdated; an overview of these can be obtained at <http://www.aims.org.af/ssroots.aspx?seckeyt=387>

<sup>7</sup> Inquiry with heads of the six administrative units of Kunduz city in the municipality administration office, December 30, 2010

<sup>8</sup> Inquiry with an administrator of the municipality in Imam Sahib, January 2, 2011

statistical data collection according to business sectors. From this perspective retail can be clearly distinguished from trade and skilled labour (*Gewerbe und Handwerk*), manufacturing and repair businesses (such as transport and electronics, also shoes), as well as services (e.g. barbers).<sup>9</sup>

Each shopkeeper (using the broad definition) presides over some kind of business venue from where he takes part in the local bazaar economy. It is rented, leased, or owned by the shopkeeper (see 4.1). The following table provides an overview of the different types of shops or – more generally – ‘locations’ in the bazaar of Kunduz where trade and retail transactions (i.e. shopkeeping) take place. It can be assumed that these ideal shop categories exist in every bazaar of contemporary Afghanistan.

Tab. 1: Description of locations where retail and trade take place in Afghan bazaars

location designation	Description
<i>mārkēt</i>	--new designation for <i>sarāi</i> -type walled sales hall with new concrete shops build in modern design --contains mostly specialized rows of shops
<i>bāzār</i>	--usually to designate the city centre where trading activities (sales) are carried out; as such it includes the whole structure of the city --synonymous with market place, but also with smaller branch/ specialized markets (e.g. <i>māl bāzār</i> , see below)
<i>mandawi</i>	--markets for livestock/ <i>mal mandawi</i> (also: <i>māl bāzār</i> ) (open air-market), wheat ( <i>mandawi gandum</i> ), rice ( <i>mandawi brenj</i> ) and flax ( <i>mandawi zighir</i> )
<i>sarāi</i>	--walled/closed market, for certain retail and - more commonly - wholesale products and storage --old-style, mud-walled shops, usually without newly structured (modern, concrete) buildings/shops inside --today some <i>sarāi</i> merely serve as car parking places for visitors of the bazaar (Sarāi Chardarah, Sarāi ada-ye Baghlan, Sarāi Bashri wa Haji Nezam (for cars from Khanabad and Takhar)), others for lorries (Shahidi)
<i>warkshāp</i>	--repair shops for motorbikes, generators or bicycles
<i>dukān</i>	--shop in the widest sense, i.e. not only for classical retail activities, but also workshop (e.g. carpenters, blacksmith etc.) <sup>10</sup>

As hinted above, these are ideal categories. Especially the distinction between *sarāi* and *mārkēt* is not clear-cut, because in many instances old *sarāi* are being renovated whereby the old wall structure is preserved, but the structures inside, i.e. shop rows and alleys, are destroyed to make way for new concrete shops. The name is either kept as *sarāi* or changes to *mārkēt*. For example, in Kunduz the recently established *Haidari Mārkēt* has new, modern concrete shops inside, but *Sarāi Sarāfi* (money changers’

<sup>9</sup> They have all been included in this study on ‘retail and trade’ in the bazaars of Kunduz and Imam Sahib, though barbers for example are most often investigated as a separate category (‘services’) in economic research. Yet we found barbers to be a valuable and unusually successful example of livelihood-making in the bazaar.

<sup>10</sup> A still valid description of *dukān* can be found in Charpentier 1973 who cites the even earlier work of Markowski (1932).

market), which also has been redone with concrete walls and shops instead of mud walls, is still called by the old name – most likely because the concrete structure was built three decades ago.<sup>11</sup>

Additionally, bazaar trade is not limited to trading in these locations. Instead, a variety of goods and produce is sold by ambulant sale, i.e. on the roadsides by mobile sellers/street vendors, mostly with carts.<sup>12</sup> Some of these mobile sellers have fixed locations where they come every day (leaving their carts loaded with goods on the roadside during the night), and customers can be sure to find them there. Usually, in these places, they are joined by mobile vendors who offer the same assortment. Others move around throughout the bazaar area, as is also common in the living quarters of the towns. The goods most commonly sold by mobile vendors all year long include:<sup>13</sup>

- |                     |  |
|---------------------|--|
| ○ fresh meat        | -- frozen meat*                            |
| ○ fruits*           | -- vegetables                              |
| ○ cosmetics         | -- tea, sugar, soap, washing powder, candy |
| ○ scarves           | -- fabric/clothing*                        |
| ○ shoes and sandals | -- fresh juices and or soft drinks         |
| ○ bread             | -- snacks like French fries, <i>bolāni</i> |
| ○ watches*          | -- dried fruits*                           |

Some items are only offered seasonally. For example, in autumn mobile fuel wood sellers can increasingly be found moving in the bazaar with their carts.

The interviews and transect walks in the bazaar areas of Kunduz (see map A6, for Imam Sahib A7) showed that the spatial segregation and concentration of branches and retail sectors Grötzbach had once described and mapped (Grötzbach 1979, 167f) have become highly fragmented and mixed. Items and crafts for which concentration and specialization still exist to some extent are listed in Table 2. Yet even Grötzbach notes that not all branches and retail sectors had been organized in specialized streets, markets and alleyways in the past and that not all parts of the bazaar displayed a spatial segregation of branches (ibid., 164). Especially retail shops in the narrow sense used to be rather scattered in comparison with a single type of craftsmen's workshops. In addition, 'socialization' of related crafts and shops was quite common and can also be observed today. For example, tailoring workshops can be found in close proximity to fabric sellers; women shoes and clothes are sold next to cosmetics and specialized drugstores. Another mode of retail socialization can be detected in the belonging of rice, flour and fertilizer shops to one street of specialization (see Table 2 below).

According to Grötzbach (ibid., 166) the esteem of different retail sectors can be estimated from their location in the bazaar, because the most revered would be where the number of passers-by is highest

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<sup>11</sup> Wiebe (1984, 73), whose empirical work is mainly on Kandahar, discusses the classification of *sarāi* according to building structure, location and functional criteria and how these likely change over time.

<sup>12</sup> Usually the wheelbarrow-like carts are drawn to the standing location in the bazaar by a single person or max. two persons from the wholesale shop from which the street vendors purchase their goods.

<sup>13</sup> Each bullet point comprises the assortment of one (separate) ambulant seller. Items marked with \* are most commonly traded by mobile street vendors who do not stay in any fixed location.

during any given day.<sup>14</sup> In Kunduz this is considered the very centre of the city and the bazaar: the *chowk* (see A1). Against this backdrop, in the table below those retail sectors which show – even if only partially – a concentration toward the centre of specialized streets and/or markets, are listed. It follows that the most prestigious retail businesses are fabric selling, cosmetics shops, *chapan* and jacket sellers as well as electronics trading. Furthermore, among the craftspeople, tailors’ and embroiders’ workshops, which are closely associated with fabric trade, are located in the very centre. The same is true for the money changers’ market (*sarāfi*). Whereas Grötzbach’s map of 1973 (*ibid.*, 168) shows a concentration of other craftsmen types near the *chowk*, e.g. blacksmiths, cobblers, carpenters and potters, these types of crafts have moved further outwards primarily because of expensive rents near the *chowk*. Other reasons include the transition of bazaar trade and commerce, i.e. potters and cobblers are not prominent anymore; furthermore the variety of items offered has multiplied (see the map in A6).

Tab. 2: Location of retail branches and specialized streets in Kunduz bazaar

types of goods/crafts	number of specialized streets	number of markets	Location
cosmetics	2	1	close to <i>chowk</i>
<i>sarāfi</i> /money changers <sup>15</sup>		1	
tailors		1	
embroiders		1	
jewelry	1		
stationeries	1		
fabric	5	3	
rice, flour, fertilizer	2	-	
electronic appliances	3	-	
<i>chapān</i>	1		
jackets	2	2	
metal tools <sup>16</sup>	1	-	
ladies’ dresses and jackets	-	2	1 market close to <i>chowk</i> , 1 in Bandar-e Velāyat
groceries	12	2	both markets close to <i>chowk</i> , 5 specialized streets in Bandar-e Imam Sahib, 2 in Bandar-e Kabul, 3 in Bandar-e Khanabad, 2 in Bandar-e Velāyat
butchers	3	-	1 in Bandar-e Imam Sahib, 1 in Bandar-e Khanabad, 1 Bandar-e Kabul <sup>17</sup>
car spare parts	2	3	1 market in Bandar-e Imam Sahib, rest in Bandar-e Kabul

<sup>14</sup> Traditional bazaar days in Kunduz and Imam Sahib are Monday and Thursday. However, in Kunduz there is no longer any difference between bazaar and non-bazaar days except for the livestock market (see below). In contrast, in Imam Sahib most shops are closed on non-bazaar days.

<sup>15</sup> Tailors have their workshops at the second floor of the money changing market; embroiders occupy the basement. Jewellers’ shops form a row at the entrance of the money changers’ market.

<sup>16</sup> Items sold include chains, shovels, saws and nails.

<sup>17</sup> This ‘specialized street’ in Jada-ye ‘azādi exists in quasi-ambulant mode – it’s the location where five roadside sellers sell meat on a daily basis (‘permanent’ street vendors/ roadside sellers).

carpets	4	1	all in Bandar-e Kabul
paints	1	-	Bandar-e Khanabad
construction materials	2	-	Bandar-e Khanabad (near Kabul Bank)
tin makers	1		Miralam Street, Bandar-e-Kabul
blacksmiths	2		1 in Bandar-e-Imam Sahib and 1 in Bandar-e-Kabul in front of Kabul Bank
metalworkers	4		one in each <i>bandar</i> <sup>18</sup>

Traditionally located at the periphery is the livestock market (*māl bāzār*) which is held on Mondays and Thursdays exclusively. In Kunduz it used to be in Bandar-e Imam Sahib, but was shifted to near *Bala Hisar*.<sup>19</sup> Livestock is expensive in Kunduz because the animals can be successfully marketed in Mazar-i Sharif (milk cows), Kabul and Kandahar (sheep).<sup>20</sup>

Leaving the marketing place aside, the other basic question is what is actually being traded, produced and sold in the Kunduz bazaar, where do the goods originate, and how do they get to Kunduz or Imam Sahib respectively? The interviews suggest that – from the perspective of local shopkeepers and consumers – Kunduz belongs within a global web of supply and trade which has become sophisticated since 2001 when relative peace set in. The abandonment of warfare of a great share of the population initially allowed trade to take place again, though with the employment market stagnating and natural hazards affecting the local farmers (droughts, floodings), the purchasing power of the masses has clearly depreciated during the last four years (see 3.4). In addition, renewed heightened insecurity acts as a disincentive for trade and purchases beyond basic necessities. Regular attacks by both anti-government and international with Afghan National Army forces impede road traffic and increase the uncertainty of households in the districts regarding harm and survival. Several shopkeepers responded: “*Why should people care about curtains [carpets] when there is insecurity?*”<sup>21</sup>

As Table 3 shows, despite the globalized origins of goods traded in the bazaar, Pakistan, Kabul and Mazar-i Sharif are the most significant distribution points for Kunduzi shopkeepers. Among traders (shopkeepers) in Kunduz a categorization into four types of shopkeepers exists, of which the first two are actually wholesalers. Accordingly the first category regularly purchases commodities in China, U.A.E. and Pakistan and sells to provincial as well as district shopkeepers. Similarly, the second category frequently purchases items in Pakistan and Kabul and sells on to the same customers. A third category acquires supplies in Kabul and Kunduz and sells to district and provincial capital shopkeepers while also selling to individual consumers. Finally, the fourth category of shopkeepers supplies its own shops with goods in Kunduz and only sells to final consumers, not to other shopkeepers.

<sup>18</sup> Besides the specialized streets in each *bandar* there are many individual metal workshops scattered all over town.

<sup>19</sup> For the reasons for shifting the market, see 5.4. The main livestock providers at the bazaar are *kuchi* from the surrounding villages/ districts of Kunduz. Their main business is before *‘eid-e qurbān*. In addition, *kuchi* provide *qaraquli* and butter for consumers throughout the year.

<sup>20</sup> Interview with a butcher in Kunduz (c-7), August 4, 2010

<sup>21</sup> Interviews with a fabric seller in Imam Sahib on August 11, 2010 and a carpet seller in Kunduz (i-17) on May 12, 2010

Tab. 3: Origin of selected goods traded in Kunduz bazaar and location/type of purchase<sup>22</sup>

good/product	place of production/origin	traded via	place of purchase by Kunduz retailers	direct purchase or via phone
flour	Kazakhstan Uzbekistan <sup>23</sup>	Tajikistan Uzbekistan	Sher Khan Bandar, Mazar-i Sharif	via phone
logs	Russia	Tajikistan	Sher Khan Bandar, Mazar-i Sharif	via phone
cars	Japan	U.A.E., Karachi/ Pakistan, Bandar Abbas	Herat, <i>waish</i> , <sup>24</sup> Kabul	via phone
spare Toyota car parts	Japan	Pakistan	Torkham	via phone
transport vehicles	Russia, Germany, U.S.A.	Dubai, Iran, Karachi	Herat Islam Qala, Kabul	via phone
almonds	U.S.A., Australia	Pakistan	Kabul	via phone
cooking oil	Malaysia, Indonesia, U.A.E.	Pakistan	Pakistan, Kabul, Mazar-i Sharif, Kunduz	both
jewellery	Bahrain, U.A.E., Iran	Pakistan	Pakistan, Kabul	both
pharmaceuticals	U.A.E., Ireland, Germany, Iran, Pakistan, China, India	Pakistan, China	Kabul, Kunduz, Pakistan	both
cosmetic products	Turkey, China, Pakistan	Pakistan, Islam Qala	Pakistan, Mazar-i Sharif, Kabul	both
carpets	Turkey, Iran	Islam Qala	Kabul, Mazar-i Sharif	both
plastics	Iran, Pakistan, China	Islam Qala, Torkham	Kabul, Mazar-i Sharif	both
electric appliances	Germany, Russia, Iran, China	Islam Qala, Torkham	Kabul, Herat	via phone
fabric/cloth	Iran, China, India, Pakistan, Turkey	Pakistan, Islam Qala	Pakistan, Kabul, Mazar-i Sharif	via phone
old clothes	Western countries	Pakistan	Pakistan	direct purchase
office stationeries	China, Pakistan, Iran	Pakistan, Islam Qala	Pakistan, Kabul	both

<sup>22</sup> Data represent results of 58 interviews of shopkeepers etc. in Kunduz. Imam Sahib shopkeepers mainly purchase goods either in Kunduz or Kabul with a few exceptions, e.g. a fabric seller travelling to Dubai at least once a year (interview, August 11, 2010). In addition to the goods listed in the table, a fertilizer seller interviewed in Imam Sahib stated that he purchases fertilizer from Mazar-i Sharif, Kabul and Jalalabad by mobile phone exclusively. The fertilizer itself originates from Uzbekistan, U.S.A., Pakistan and Mazar-i Sharif (interview August 11, 2010).

<sup>23</sup> Amounts of Uzbekistani flour in the bazaar of Kunduz are comparably infinitesimal with Kazakhstani flour. Uzbekistani flour is used in Mazar-i-Sharif and Kabul more because there bread is baked in pans, Kazakhstani flour suits needs of bakers in Kunduz who bake in *tandor* clay ovens.

<sup>24</sup> *Waish* designates the region between Kandahar and Quetta, through which cars and electronic equipment are being transited on the way to Kabul and other destinations in Afghanistan while avoiding customs.



candy	Ukraine, Iran, Turkey	Islam Qala, Bandar-e Hairatan	Mazar-i Sharif, Kabul	via phone
dishes	France, Indonesia, Iran, China	Pakistan, Islam Qala	Kabul, Mazar-i Sharif	via phone
frozen chicken (parted)	U.S.A.	Islam Qala, Torkham	sold directly through Kunduz company branch in retail and wholesale <sup>25</sup>	via phone
chicken (whole)	Pakistan	Torkham	Kabul	via phone
beef (bull/cow, water buffalo)	India, Pakistan	Pakistan	Kabul, Kunduz	both
shoes, sandals	China	China ,Pakistan	Kabul	both
tea	China, Taiwan	Pakistan	Kabul	via phone
rice	Pakistan	Torkham	Kabul, Pakistan	both
Islamic books, Holy Koran	Pakistan (Lahore)	Torkham	Pakistan, Kabul	both

However, what the above table also shows is that there is a clear tendency to order goods by phone than in person in Kabul and Mazar-i Sharif. The reasons lie first and foremost in the expenses and inconveniences of road traffic, the indispensability of the presence of shopkeepers in their shops and – lately more significant – in the dangers of road traffic due to insecurity. The spare Toyota parts<sup>26</sup> trader calls a trader well-known to him in Torkham at the border with Pakistan to send him supplies when needed; grocery sellers in Kunduz bazaar request partners in Kabul to send a consignment of certain items, often biweekly; a flour seller orders a truckload of flour from a supplier in Mazar-i Sharif jointly with two other flour sellers by phone. A charcoal seller stated in the interview that he has been ordering charcoal in Khost (Southeast Afghanistan) and coal from the Samangan mine in Dar-e Suf exclusively by phone for the last 5-6 years.<sup>27</sup> These examples demonstrate that extended coverage and increased use of mobile phones have clearly altered trade relations in Afghanistan in the last seven years.<sup>28</sup>

Of the interview respondents only a few shopkeepers of specialized branches travel to Pakistan: jewellery sellers who buy silver from the rural population in the districts and take it to Pakistan for new designs etc., a second-hand clothes seller (*lailami frosh*), cosmetics shopkeepers, fabric traders, a bookseller of Islamic books, and cooking oil purchasers. For cosmetics, fabric and cooking oil, Kabul has increasingly gained in importance as a distribution point. The difference in price for goods from Kabul and

<sup>25</sup> Interview with a Kunduz representative of Summit Associates Chicken Importing Company, October 19, 2010

<sup>26</sup> Cars, (of which the most popular and widely used is the Toyota Corolla), enter Afghanistan via Iran (shipped to Bandar Abbas, on to Islam Qala and Herat) or Pakistan (shipped via Karachi, on to Torkham or Spin Boldak - *waish*) from Dubai. Spare parts follow along these same lines of import.

<sup>27</sup> Interview (i-24) with a coal, coal dust and charcoal seller in Kunduz, May 26, 2010

<sup>28</sup> Several mobile phone networks established in Afghanistan over the last ten years, e.g. Roshan, AWCC, Ariba, Etelsalat. However, the ratio of trade negotiated via phone is estimated to still be lower than 50%, rather in the range of 30-40%. If shopkeepers in Kunduz call 4-5 times a year to Kabul to have goods sent, they also travel there 2-3 times to familiarize themselves with new trends, products and prices. Furthermore not every Kunduzi shopkeeper has the privilege of trustees or partner wholesalers in Kabul and the ability to have goods sent on order.

Peshawar is negligible, making the effort of direct purchase hardly worthwhile anymore. However, other incentives remain for travel to Pakistan, for example, the variety of products on offer and the interest from abroad in buying goods from Kunduz to sell in Pakistani markets. Goods from Kunduz that can be marketed in Pakistan and beyond are almonds (India, China, see 3.4) and carpets (Western markets, U.A.E.). For example, as a consequence of flight and refuge during the wars in Afghanistan in the last two and a half decades, many Turkmen traders have established marketing relations in Pakistani cities (especially in Peshawar and Karachi) and either still own shops there (often run by a son) or they have engaged in partnerships with Pakistani trustees or other Afghans living in Pakistan and regularly send carpets there for trading on world markets.

A related tendency uncovered by the research is that it is mainly the affluent traders who have expanded their businesses and trade relations. Furthermore, the profitable sectors like car trading, the import of logs from Russia and Kazakhstani, flour via Tajikistan, frozen meat and carpets, but also electrical appliances and rice, are in the hands of few specialized traders mainly from Kabul, with a few from Jalalabad or Mazar-i-Sharif. The research did not find evidence for heightened prominence of Kunduzi traders. This can best be explained as a result of Kunduz' remote location, given that the transport to and from Kunduz is mainly by road. There are no large-scale airline connections with Kabul, Mazar-i Sharif and Tajikistan, as there are, for example, between Kabul, Herat and Mazar-i Sharif. Items originating in Turkey (carpets, cosmetics, grocery products, fabrics) are typically traded by Uzbeks living in Mazar-i Sharif, less so (due to the above mentioned transportation limitations) by Uzbeks from Kunduz. Surprisingly, Kunduz' economic sector and (retail) supply in the bazaar do not seem to profit in any significant way from the closeness to Sher Khan Bandar (60 km), the newly modernized border post to Tajikistan.<sup>29</sup> With the exception of transit for logs originating from Russia and flour from Kazakhstan, Tajikistan does not demonstrate any significance for marketing activities in the Kunduz and Imam Sahib bazaars to date.<sup>30</sup>

The above mentioned shopkeepers of the fourth category, who get their supplies in Kunduz and sell exclusively to consumers, include grocery sellers, (*watani*) flour sellers, locally produced pots and pans,

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<sup>29</sup> Not only had the bridge construction across the Amu Darya been finished in 2008 (inauguration by both presidents took place in August 2007), in addition modern customs houses for processing dozens of trucks at the same time before crossing the border into both directions were financed by the European Union. At the time of the latter's construction (2007), estimates foresaw an extension of the daily import and export of 40 trucks in 2006 to 1,000 vehicles per day between Afghanistan, Pakistan (via Kabul), and Tajikistan, which would all pass through Kunduz (Kuzmits 2009, 265). Today mainly Afghan traders use this route to transport fresh fruit and cement from Pakistan to Tajikistan. On the return trip they import flour and scrap metal from tanks and trucks for sale in Afghanistan and/or Pakistan. See also Marsden 2010, 11f.

<sup>30</sup> Import and export trade has benefited at large though. The Chief of the Provincial Chamber of Commerce stated in 2008 that the number of trade companies engaging in import-export business with Tajikistan had increased from 20 to more than 90 in the same year, contributing a 50% increase in investment in Kunduz province (Sarfraz 2008). In an interview the ACCI-head Kunduz referred to data from the Kunduz customs department saying steel bars, flour, onions, potatoes, cars and Russian logs have been the main import goods, while Afghan fruits and vegetables, sandals and Pakistani fertilizer and cement is being brought to Tajikistan. Only large traders and a few wholesale sellers benefit (interview, January 18, 2011). There have been several initiatives involving the Chambers of Commerce from both Afghanistan and Tajikistan, and local traders' associations to forge links between Afghan and Tajik craftspeople as well. Yet as one online article from January 2011 suggests, expectations and hope for a boost in jobs are currently still more prevalent than actual achievements in cross-border trade (Rahimi 2011). Bureaucracy was mentioned as one of the main obstacles (ibid.).

fabric, medicinal herbs, cement<sup>31</sup>, engine oil-petrol-gas, and pharmaceuticals. For the latter two product groups' shopkeepers stated that company agents of medicinal companies or from oil-petrol-gas companies have settled down in Kunduz, offering the products for about the same price as they would cost in Kabul. For this reason purchase in Kabul or elsewhere does not make sense for the single retailers of these items anymore.

Similarly, Kunduzi craftsmen mainly buy their materials in the Kunduz bazaar. As such they are producers, sellers and consumers at the same time. Only jewelers, carpet traders and rope makers purchase material from Pakistan (the former gold and silver, the latter two professional strings and color/ink). A few others, like metal workers, barbers and candy makers, get electronic tools in Mazar-i Sharif and Kabul. All other tools and materials<sup>32</sup> are purchased in Kunduz. However, as stated above, craftsmen are behind the major export item from Kunduz: carpets (see also 3.4).

In comparison with shopkeepers who merely sell rather than produce (non-food) items, some craftspeople depend on festivity and work seasons because the items they produce are highly demanded on particular occasions. During harvest season, for example, blacksmiths are sought after to produce reaping hooks, and before the two Eid-celebrations, tailors and embroiders experience more demand than during the rest of the year. Other sectors like metalworkers have varying success depending on the climatic season. They get fewer orders in winter and have to find additional income sources during that time. In contrast, tin workers' peak season is immediately before and during the winter, because they produce stoves and ovens (*bukhāri*). *"Our situation is the worst of all craftsmen because there are almost no sales of our products for nine months. It only gets better in the three months of winter. We eat nine months [while not earning money, KM] but have work three months."*<sup>33</sup> Similarly, shopkeepers who depend on agricultural produce or special customers (e.g. *kuchi*) also have unstable incomes. Plastic carpet and tarpaulin sellers, for example, stated that their main volume of sale is in spring at the time when the livestock is taken to the pastures outside of Kunduz. Similarly, almond sellers reported that their main transactions – the buying of almonds from local farmers and selling to traders from Kabul and Peshawar – take place during almond season, i.e. between the first *'Asad* and the end of *'Aqrab* months (July 23 to November 21). For the rest of the year they manage stocks – if there are any –, or, in case of a bad harvest due to cold weather in Kunduz' districts, buy almonds from other provinces (Ghazni, Logar) or imported ones in Kabul<sup>34</sup> (see also 3.4).

While shopkeepers who are not craftspeople are distinguished according to their radius of purchase and sale, (resulting in designations as wholesalers or small retail sellers, as in the four categories above), craftsmen derive their status from the type of craft they are practicing, in other words *what* they sell. In general, craftsmanship is regarded as a decent profession and its positive reputation derives from

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<sup>31</sup> Two types of cement are used/sold in Afghanistan: the popular Fuji brand cement from Pakistan and a local sort from Pul-i Khumri (Baghlan), which is of lower quality compared with that imported from Pakistan. Traders from Jalalabad bring it to Kunduz.

<sup>32</sup> To get an idea of the possible variety, see the list of craftspeople in A2.

<sup>33</sup> Interview (c-22) with a tin maker in Kunduz, Jada-ye 'azādi, tin makers' street, September 4, 2010

<sup>34</sup> Interview (i-58) with an almond seller in Kunduz almond market, January 2, 2011

the popular perception that craftsmen find lawful money by doing honest and hard work without any involvement of bribes. From the interviews conducted in Kunduz the following hierarchy can be postulated:

Figure 1: Status of crafts



Also according to the inquiries, status turned out to be the product of basically two – to some extent – intermingled ideas: the reputation of a trade and its profitability. It seems that compared to traditional status, trade designations are very important. Today a clear tendency exists to evaluate high profit margins and respectability together. The result considerably differs from the traditional perceptions, as can be illustrated by the example of barbers' ranking. Barbers<sup>35</sup> are ascribed a very low status in the socio-professional hierarchy by tradition. In public perception they belong more or less to the same segment as musicians and dancers, who occupy the lowest social ranks in Afghanistan and all over the Muslim world. Other craftsmen viewed similarly from above are leather workers and shoemakers, due to their physical contact with 'unclean' animal skins when processing the leather. As a consequence, barbers have group identities that are very much self-referring, coherent and with exclusively inherited craftsmanship (see 5.4). One observable outcome or side-effect is that barbers' families usually marry their children among themselves. However, research in Kunduz showed that 'money makes the logger': daily earnings of some barbers are quite high compared with other crafts (estimated at 1,000-1,500 AFs, which is 20-30 USD), and there is evidence that a wealthy barber was able to take a bride from outside the barbers' *qawm* because he had the material means (e.g. two cars).

<sup>35</sup> The example holds true for male barbers. On the contrary, female hair dressers are not viewed as lower status; neither do they belong to the families of male barbers.

Referring once again to the ranking in Figure 1 it must be added that blacksmiths appear somewhere in the middle because they have work in two seasons of the year mainly. Tin makers score even worse because their earnings are limited to a single season, as discussed above. The profit margin for carpet traders is highest of all, though the craft itself does not enjoy a special status because it is mainly carried out by women, girls and kids. The weavers' earnings do not equate to the time and energy put into the manufacturing process. Their labor gets by no means compensated financially.<sup>36</sup>

The majority of retail shopkeepers purchases goods according to the demands of the customers, though none of the shopkeepers interviewed ever conducted any kind of market survey. Based on experience and the relative homogeneity of customers in Kunduz, there seems to be common knowledge of consumers' preferences. Only fabric sellers, sellers of mobile phones and TVs/DVDs/tapes/clocks, as well as – to a limited extent – stationary shopkeepers, regularly consider innovations (e.g. new editions, new technology) and fashion trends they then make prominent in Kunduz. Pharmacists reported purchasing medicines according to the specialization of the doctors in their neighborhoods, in addition to medication for seasonal illnesses. Grocers stated that they usually purchase two versions of the same item in different quality categories, i.e. a cheap and an expensive one.

### **3.2 Money flows in retail and beyond: shopkeepers, customers, banks and *sarāfi***

The subsequent paragraphs describe the financial relations between shopkeepers, customers and credit/savings institutions, i.e. banks or money changers in the money changing market (*sarāfi*). The bazaar economy is a monetary economy, though substantial degrees of indebtedness are prevalent. Barter trade is quite unusual.

Shopkeepers<sup>37</sup> sell their products mostly in cash (on average 76% of all goods sold), alternatively on credit (24% of all goods sold). From the interview sample only the spare car parts seller (ratio 40-60, i.e. 40% sold in cash, 60% on credit), the coal seller who has no competitors in Kunduz (ratio 30-70), the DVD-TV-tape seller (ratio 40-60) and the mobile phone seller (ratio 50-50) regularly grant customers exceptional credit arrangements. The debtors are usually well known to the credit giver. For example, the spare parts seller sells cars and spare parts to the drivers of his own village on credit, the coal seller 'has seen' the *hamāms*, *hotals* and candy makers' workshops of the customers he grants credit, and the mobile phone seller advances credit for other trustable mobile phone sellers who pay him back on bazaar days (Monday and Thursday). This latter arrangement, which involves a wholesaler, is called *bāzār jāri*. As these exceptional credit cases already demonstrate, personal acquaintance is the most important criteria for who

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<sup>36</sup> See section 3.4 for an overview of how carpet manufacturing is organized and marketing takes place.

<sup>37</sup> Craftsmen are here excluded from the sample.

qualifies as a debtor. Responses from the interviews to the question 'For whom do you sell items on credit?' include (by frequency of mention):

- relatives,
- (honest) friends,
- 'good customers who always buy in my shop',
- other shopkeepers,
- neighbouring shopkeepers,
- neighbours,
- 'our farmers',
- classmates from school/university,
- 'people from our village' and
- personal acquaintances (in general).

The 'good customers' category encompasses people who might be short on cash once, or of whom it is known that they receive a salary on a certain date (e.g. teachers). In the sample there was only one shopkeeper who would never sell on credit on principle. A small number (6%) stated that they would deny any sale without cash payment, because they themselves are indebted or have to pay *bāzār jāri*.<sup>38</sup>

Every shopkeeper has a registration book where he or a literate person from his family notes down debtors with the outstanding amount of money, the goods received and the date. Despite the fact that the personal acquaintance condition is meant to protect shopkeepers from losses, e.g. debtors defaulting on loans, several admitted that occasionally people purchase on credit and then 'disappear'. Under normal circumstances debtors continue to frequent the bazaar, but even so their debts can remain outstanding until they are long overdue. In these cases, shopkeepers have several options for increasing their chances of collecting money. If the debtor is a shopkeeper himself, the creditor might just go to him and get his goods. In other cases, if a debtor is seen to purchase items in cash in the bazaar at other shopkeepers' *dukān* that sells the same goods as the creditor, the latter will 'get serious' and demand for the debtor to pay him. A very common strategy of specialized shops, e.g. pharmacies, is not to sell anything to a debtor again until he has not started to pay back old debts. The tarpaulin-*namad* seller who sells on credit to livestock herders from his own area, Archi<sup>39</sup>, usually sends his brother for 10 days to Archi to collect debts. If customers do not have cash money, he will accept in-kind payments such as sheep or wheat. However, in most cases shopkeepers cannot do much to guarantee they are paid, because many customers simply do not have money. Thus, the 'preference' to sell on debt to relatives can be also interpreted as a safeguarding strategy which shopkeepers apply because within the family debts are weighed differently. As a matter of principle it is considered shameful for a shopkeeper not to help a relative if that person does not have cash at the moment he needs an item from the shop.

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<sup>38</sup> Interviews in Kunduz with 'atari frosh (i-12), May 6, 2010; a fabric seller (i-13), May 8, 2010; and a pharmacist (i-20), May 16, 2010

<sup>39</sup> Archi is the name of a district in northeast Kunduz province, with an administrative centre by the same name.

According to shopkeepers' accounts purchases in debt are not more expensive than cash-purchases. In other words, there is no interest added to the price upon repayment of the debts. However, this contradicts another finding according to which *sud* (besides *bāzār jāri*, see above) is the most common credit payment mechanism in the Kunduz bazaar activities. *Sud* involves borrowing of money with interest rates.<sup>40</sup> Every credit issued by a bank also comes with interest. The most prominent banks in Kunduz are The First Micro Finance Bank and the Afghan National Bank (*Bānk-e Meli*), because they were the first to work in the area and enjoy a strong reputation among those with credit requests.<sup>41</sup> In addition, Kabul Bank and Azizi Bank have branch offices in Kunduz. The first bank in Imam Sahib, a branch office of Kabul Bank, opened in July 2010. Of the shopkeepers interviewed in Kunduz, only 20% stated that they put money in a bank account, another 20% preferred to give it to money changers (*sarāf*), and the remaining 60% responded that they did not have money for either option. As with purchases in the bazaar, borrowing money from friends or relatives for a short period is quite common. Mutual indebtedness is assumed to be rampant, and heads of families and shopkeepers are very likely to be multiple lenders and borrowers at the same time (Klijn/Pain 2007; Andersen 2009). The sample indicates that money changers play an important role in the local cash economy. Compared to banks they offer several advantages: 24-hour availability seven days a week, embeddedness in networks of trade and commerce between Kunduz, Kabul, Peshawar and other cities (*hawāla* etc.), and the possibility of borrowing with no interest rates.<sup>42</sup> But traders with bank accounts also see disadvantages in using money changers: they issue a charge for *hawāla* transfers, and bookkeeping is done by hand, leading to potential inaccuracies and misunderstandings.<sup>43</sup>

Most money changers have a manageable number of shopkeepers as customers, whose money they keep and provide when needed.<sup>44</sup> The significance of money changers and their embedding in the local economy of Kunduz' population is illustrated in depth in the narrative of one of the interviewed money changers. Because it provides information on the whole economic situation in and around Kunduz (albeit from the subjective perspective of a *sarāf*), it is replicated here at length:

*"I have been a money changer for a very long time - almost 25 years. The economic situation of the people today is worse than ever. It was very good during the time of the mujahedin and Taliban and any other regime of the past. At that time people were not hungry as they are today. People now sell their lands so they can afford the wedding of a son or pay off their debts. I am living in the Chardarah district, in which 50% of the people have left for Iran to work. The main reasons are the*

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<sup>40</sup> Borrowing without interest rates where the whole amount is repaid in one sum is called *qarz*.

<sup>41</sup> Other lending organizations are AKF (Aga Khan Foundation) and the NGO Barak, which also charge interest.

<sup>42</sup> Another way that shopkeepers finance purchases is *muzaribat*, though it is not very common in Kunduz. It involves a financier, usually a rich person who pays money to a trader or shopkeeper to enable him to carry out his business activities. The shopkeeper and the investor share the risks and potential profit.

<sup>43</sup> In addition, the purchasing practice of shopkeepers, if travel to far-away places like Kabul and Mazar-i Sharif is involved, is such that goods are being purchased on several days in a row. Consequently spending is not done on one day but cash money is required in varying amounts on several days which would add up quite some *hawāla* charges if sent via money changers. Thus, if a shopkeeper is about to purchase goods, he puts an adequate sum of money into his bank account in order to be able to access it at his destination(s). At other times he would prefer to keep his earnings in the shop.

<sup>44</sup> Interview with a money changer (responsible for seven shopkeepers' money) in Kunduz, June 12, 2010

*bad economy and fighting. The economic situation of the people in the city is 50% better compared to those in villages. People in the city have different income sources like shopkeeping and government jobs. But, still, the bad economic situation in the villages directly impacts the urban population. Our province is not an industrial province; it is an agricultural province, and the prices for agricultural products are very cheap. A farmer sells 50 sēr [350kg, KM] of wheat to purchase fertilizer for 2 jerīb [0,4 ha, KM] of land. There is no employment. Shopkeepers pay their earnings to the landlords. Our rent is 25,000 AFs [ca. 500 USD, KM] per month. People who were rich are getting richer and the poor are getting poorer. There is no assistance from the government side. Although the government does not provide working facilities, it has increased import taxes for goods by 40%, forcing traders to raise prices.*

*People in the villages are more indebted than in the city. There are lots of farmers who have gotten credit from different banks and pay high interest rates. There are lots of shopkeepers in the city who also have got credit from the banks. Very few of them succeed in paying it back by working; most have to sell their valuable assets to repay debts. I have seen many people who have sold land or their entire harvest to serve their debts.*

*Money changers were lending money during the time of the mujahedin and the Taliban, mostly to friends and relatives. At that time agricultural products had good value and we were sure that they could pay it back. Household economies were strong at that time; very few people were referring to us for credit. These days people's financial standing is low in general; everybody needs credit. If we started lending, we would lose our budget in a few days. The economic situation of the farmers was very good in the past; they lent money to shopkeepers and enabled them to purchase goods. They were repaid throughout the year to purchase foodstuffs or fertilizer. The relationship between villagers and shopkeepers was very good.*

*Any person who is affluent today prefers to have a bank account rather than keep money with shopkeepers or money changers. There are only a few shopkeepers who keep their money with us, and, if they want to go to Kabul to purchase goods, we send the money. We have good relationships. If they need money we can help them; if we need money they can help us. Shopkeepers and farmers had this kind of relationship before. It does not exist anymore, all because there is no cash available and foodstuff is very expensive. This current money has low value compared to junbushi money. For example, one portion of food then was 70,000 AFs [35 AFs of current Karzai money, NY-KM] but today it is 100 AFs. Shop rents were 20-40 lak [1,000-2,000 AFs Karzai money, NY-KM] but it is 25,000 AFs now. Everything has become very expensive. The average daily spending of a family is 1,000 AFs today."<sup>45</sup>*

The interviewee confirms the important role of *sarāfi* in shopkeepers' goods allocation, (as introduced in Table 3), whether shopkeepers purchase goods themselves in Kabul, Mazar-i Sharif etc. or they order goods via consignment.

It is quite difficult to assess the size shopkeepers' profit margins from trade and crafts. 60% of the sampled shopkeepers indicate that they make minimal profits which in general hardly cover expenses for the shop and feeding their families. Savings are impossible. Though the range of shopkeepers is substantial,

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<sup>45</sup> This is an excerpt from an interview in Kunduz' money changers market, December 29, 2010. According to an interview with an accountant of the *Da 'Afghānistān Bānk* (Kunduz, January 24, 2011), the so-called *junbushi* money had validity in the bazaars north of the Salang pass between 1374/75 and 1380 approximately. See also the glossary in A1.



the interviews and the telling narrative above suggest that only those with the most diversified assets (e.g. property in the form of land, a shop, and as many sons as possible, see 5.4) possess the means to grow and make profit, while the rest manoeuvres on the edge of subsistence. If the craftsman or retail seller does not own the shop but rents or leases<sup>46</sup> it, his monthly expenditures include rent and electricity in any case, plus potentially, depending on the trade and location of the shop/workshop, salaries for employees and/or apprentices, a contribution for the *chowkidār*<sup>47</sup>, different fees the municipality collects, and sales taxes. The last of these expenditures, collected by the *mistofiyat* (tax/revenue office, see 4.2), depends in turn on the estimated individual volume of sales. Further costs may include a contribution to hiring a labourer for canal cleaning or a payment toward the mullah's salary (see 5.3).

Box 1: Butcher's daily cost accounting<sup>48</sup>

*„I sell one water buffalo and three sheep per day. I purchase the livestock in cash and debt... The prices for livestock are not fixed... Today I purchased one water buffalo for 28,000 AFs and three sheep for 18,000 AFs. We sold all and calculated a profit of 2,000 AFs at the end of the day. I pay 333 AFs shop rent per day and have approximately 1,000 AFs expenses in the shop daily. These 1,000 AFs include costs for food, electricity, the salary for a monthly labourer, and transportation of the meat from the place of slaughter. To be honest, I do not slaughter in the slaughter house, but in the roadside near Bala Hisar. If I pay 40-50 AFs for slaughtering and 100 AFs for transportation I cannot earn anything.”*

### 3.3 Households and consumers: the goods baskets of different income groups in Kunduz

According to a survey of urban households' expenditures over a period of four and a half months (taken with six repeated rounds of questionnaires), the average weekly expenditure for basic necessities (e.g. food, matches) in a household of seven amounts to the following:

- 957 AFs (ca. 19 USD) for households with irregular income from labouring
- 2,853 AFs (ca. 57 USD) for households with regular income (in this case from a government job, e.g. as a teacher)

<sup>46</sup> For different rent and leasehold arrangements see section 4.1.

<sup>47</sup> A *chowkidār* is an appointed person who guards the shops of one street or a whole quarter at night (see 4.3). Depending on arrangements and infrastructure, his responsibilities can also include switching the electricity off and on. Sometimes a *chowkidār* also scavenges in front of the shops. Because of their closed/gated structure, *sarāis* usually do not have the need for a *chowkidār*. Instead they have porters who – besides working – also live in the *sarāi* and take care of guarding as well. The average amount of money paid for the *chowkidār* in our sample interviews was 120 AFs per month with contributions varying from 40 (coal seller) and 300 AFs (jeweller).

<sup>48</sup> Excerpt from an interview with a butcher in Kunduz on October 3, 2010

- 2,732 AFs (ca. 55 USD) for households with diversified income (i.e. a mix of household members' contributions from land and shop property, work with the government and non-governmental organizations)

Food items included in the goods basket are bread, cooking oil, flax oil, meat, rice, flour or wheat, red beans, macaroni, potatoes, tomatoes, onions, tomato paste, tea, sugar, salt, matches, candy, seasonal fruits and vegetables. The average monthly income per worker in Afghanistan is between 50-80 USD.

Besides these items, average monthly expenditures include the costs of rent, electricity, transportation, doctors' fees, different kinds of medicine, barbers' fees, and hygiene and sanitary products (e.g. washing powder, soap, or shampoo). Average costs for non-food expenditures of the three income groups amount to 439 AFs (less than 9 USD) monthly spending of the labouring household, 1,900 AFs (38 USD) for the regular income household and 4,725 AFs (about 94 USD) expenditure of the diversified income household. Depending on the age of the children in the families, considerable amounts of money are spent on special courses, for example in English or computers, and education in general (e.g. private higher education institutions in Kabul). Only one of the households surveyed was charged water costs. Labouring households spend two-thirds of total expenditures on food and the remaining third on non-food items and services (with rent and health expenditures ranking highest), leaving no remainder for courses/education. Regular income households spend slightly more money on food than on non-food items and services (three-fifths of their capital). Of the non-food expenditures for this group, rent, electricity and transport costs ranked highest, but spending also included course fees for English language tutoring. Finally, results showed that the diversified income group heavily invests in children's education, causing food costs to be considerably less than non-food service expenditures per week. Spending amounts in case of health problems are in proportion to all three household income groups' capacities: the labouring household reported spending about 580 AFs on doctors and medicine, the government-dependent household 900 AFs per month, and the household with diversified income 960 AFs.

### **3.4 The bazaar as a market for local products: cases of wheat, rice, almonds and carpets**

*"People have turned indolent. We do not strengthen our economy but destroy our economy by purchasing foreign flour."*

(Interview with wheat seller in Kunduz wheat market, November 20, 2010)

Given that Kunduz is an agricultural province, one of the questions the research was trying to answer was to what extent local agricultural produce is marketed at the bazaar and acquired by end consumers in Kunduz or traders who in turn sell it in other provinces or even outside Afghanistan. The most

significant agricultural produce of Kunduz province in terms of sales and marketing includes wheat, rice and almonds.<sup>49</sup> While in the case of wheat it originates exclusively in the province's districts, flour, rice and almonds are to a considerable - albeit varying - extent also brought in from outside, i.e. national and international markets. Local production depends very much on the volatility of weather conditions.<sup>50</sup> This was apparent when the whole region (Northeast Afghanistan) experienced drought years in 2007 and 2008 and a subsequent food crisis with price hikes for cereals. In addition to climate factors, marketing is constrained at times by security restrictions, and earnings are subject to world market prices of food and related items (especially diesel).

Although national assessments attest to above-average wheat harvests in Afghanistan two years in a row for 2009 and 2010 (IRIN 2010), the 2010 harvest in Kunduz province turned out to be modest compared to local standards.<sup>51</sup> Everywhere in Afghanistan retail prices for wheat have been constantly increasing since June 2010. Nevertheless current prices (50-95 AFs/*sēr* in Kunduz)<sup>52</sup> are far below crisis-level prices (240-250 AFs/*sēr*), but reportedly higher than pre-crisis level (January – October 2007) (WFP 2011).

The prices and marketing situation for wheat is densely interconnected with the flour market and wheat and flour imports. At the drought's peak, Afghanistan started to import flour from Kazakhstan; it has since become very popular in Kunduz and is quite cheap at a price of 160 AF/*sēr*. As a result, a considerable portion of farmers from the district are said to barter harvested wheat for Kazakhstani flour in the bazaar or they sell the wheat to traders and then buy Kazakhstani flour. As one seller explains, *"When the price for wheat decreased, people who had flour machines stopped their machines. There was no profit to be made, because the price for the diesel increased and the price of wheat decreased."*<sup>53</sup> According to another account, the majority of the households who grow wheat themselves mill their own flour if harvested amounts allow it.<sup>54</sup> The price difference between Kazakhstani and locally milled (*watani*) flour is between 100 and 200 AFs/sack<sup>55</sup> (2-4 USD).<sup>56</sup> Besides the price, the popularity of Kazakhstani flour versus *watani* flour stems from the fact that the imported type does not have to be filtered before usage and it produces bread considered pleasing in color. This explains why the main purchasers of Kazakhstani flour in Kunduz bazaar are bakers. Consequently, because households either have their own wheat from cultivation or – if

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<sup>49</sup> One may also add melons here, especially the unique varieties of honeydew melons that areas of Kunduz province are famous for. But since these are only marketed in summer and not subject to year-round shopkeeping as in the case of wheat, rice or almonds, melons are not considered in this paper. Similarly, other crops cultivated and traded in the bazaar – like barley, mungbeans, and maize, as well as all kinds of locally grown vegetables, and also pistachios (from Khanabad and Aliabad) – are not considered here.

<sup>50</sup> In general pest infestation also plays a huge role, however less so for wheat, rice and almonds, but considerably for melons (e.g. in 2007 and 2008).

<sup>51</sup> Interview (i-29) with a money changer in money changing market, Kunduz bazaar, June 12, 2010

<sup>52</sup> Interviews with wheat sellers in Kunduz on November 20, 2010 (i-54) and December 20, 2010 (i-52) and a money changer on June 12, 2010 (i-29)

<sup>53</sup> Interview with a rice, flour and dried bread seller in Kunduz, May 15, 2010

<sup>54</sup> Interview with a flour seller (i-23) at the flour selling market in Bandar-e Velāyat, Kunduz, May 23, 2010

<sup>55</sup> One sack contains seven *sēr*, i.e. 49 kg.

<sup>56</sup> For example, based on interviews (i-23, i-49) with flour sellers in Kunduz, May 23 and December 21, 2010, in May 2010 the price difference was exactly 200 AFs with a ration of 630 vs. 830 AFs/ sack. In December the difference decreased to 130 AFs with *watani* flour costing 1,020 AFs/ sack and foreign flour 1,150 AFs.

they do not cultivate wheat – they buy Kazakhstani flour, the demand for wheat in the bazaar is low. It goes up only in seed time in late autumn (starting mid-November) and in winter, because that is when farmers purchase wheat seeds.<sup>57</sup> As prices depend on local demand, which has generally declined the last two years, farmers find themselves increasingly trapped and are faced with a steadily declining purchasing capacity. For example, last year they had to purchase one *sēr* of wheat for 200 AFs season at the time of cultivation but were only able to sell for far less AFs/*sēr* after the harvest in summer.<sup>58</sup> Additionally, food aid distorts local market prices and undermines the farmers' economic situation. As one wheat seller explained: *"The government also purchases wheat from foreign countries and distributes it at a cheaper price. The government should purchase wheat at a reasonable price from the farmers during the time of harvest and then sell it in the market at this price. It does not help the economy of the farmers to purchase wheat from foreign countries and give some sacks of it to the local farmers."*<sup>59</sup>

Two types of *watani* flour can be purchased in the Kunduz bazaar.<sup>60</sup> The one becoming increasingly popular is *ārd ghafari* – flour milled at the Ghafari flour mill – which has opened recently and is said to be equipped with Kazakhstani machinery. The flour mills purchase wheat directly from traders or farmers. The bazaar in Kunduz is not the location for conducting any sales of wheat to flour mills, except in cases when the mills lack flour and have to refresh stocks with purchases from the bazaar. Customers at the Kunduz wheat market are mostly end consumers and external traders. A wheat seller from Imam Sahib stated that the Kunduz mills would come to their bazaar, however, to purchase large amount of wheat (5,000 *sēr*) regularly.<sup>61</sup> Wheat from Kunduz and Imam Sahib was bought by traders from the Southern and Central Provinces in 2010, e.g. from Zabul, Kandahar, Helmand, Kabul and Ghazni. Traders from Badakhshan traditionally buy wheat from all districts of Kunduz.<sup>62</sup>

In the case of rice, local produce (*watani*) is generally less popular with consumers than the four varieties of Pakistani rice on the market, not least of all because the *watani* rice is more expensive (450 AFs/*sēr* vs. 320 AFs/*sēr*).<sup>63</sup> Rice from Kunduz' districts is traded to Mazar-i Sharif, Jawzjan, Kabul and Parwan. In the case of Imam Sahib, traders from Faryab province and Mazar-i Sharif now come to the Imam Sahib bazaar to purchase local rice. According to local rice sellers nobody would buy their rice if they brought it to the market in Mazar trying to sell it for a higher price.<sup>64</sup>

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<sup>57</sup> Due to double cropping (usually wheat followed by rice), farmers sell their wheat during rice planting and reaping to have cash for paying the labourers (interview (i-52) with a wheat seller, December 20, 2010).

<sup>58</sup> This carpet seller in Kunduz further complained: *"How many sēr of wheat should a farmer sell to purchase a carpet? Farmers cannot afford to purchase a carpet"* (Interview (i-17)).

<sup>59</sup> Interview with a wheat seller in Imam Sahib, December 22, 2010

<sup>60</sup> Besides *watani* and Kazakhstani flour, flour from Uzbekistan and Ukraine can also be found, albeit rarely, in Kunduz. It is popular in Mazar-i Sharif and Kabul because of different baking practices (in pans, not *tandor*) there. Pakistani flour is very common in Kunduz and preferred by cookie producers.

<sup>61</sup> Interview with a wheat seller in Imam Sahib (i-52), December 22, 2010

<sup>62</sup> Ibid., interview December 20, 2010

<sup>63</sup> *Watani* rice is said to be tastier, Pakistani easier to cook. As a result many households mix both types in certain proportions for large feasts e.g. at weddings (interview with a rice seller in Kunduz (i-51), December 21, 2010).

<sup>64</sup> Interviews in Imam Sahib with a rice seller, December 22, 2010, and a fertilizer seller, August 11, 2010

Similarly, locally grown almonds (from Qala-ye Zal/Aq Tapa, Imam Sahib and Chardarah) are of high quality but comparably expensive so that locals tend to buy imported almonds (especially in Kunduz, less so in Imam Sahib). These originate either from other Afghan provinces like Ghazni, Logar and Ghor or from abroad, i.e. Australia and the U.S.. *“A Kunduz almond is the best quality almond in Afghanistan. It is exported to Pakistan and India in almond season, during which traders from Kabul and Peshawar come to Kunduz and purchase almonds and pistachios in our market. In non-almond season we go to Kabul to purchase foreign almonds for retail sales in Kunduz.”*<sup>65</sup> One *sēr* of local almond costs 1,800 AFs (36 USD) vs. foreign almond 1,400 AFs (28 USD) in Kunduz. In India almonds from Kunduz reached prices of about 49 USD/*sēr* in the past, whereas now Australian almonds are also sold in India for 28 USD/*sēr*. The influx of foreign almonds, both in Afghanistan and India, has slowed and decreased the selling of almonds from Kunduz.

Finally, carpets shall be mentioned as another (this time non-food) product typical of Kunduz, because they are produced in large amounts, of high quality and sold on international markets. Just as with almonds and rice, local households purchase imported carpets from Turkey or Iran which are machine-made and thus cheaper. A five meter good Iranian carpet is 2,000 AFs, but a *watani* carpet of the same size costs at least 5,000 AFs and can cost up to 15,000 AFs.<sup>66</sup> Consequently, there is hardly a local market for *watani* carpets anymore, especially not in Imam Sahib. One carpet seller’s account reflects this reality: *“I sell Turkish, Iranian and plastic carpets. I was selling watani carpets as well four years ago, but I stopped because there was no good market in Imam Sahib. [...] People who have watani carpets sell them and purchase foreign carpets because these are cheaper and they can spend the rest of the money on something else.”*<sup>67</sup>

*Watani* carpets are hand-knotted by females of Turkmen households in the districts Qala-ye Zal, Imam Sahib<sup>68</sup>, and Chardarah. Few Uzbek households are involved. In general, intermediate carpet traders provide woolen threads and color/ink for the households and sell the carpets in their shops in Kunduz, Kabul, Peshawar and Dubai. Of the three carpet sellers interviewed in Kunduz, the first was providing 20 Turkmen households in Chardarah with material, the second covered 80 households in Chardarah and an unknown number, though less, in Qala-ye Zal, and the third supplied 350 families in three different districts.

Real profits in the carpet business are exclusively gained by traders, not by producers (i.e. weavers). In the words of one carpet seller who had sold woven carpets through an intermediate shopkeeper before

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<sup>65</sup> This is an excerpt from an interview (i-58) with an almond seller in Kunduz, January 2, 2011. Almond season starts around 15<sup>th</sup> *Saratān* and lasts until 1<sup>st</sup>-15<sup>th</sup> *Mēzān* (beginning of July until early October, see A8) (interview (i-46) with almond seller, Bandar-e Kabul, Kunduz, December 18, 2010).

<sup>66</sup> Interview with a carpet seller (c-43), Kunduz, September 29, 2010

<sup>67</sup> Interview with a carpet seller in Imam Sahib, December 23, 2010

<sup>68</sup> According to a rough survey by the authors, there are about nine carpet selling shops and 160 carpet weavers in Imam Sahib and roughly 35 carpet selling shops in Kunduz, which market carpets from the different districts.

opening a shop himself: *“Our economy is very good compared to other craftsmen’s because the purchasing expenses for material etc. are balanced out by good profits. But the economy of the producers is not good; their earnings are even worse than that of tailors and tin makers. A family with two to four weavers can only produce two carpets of six square meters per year alongside the usual housework.”*<sup>69</sup> Another trader gave the following calculation: *“Four persons can weave a six square meter carpet in three months. Such a carpet can be sold for 20,000 AFs while the costs of material plus cutting and washing amount to 7,000 AFs. The margin of 13,000 AFs for four persons in three months is nothing.”*<sup>70</sup> This finding of negligible margins corresponds with Paterson’s analysis of different market sectors in Afghanistan, leading her to conclude that the producers without market access end up making the smallest profits in the supply chain (Paterson 2006, 11). Furthermore, the dependence of the weavers on intermediate traders is likely to be quite high.<sup>71</sup> Nevertheless, there are carpet-weaving households that bring newly produced carpets to the bazaar to offer them to shopkeepers. Except for some Kunduzi traders who have shops in Kabul, Peshawar and Karachi as well, most export to foreign countries is conducted professionally by big Turkmen traders from Kabul and Pakistan who purchase from intermediate traders and shopkeepers in Kunduz and elsewhere. These traders have established sophisticated business networks and do professional shipping to partners in foreign countries like Germany, Turkey and the U.S.<sup>72</sup>

## 4 Relationship of the bazaar with municipality and government agencies

*“We keep clean our houses but we do not keep clean our city.”*  
(Interview with head of municipal revenue department, Kunduz, November 23, 2010)

### 4.1 Property patterns in the bazaar

The bazaar of Kunduz is largely in private hands, though the municipality leases out a considerable number of shops, land and markets to individuals. This deserves special mentioning because Grötzbach denoted in his 1979 publication (Table 8) no municipal ownership of shops, *sarāi* and markets in Kunduz.<sup>73</sup> For Imam Sahib Grötzbach (ibid.) reported just one shop out of 91 to be communally owned. The

<sup>69</sup> Interview (i-48) with a carpet seller in Kunduz, December 18, 2010

<sup>70</sup> In this example the earnings are about 86 USD for four persons per month, i.e. a monthly net earning of approximately 21 USD per weaver (interview (i-47) with carpet seller in Kunduz, December 18, 2010). The quote continues, *“The economy of the carpet producers is worse than that of all other craftspeople. The best thing about the carpet producing tradition is that we have kept it because carpets are produced by women. If it would be a men’s domain it would have long been lost already. How much does a person eat in three months? What they earn for producing a carpet is nothing.”*

<sup>71</sup> The research could not look into the extent of likely indebtedness between producers and intermediate traders.

<sup>72</sup> Interview (i-47) with a carpet seller in Kunduz, December 18, 2010

<sup>73</sup> Only the slaughterhouse and the *klub* were mentioned as municipal property (ibid.).

distribution of private property in the 1970s was also quite different between Kunduz and Imam Sahib. According to Grötzbach, the largest owners possessed 5% of the 100 private shops, i.e. 20 shops, and three *sarāi* in Kunduz, whereas in Imam Sahib they accounted for 14% of the 90 private shops and also three *sarāi*, representing a much higher concentration of assets in the hands of few landlords. These patterns stem from the distribution of wealth at the time the bazaar was (re)built. Single rich heads of families (usually large landowners, elders, and noblemen/*khāns*) were the only ones able to purchase whole markets, *sarāi* or shop rows. In Kunduz this took place at the time of Sher Khan's city restructuring and development efforts in the 1930s (see Chapter 2 above). As land was passed down through inheritance lines, properties were divided between sons and cousins, and a fragmentation of individual property structures set in. However, it is generally still valid to speak of clan or (extended) family ownership today. Well-known and traditionally influential clans in Kunduz are the families ('*qawm*') and offspring of Arzbegi, Haji Aziz Khan Mingbashi, Haji Gulistan and Wakil Abdul Rasul.<sup>74</sup> In Imam Sahib the local influential figure Amir Latif Ibrahimy owns most of the *sarāis* and markets in the bazaar and allows trade to take place mainly on his property only.<sup>75</sup> In addition, some shops are in possession of adjoining mosques in Imam Sahib, for example around Masjid-e Gombazi. As these shops constitute *waqf*-property, the rent is collected by the mullah.<sup>76</sup>

In general, property patterns are hard to grasp because private owners are reluctant to talk about their holdings in most cases. For this reason the authors focused on official data from the municipality as well as property information shopkeepers gave in the interview. The latter interviewees were not hesitant to talk about property patterns, most likely because ownership and commercial use are distinct issues (see *ibid.* 182). Inquiries with the municipal revenue department in Kunduz revealed that at least two markets (fruit and rice), land and various shops are in full possession of the municipality. These are usually rented out in a tendering procedure.<sup>77</sup> Regarding government land, one interviewee reported that the tin makers, who had their workshops originally on the first floor of the Kabul Bank building in the centre, had recently shifted to new locations in *Jada-ye 'azādi* where they were allowed to build shops on government land. As a consequence they pay a – comparatively fair – rent of 530 AFs per month to the municipality now.<sup>78</sup> Imam Sahib's municipality does not possess any communal property.<sup>79</sup>

Shopkeepers who are not the owners of their *dukān* or *warkshāp* can be distinguished into three categories in Kunduz: tenants who pay a monthly rent to the landlord, persons doing business in mortgaged property (*geraw*), and shopkeepers with *sarqulfi* arrangements. A *geraw* is a shop owner who is short on

<sup>74</sup> These are also known as the four 'big' elders of Kunduz.

<sup>75</sup> Interviews with shopkeepers and municipal workers in Imam Sahib, August 12, December 2010

<sup>76</sup> The establishment of shops in the mosque courtyard was a consequence of construction and the extension of the bazaar in Imam Sahib. Rents from the shops around Imam Sahib's shrine are collected by *riyāsat-e haj wa 'awqāf* (the line-ministry of haj and religious affairs). For Kunduz, the research did not identify any *waqf*-shops.

<sup>77</sup> For an overview of the revenue sources of the municipality, see section 4.2 below.

<sup>78</sup> Interview c-22 in Kunduz, September 4, 2010

<sup>79</sup> Interview with the head of the Imam Sahib municipal revenue department, December 2010

money or plans extraordinary spending, e.g. for the wedding of a son, he can borrow a large amount of money from one of multiple sources by mortgaging his shop. Upon return of the money by an agreed date, the possession of the shop shifts back again.<sup>80</sup> *Sarqulfi* is an amount of money negotiated between leaser and leaseholder of a shop and paid by the latter to the former (Wiebe 1984, 75). In addition a mixed monthly shop rent has to be paid, its amount varying with the location and size of the shop. However, it involves considerably less money than ordinary shop rents without a *sarqulfi* arrangement between tenant and landlord. The following excerpt from an interview is insightful in this regard:

Box 2: Example of a *sarqulfi* arrangement<sup>81</sup>

*"It is not my own shop, I concluded a sarqulfi agreement with the landlord Haji Qayum in 1369 [1990/91, KM] at the time of Najibullah. I paid the landlord two rates to get the sarqulfi document, first 1 Mio. and after a while another 3 Mio. If you have a sarqulfi agreement and the owner wants to sell the shop you get 70% of the money and the landlord gets 30%. People who have hired shops in our street pay 20,000 AFs [ca. 400 USD, KM] per month but I pay 5,000 AFs [100 USD, KM] because I paid that huge amount of money 20 years ago. The shop is not registered [with the municipality, KM] in my name ... but I received a document from the landlord."*

The Kunduz interviews revealed that in general more than 50% of the shopkeepers are normal tenants, just above 10% have *sarqulfi* arrangements and the remaining, more than one-third, trade in their private shops. Interestingly, of three pharmacies in the sample, all are private and inherited from the current owner's forefathers. The *sarqulfi* arrangements found date back 20-40 years. However, *sarqulfi* agreements are still common today. First and foremost, shopkeepers of the last two decades have tried to rent the most attractive shops in the centre of the bazaar, i.e. near the *chowk* in both Kunduz and Imam Sahib, because they are most lucrative.<sup>82</sup> Only recently have landlords become reluctant to enter *sarqulfi* arrangements, because they now fare better with normal rent and lease contracts, due to constantly increasing rents. Normal tenants often pay the rent in advance, either for half a year or, more often, for 12 months. In a modified tenancy relationship shopkeepers pay the landlord a deposit which is returned upon termination of the rental arrangement. Again, the results show that rents vary significantly depending on

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<sup>80</sup> Interest is not involved. However, if the person who gets the shop as security does not use it himself (in this case he pays some amount of monthly rent to the owner), but rents it to a third person for profit, it can be interpreted as interest-taking. Consequently, it is perceived to be illegal in Islam. Only after the owner is not able to pay his money after the agreed time period could the leaseholder release the shop, i.e. justifiably rent it out for profit. However, this is rarely the case.

<sup>81</sup> Interview (i-4) with a grocer in Kunduz, April 10, 2010

<sup>82</sup> As Wiebe (1984, 75ff) has noted, *sarqulfi* amounts can be decreasing or increasing during the tenancy period. For example, if a shopkeeper has entered a *sarqulfi* agreement with a landlord for the amount of 10,000 USD in 2002 and decides to quit shopkeeping for some reason in 2011, he will ask the landlord to pay his money back. If the latter is not liquid, the shopkeeper will look for a peer eager to 'get *sarqulfi*'. The new tenant will have to pay an altered price, depending on going rates. If he pays 15,000 USD, for example, the retiring shopkeeper would get 75% (e.g. 11,250 USD) and the landlord 25% (e.g. 3,750 USD). A decrease is possible if, for example, the security situation worsens and violent conflict hampers bazaar trade at the time the *sarqulfi* arrangement is cancelled. In this case the shopkeeper gets less money back than he once paid to the landlord.



the location of the shop or workshop. A person selling plastic flower decorations near the *chowk* pays a monthly rent of 12,000 AFs while the tarpaulin-*namad*-seller pays only 3,000 AFs just a few streets farther away from the *chowk* (albeit in a smaller shop).<sup>83</sup> Shop rents in Imam Sahib amount to only a fraction (less than 1,000 AFs) of the prices paid by shopkeepers in Kunduz; one flour seller, for example, reported paying 600 AFs monthly.<sup>84</sup>

There was no indication that the relationship between private landlords and tenants/leaseholders is especially problematic.<sup>85</sup> Shopkeepers try hard to keep their shops running and pay the price their landlords ask for the rent. Landlords for their part are often quite tolerant if the rent is paid late (at least in the case of monthly payments), unless somebody else shows interest in the shop, in which case they are ready to call off a standing tenancy contract. Indeed, because they are eager to safeguard their tenancy income, most landlords enter rent contracts for a year or two only with advance payment of the rent for one year. The relationship between landlords and shopkeepers is best described as interdependent. However, protection of shopkeepers against the arbitrary decisions of landlords is in no way guaranteed; in addition to landlords' ability to release a shopkeeper from tenancy at will, he may also, for example, rebuild a row of shops, creating a temporary loss of income for tenants.

The above applies to shopkeepers of average size and wealth; larger, more affluent shopkeepers can afford to hire a whole *mārkēt* or *sarāi*, parts of which they then rent out to other, smaller shopkeepers (workshops, storage place, shops). Such arrangements involve *'ijārah* – leasehold. *'ijārah* is paid by the leaseholder (*'ijārah dār*) to the owner of a commercial realty. Mostly the payment is annual, and contracts are negotiated for one or two years. For example, the coal trader in Kunduz leased the market behind his shop. He uses one part for selling his own wares and storing coal dust and charcoal, the other part as a flour selling market. By leasing the market from its owner, the trader has acquired the right to collect rent payments from the other shopkeepers (flour sellers) in the market.<sup>86</sup> Similarly, the municipality has rented out the rice market for 1 Mio. AFs *'ijārah* for one year. The person who rented it (*'ijārah dār*) charges 6 AFs for any sack of rice that is being bought inside the market by the end consumers and he collects a monthly shop rent of 400 AFs from each of the approximately 200 shops in the rice market.<sup>87</sup>

The owner of a *sarāi* or the leaseholder – in case the owner has rented the *sarāi* out – is called *sarāiwān*.<sup>88</sup> Just like in the example above he pays *'ijārah* to the landlord, receives a rent from the

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<sup>83</sup> Interviews with a *namad*-tarpaulin seller (i-43) on October 9, 2010 and a plastic flowers seller (i-28) on June 1, 2010

<sup>84</sup> The seller was interviewed in Imam Sahib on December 23, 2010. Other examples for shopkeepers' rent payments include 110,000 AFs per year (i.e. 9,165 AFs/ month) paid by a moneychanger, and 300 AFs (+400 AFs for additional storage place) paid by an almond seller (interviews December 23, 2010).

<sup>85</sup> However, conflicts with *sarqulfi*-arrangements are quite common; see 5.2 for details.

<sup>86</sup> Interview (i-24) with a coal selling shopkeeper in Kunduz, May 26, 2010

<sup>87</sup> Interview (i-39) with the head of a rice sellers guild in Kunduz, July 26, 2010

<sup>88</sup> It is quite common that a *sarāi* is jointly owned by several brothers, sisters, cousins and grandchildren etc. due to fragmentation of inheritance. Thus, a *sarāiwān* is often actually a community of heirs. Distrust and intra-family variances are the reasons why renting the *sarāi* out is preferred to trading by oneself. The cash can more easily be split up among the various family factions and co-owners of the heirs-community.

shopkeepers in his *sarāi* and can demand/collect a fixed charge (*sarāiwāni*) from customers for the items purchased (from any shopkeeper) in the *sarāi*. This way the *sarāiwān* becomes shareholder in the shopkeepers' business ventures and profits according to their sales.

## 4.2 The bazaar as a source of revenue for municipality and government

Municipalities in Afghanistan are essentially self-funded (World Bank 2008, 32ff). In other words, the municipal administration does not receive any budget allocations from the central government. Thus, all expenses for urban public services (e.g. infrastructure, waste collection, maintenance of roads and parks etc.) and the administration (e.g. staff salaries, fuel, vehicle repair) have to be covered from locally generated revenues. The bazaar – as the central marketplace of private economic activity – is the most significant source of municipalities' revenue collection.

Of the seven principle revenue sources for the municipality of Kunduz, the majority are directly related to the bazaar:<sup>89</sup>

1. *shāhi wa safāi* (waste disposal levy)

Payment is demanded from all landlords in the city, no matter if they possess private or commercial property. Afghan cities (incl. Kunduz and Imam Sahib) have little streams (narrow canals used as drainage ditches) running along the roadsides and in front of the shops. These 'canals' are usually filled to the brim with dumped waste. It depends on the initiative of the elder of the shopkeepers in one street (*kalāntar*, see 5.2) to hire a day labourer to clean the canal and place the waste where a municipality vehicle can collect it.<sup>90</sup> The responsible municipal departments (*'ameriyat-e tanzīf* assisted by *'ameriyat-e trānsport*) arrange for the collection of the waste (see Table 4 in section 4.3). If a shop owner has rented the shop out, the shopkeeper is usually required to pay *shāhi wa safāi*. The levy amount is fixed at 0.75% of the estimated shop value determined by the municipality.

2. *'ijārah* (rent) from markets/*sarāi*

In the case of Kunduz bazaar these include the markets for fruit, rice, livestock and (fuel) wood, the wheat market (*mandawi gandum*), the flax market (*sarāi zighir*) and the *sarāi* for flour, almonds and melons (see 4.1). Two types of lease agreements are practiced:

- 2a) If the market is the sole property of the municipality (in Kunduz this is true for only two markets – for rice and fruits) and rented out, the municipality receives the rent plus a commission

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<sup>89</sup> Other municipalities most likely use similar if not the same revenue sources. The World Bank paper (2008, 32) states, "Municipal revenue sources include property taxes, local service charges and retail licenses." For information on local tax rates in the past, the respective legal background and collection experiences see Glaubitt et al. (1975, 120).

<sup>90</sup> Every shopkeeper contributes 10-20 AFs for the expenses to hire the day labourer who cleans the 'canal'.

on everything that is being brought into the market for sale there. For instance, of 100 *sēr* almonds a farmer brings to the intermediate trader who has a shop in the particular *sarāi*, the municipality charges 1 *sēr* as '*ijārah*.

2b) From a *sarāi* or market owned by a private person and in which agricultural products are traded (locally produced food items like wheat, rice, mungbeans, livestock, almonds and fresh fruits, but also animal skins), the municipality still gets the same commission.

For either type the municipality is a shareholder in the profits of the respective businesses in a particular market/*sarāi*, because if demand (i.e. the purchasing power of the local population) is high, more goods are brought in for selling and more revenue is generated. Rental payments are agreed upon by leaseholder and municipality after acceptance of tender; several instalments are common.

3. '*ijārah* (rent) from shops in municipal property<sup>91</sup>

The municipality receives an annual rent from the shopkeeper who rents the shop. Prices are fixed annually based on the estimated profit margins of the tenants. According to the head of the municipality's revenue department, 220 shops in Bandar-e Imam Sahib are rented out by the municipality: 75 to tin makers, 45 to gas sellers and the remaining 100 shops to different types of retailers.<sup>92</sup> In the cases of tin makers and gas sellers, resettlement to the outskirts of the bazaar came after long negotiations with the municipality because their previous rents had risen sharply and become unaffordable.<sup>93</sup> Rent amounts of municipally owned shops are comparably reasonable.

4. Annual issuing of retail licences

For shopkeepers, craftspeople (incl. barbers), *kalāntar*, street vendors who sell in fixed locations. Members of the National Craftsmen Union (see 4.3) are exempted from license fees. According to the authors' sample, the average amount of license fee is 176 AFs per shopkeeper annually, individually ranging from 100 AFs to 400 AFs (engine oil and petrol seller). The cost of each particular license is calculated and fixed by a commission of officials (representatives from municipality's licensing department, NDS<sup>94</sup>, governor's office and *mistofiyat*) who estimate the value of capital of the respective shop. In addition, a fee between 20 and 150 AFs per shopkeeper is collected for numbering of the shops every three years.

5. Fines (from shopkeepers, mobile vendors, etc.)

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<sup>91</sup> Until recently the municipality collected the amount of one monthly shop rent from every private shopkeeper in Kunduz per annum, but reportedly this provision was repealed by the government a year ago (Interview with Assistant of municipal Audit Department, October 17, 2010). Interestingly, this indicates a contradiction, since municipalities are not financially supported by the government, yet – as the example shows – the government interferes in municipal revenue collection.

<sup>92</sup> Interviews were conducted on November 23-24, 2010. According to plans of the municipality all shops will be turned into trading markets once the master plan for the city is implemented (ibid.).

<sup>93</sup> For conflict mediation and interest representation of shopkeepers see 5.2.

<sup>94</sup> NDS stands for National Directorate of Security (*riyāsat-e 'amniyat-e meli*), which is the national secret service (domestic affairs). Interestingly, its administration is involved in all kinds of government-bazaar interactions in Kunduz. See also sections 4.3 and 5.2.

Typical situations for fines include: bakers burning tires; selling above the price fixed by the municipality, which applies to bakers/butchers, restaurants and wood traders; bakers/cooks without a health card<sup>95</sup> or working while sick; dirty restaurants and hotels; or barbers not putting up the pricelists that are provided by the municipality in their shops. In most cases fines are only being issued after several warnings have been ignored.

6. Private sales commission

This revenue derives from all official private property sales in Kunduz (land, shops, houses etc.). The municipality gets 2% of the total sales sum if ownership of any urban property changes and is recorded in the cadastre.

7. Rental fees for sign boards/advertising panels

This applies most commonly to private companies and election candidates at times of presidential or parliamentary elections.

In Imam Sahib all above options with the exception of (3) – *'ijārah* from rented out municipal property – theoretically also apply. In addition *tawāfi* is collected by an *'ijārah dār*. It comprises a fee on any kind of fresh fruit or agricultural produce that is being sold outside the market like melon varieties, tomatoes, cotton and wood. Revenues include those from the district town bazaar as well as those from Basoos, a minor town, and two more market places (Kalbad and Mullah Quli) in theory, though the latter of these locations have been under 'Taliban' control for the last two years and thus no public revenue can be extracted.<sup>96</sup>

In Kunduz the bulk of the revenues are derived from *'ijārah* and *shāhi wa safāi* payments. Given the prescribed self-sufficiency of municipalities in Afghanistan, it is somewhat surprising that there is no official taxation of revenues (permitted). Of all revenue collected, 45% goes into the ordinary budget used for municipal management, 55% into the development budget (for the implementation of public projects) (ibid.).<sup>97</sup> The total amounts of revenue collection are not published in any statistics and they are neither officially designated nor perceived as taxes. Taxes 'are the matter of the government', which – as it has been demonstrated – in financial terms has nothing to do with municipalities. The tax authority of the government at the provincial level, i.e. the line ministry (*riyāsat-e mistofiyat*) of the Ministry of Finance levies sales (income) tax (*'mistofiyat'*)<sup>98</sup> of shopkeepers.

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<sup>95</sup> Food processing professionals like cooks, bakers, waiters in restaurants (*hotal*), dough makers, ice cream sellers, etc. should all have valid health cards.

<sup>96</sup> Interview with the head of the municipal revenue department in Imam Sahib, December 2010

<sup>97</sup> In Imam Sahib road gravelling and bridge building have been undertaken since 1388 (2009) and the Kunduz gate was built in 2010 (Interview with head of Imam Sahib municipal revenue department, December 2010). In Kunduz the municipality requested that the shopkeepers pay for the sidewalk pavements (mosaic-style) in front of their shops and limited its role merely to closing the contract with the bricklayer (Interview with *kalāntar* of Bandar-e Imam Sahib, Kunduz, June 27, 2010).

<sup>98</sup> In popular parlance the tax is designated by the same term as the provincial tax authority (*mistofiyat*) and perceived to be a goods' tax. It is designed as part of the income tax, fixed in Article 88 of the Income Tax Law. See the unofficial translation (Ministry of Finance of Afghanistan 2005).

Article 89 of the Income Tax Law specifies that the tax of retail businesses is to be fixed by a committee

*“considering the following factors (...):*

- *the kind of goods and services offered;*
- *the estimated volume of business;*
- *the size and rental value of the establishment;*
- *the economic advantages of its location in relation to population;*
- *demand for goods and services offered;*
- *estimation of turnover, cost of goods and sales of goods;*
- *classification between domestic and foreign products;*
- *classification between consumable and non-consumable goods;*
- *estimation of daily, monthly and annual net income of the business establishment.”<sup>99</sup>*

Based on these factors all shopkeepers are taxed annually. From the interviews and narrative accounts collected in Kunduz, the tax collection system seems to be quite effective<sup>100</sup> as all of the interviewed retail sellers stated regularly paying *mistofiyat*, though reportedly with increasing discontent and reluctance: *“The tax authority [mistofiyat] increases the tax on shops every year. I had intended to go with some other shopkeepers to the head of the craftsmen union and ask him why it is increasing and why we do not have any income from shopkeeping. But after the other shopkeepers said the government would not listen to us, we did not go. We did not even try.”<sup>101</sup>* In Article 97 the law has set an incentive for the on-time submission of tax documents. If a deadline is not kept, a fine between 1,500 and 2,500 AFs (30-50 USD) would be due, in addition to 0.1% of the tax amount for each day the tax bill is being paid late (ibid.). According to the *mistofiyat*'s head of revenue department however, the taxpaying culture in Kunduz is very weak because most shopkeepers are indebted. While the amount of taxes collected from shopkeepers and craftsmen in 1388 was 7.3 million AFs (146,600 USD), another 3.9 million AFs (77,950 USD) in outstanding taxes from 1388, and even before, has been levied in 1389 (2010-11) so far (as of 27 January 2011).<sup>102</sup>

The practice of tax-fixing by a committee based on a one-time ('snapshot') visit to the individual shops seems arbitrary. Even if there is evidence of low sales and poverty of the shop owner, a tax is issued in any case, as the following quote shows: *“I pay 1,000 AFs [20 USD] goods' tax, but I have not paid this year so far. I told the mistofiyat staff 'I have nothing in my shop, why would I have to pay you?' But my complaint was not accepted. They said, 'Even if your shop is empty we get goods' tax from you'.”<sup>103</sup>* More than one-third of the sampled shopkeepers do not count their own profits, mostly because they are too meagre.<sup>104</sup> In

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<sup>99</sup> Ibid. The article regulates tax set-up for businesses with fixed locations. A provision for sellers of goods without a fixed place of business is included in Article 94, however unspecific.

<sup>100</sup> An unofficial source mentioned a total amount of 163 Mio. AFs income tax collected in Kunduz in 1388 (2009/10), equivalent to roughly 3,260,000 USD (Interview, Kunduz, January 22, 2011).

<sup>101</sup> Interview (i-2) with a grocer in Kunduz bazaar, April 20, 2010

<sup>102</sup> Interview with the head of *mistofiyat* revenue department, Kunduz, January 27, 2011

<sup>103</sup> Interview with a *namad*-tarpaulin seller, Kunduz bazaar, October 9, 2010

<sup>104</sup> See Strathmann (1980, 284f) for insights regarding the (in his opinion limited) role of accounting and planning business activities of shopkeepers and their drawing of balance sheets in the Kabul bazaar in the 1970s.

this case they also do not pay *zakāt* on *‘eid*. Usually profit-counting is done once a year before *‘eid* in order to calculate the amount of *zakāt* that will be paid to the needy.

### 4.3 Local government in the bazaar: mayor, municipality, *velāyat*, police, NDS

As elaborated above, that the municipality (*shārwāli*) – due to its dependence on bazaar revenues – has a major interest in governing bazaar trade. How this is done will be further addressed in the next paragraphs. Besides the municipal administration, the police, the National Directorate of Security (NDS), the prosecutor’s office (sub-department of the Attorney General), the governor’s office and parts of the provincial administration (through its line ministries, e.g. health, public works) play a role in bazaar affairs. Representatives of all these institutions are members in specially formed commissions<sup>105</sup> that fix prices for foodstuffs (bread, meat, meals in restaurants, other food items – oil, beans, rice, wheat, potatoes, tomatoes, etc. – in shops and sold by street vendors)<sup>106</sup>, control the hygiene of certain bazaar trades (bakers, butchers, barbers), the quality of foodstuffs (in restaurants, bakeries, etc.) under supervision of the city’s audit department (see Table 4).

Table 4 gives an overview of the municipal departments involved in bazaar affairs. Interestingly, the mayor, as the head of the municipality, is quite inconspicuous and his role and special competencies – aside from officially representing the city and being (in theory) its ultimate decision-making authority – are not clear.<sup>107</sup>

Tab. 4: Overview of Kunduz municipality departments with bazaar-related tasks

municipality department	Dari term		bazaar-related tasks
revenue department	<i>mudīryat-e ‘umomi ‘awāid</i>	مدیریت عمومی عواید	--renting out of municipality markets and lands -- <i>‘ijārah</i> collection of markets
municipality administrative units department	<i>mudīryat-e nāhiya</i>	مدیریت ناحیه	--monitoring of shopkeepers in each of the six administrative units of Kunduz city (e.g. no blocking of sidewalks etc.) --collection of <i>shāhi wa safāi</i> --identification of dirty spots for cleaning/ attention by waste disposal department
cleaning/waste	<i>‘ameriyat-e tanzīf</i>	امریت تنظیف	--cleaning of streams in bazaar

<sup>105</sup> Representatives of shopkeepers and newly formed craftsmen and traders’ unions also take part in these meetings as members of the respective commissions.

<sup>106</sup> For other items the municipality fixes the prices and issues price lists, for example, for cereals, flax, sesame oil, wood, coal, barber’s services, *hamām*, tailors, potatoes, onions, fresh fruit, dried fruit and rice.

<sup>107</sup> According to some accounts the current mayor Ghulam Mohammad Farhad is seldom present in the municipality and in public. He was appointed in 2009 after his predecessor Abdul Wahid Aziz, who only served one year, died. The post of mayor is given or rather sold to members of influential families. It is a very lucrative position for the office holder.

disposal department			--sweeping roads (waste disposal)
transportation department	'ameriyat-e trānsport	آمریت ترانسپورت	--providing vehicles for transportation of waste --maintenance of municipality vehicles
audit department	mudīryat-e taftīsh	مدیریت تفتیش	--control of prices of goods and food stuffs (with sanctions through fines) --monitoring of hygiene <sup>108</sup> --opening up of the sidewalks and road (by prohibiting mobile vendors' access)
department for final settlement of debts <sup>109</sup>	mudīryat-e tahsīli bāqiyāt	مدیریت تحصیلی باقیات	--completion of <i>shāhi wa safāi</i> collection --completion of ' <i>ijārah</i> collection
municipal properties department	mudīryat-e 'emlakāt shār-wāli	مدیریت املاکات شاروالی	-- registration of municipal properties -- maintenance of municipal property
licensing department	mudīryat-e jawāz wa 'asnāf-e shahr	مدیریت جواز واصناف شهر	-- issuing of licences for <i>kalāntars</i> , shopkeepers, street vendors, craftsmen

The audit department is the most important department of the municipality with regard to bazaar issues. It is said 'to control the bazaar', though its monthly issued price lists are contested, as the following quote exemplary shows: "The municipality issues rules, but we do not follow them. They cannot fix a good price. The price they fix is not realistic. They ask us to sell at a price lower than the purchase price."<sup>110</sup> The price lists are not only distributed to the concerned shopkeepers and traders, but also to all municipal and government departments which (have to) do their purchasing (of bread, wood, etc.) on the basis of the official price lists. The audit department works in close collaboration with other municipal and *velāyat*-departments (line-ministries, especially health, agriculture, public works, and environment), but also with the security forces (headed by the commander of police). As the assistant of the audit department explains:

*"If the municipality plans to do quality testing of foodstuffs, such as jam, milk, tomato paste, sweets and drinks, we establish a commission from the audit departments of the public health and environment offices, craftsmen union and police to do the quality testing. The police are our executive force; without them we cannot do anything. If we [the staff of the audit department, NY-KM] see a person offering spoiled meat we cannot do much even if it smells bad. We send a vet for proof and only then intervene."*<sup>111</sup>

However, enforcement is difficult at times, as a colleague of the assistant admits:

<sup>108</sup> Food processing professionals like cooks, bakers, waiters in restaurants (*hotal*), dough makers, ice cream sellers, etc. should all have valid health cards.

<sup>109</sup> The heads of the six administrative units of Kunduz city collect the current year's *shāhi wa safāi*. If they do not finish, information is sent to this department to collect unpaid *shāhi wa safāi* or '*ijārah* money (actual responsibility of the revenue department) or any other outstanding money the municipality has a right to collect.

<sup>110</sup> Interview (i-24) with a coal seller in Bandar-e Velāyat, May 26, 2010

<sup>111</sup> Interview with an assistant at the audit department, Kunduz, October 17, 2010

*“Rules and regulations exist, but they are not well implemented in some cases. We lack good management. If we face problems with any shopkeeper in the bazaar, we are not supported. For example, bakers should not burn tires and should respect the price issued by the municipality. In addition, they should not have any kind of sickness. Hotel and restaurant owners should respect prices, as well and keep their localities clean; the cook should be in good health. But all these rules are not being implemented 100% due to a lack of management. If shopkeepers do not respect the rules, we first advise them, then we issue a fine if it does not cease, and if it happens again we stop his activity and take him to the prosecutors. We have brought several persons in front of prosecutors but have not stopped anyone’s activity in the bazaar yet.”<sup>112</sup>*

What is termed ‘lack of management’ by the interviewee could also be called a compromise in the face of the socio-economic realities of stakeholders in the bazaar. For example, the prohibition of street vendors in the city would deprive several thousands of people of their daily income and put them into even deeper misery. For this reason enforcement is not realistic (see also 5.2). Imam Sahib’s municipal staff faces immense difficulties to collect the above mentioned duties, because of the strong local power structures. *“All shopkeepers are in some way or other connected with local commanders of ‘arbaki and Taliban. When we ask them to pay licence costs or shāhi wa safāi some of them use force against us and threaten us.”<sup>113</sup>* According to the same interviewee, the municipality nevertheless has one sanctioning mechanism for such defrauders. If a person applies for a *tazkirah* (ID-card), he is usually sent to the municipality to get a confirmation of having paid taxes or at least of being free of debts towards the municipality. Only if all debts are settled will he get approval to apply for the *tazkirah*.<sup>114</sup>

In Kunduz, police forces are guarantors of security in the city. For example, the *chowkidār* of each street/quarter is appointed by the police precinct in which the shops under the *chowkidār*’s responsibility are located.<sup>115</sup> He is obliged to submit a daily report to the head of the precinct.

## 5 Social Embedding

This chapter analyses the social institutions related to the bazaar and how these determine the context that frames all economic interactions and the relations of shopkeepers with each other, with the town and district population, and with the municipal and government officials in the bazaar. The explorations are based on the assumption that economic performance and interaction mechanisms are closely interrelated with certain socio-cultural preconditions. More concisely: the bazaar as a centre for economic exchange is part of society and its socio-political characteristics (similar to Beckert 2009).

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<sup>112</sup> Interviews with the head of the municipal revenue department, Kunduz, November 23-24, 2010

<sup>113</sup> Interview with the head of the revenue department in Imam Sahib, December 2010

<sup>114</sup> Given the extent of corruption and systemic fraud in all sectors of public life, there are most likely other ways to get a *tazkirah* if necessary. See also 5.4.

<sup>115</sup> *Chowkidārs* officially do not carry a gun, but are in close contact with the police. Most of the persons appointed as *chowkidārs* are former soldiers.



## 5.1 Representation in guilds, streetwise and through the National Craftsmen Union<sup>116</sup>

Traditionally, the organization of those involved in economic production, distribution and services into guilds played an important role in Islamic cities (Ibish 1980). Governments used guilds as fiscal units for taxation; in this way they tried to control the production and distribution of resources. For Afghanistan, Strathmann (1980, 313) reports on the existence of professional guilds for all stationary shopkeepers in the Kabul bazaar, enforced by and registered with the municipality. Accordingly, each trade featured at least one or two guild-like associations (*senf*), the members (shopkeepers) of which selected a principal (*wakēl-e senf; kalāntar*), who would also be registered with the municipal administration (ibid.).<sup>117</sup>

In Kunduz the research found mainly two types of representation of private businesses: streetwise (through *kalāntar*) and guild-like representation.<sup>118</sup> However, in their main function, i.e. the mediation of shopkeepers' problems (see 5.2) and – to a lesser extent – the municipalities' concerns and requests, the two forms of representation considerably overlap. Partly they exist in parallel; in some cases guild-like associations replaced streetwise forms of representation; some streets never had need for a *kalāntar* or streetwise representation; some had a *kalāntar* until he died no new one was appointed. Guild-like representation includes two distinct patterns: guilds organized as part of the Kunduz branch of the National Craftsmen Union (*'itehādiyāh meli pēshwarān velāyat-e Kunduz*) and independent guilds, i.e. not working under the umbrella of this union. With the latter, the status of registration with the Ministry of Justice of Afghanistan varies.

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<sup>116</sup> National Craftsmen Union is the direct translation of its Dari name: *'itehādiyāh meli pēshwarān*. However, official documents from GTZ use the name Federation of Afghanistan Craftsmen and Traders (FACT), because the project manager of GTZ, the main supporter, was of the opinion that a 'union' would remind potential members of the 'communist' regime which initiated its formation. The discussion seems spurious as it only concerns its English-language usage, which is of no interest to locals. On the Dari sign board of the union/federation and in the by-law regulating its mandate etc. the original name *'itehādiyāh meli pēshwarān Kunduz* is used. Accordingly the terms 'National Craftsmen Union' and just 'Union' are used in the following (synonymously). Traders (usually without shops) are not organized under the umbrella of the National Craftsmen Union. They are part of the Afghan Chamber of Commerce and Industries (ACCI) and are issued licenses by this organization.

<sup>117</sup> Strathmann does not mention any other type of craftsmen or shopkeepers' organizations, i.e. those traditional ones which are not registered with and formed on demand of the government/municipality. It is unclear if these had dissolved in Kabul at the time he conducted his research (Strathmann 1980, IV.7, 313ff). In contrast, Centlivres makes the argument of a more bottom-up formation of *senf* and states the municipality of Tashqurghan was being informed of a certain *kalāntar's* appointment with a letter written by the local mullah (Centlivres 1970, 164).

<sup>118</sup> Note also the overlap in designation of the representative/principle of both types of business organization. *Kalāntar* (literally 'the largest', meaning the chief) is the traditional term used for the head of all bazaar businesses/shops in one (traditionally) homogeneous, i.e. specialized street or alley. Today it designates the representative of certain streets (which are currently much more heterogeneous than in the past, see 3.1) and is also used to designate the representative of a single branch (*senf*) of craftsmen or traders of the whole bazaar, though the official term is *raīs-e senf*. In people's perception '*kalāntar*' is rather suited for an old person, whereas a *raīs* can be young or old.

Tab. 5: Overview of guilds under the umbrella of the Kunduz National Craftsmen Union<sup>119</sup>

	<b>guild</b>	<b>Dari name in Latin script</b>		<b>guild</b>	<b>Dari name in Latin script</b>
1	butchers	<i>senf-e qasābān</i>	23	female tailors	<i>senf-e khayātān bakhsh zanānah</i>
2	flour and wheat sellers	<i>senf-e 'ard wa gandum</i>	24	grocery sellers	<i>senf-e khorāka froshān</i>
3	men's and women's clothing sellers	<i>senf-e maghazah darān</i>	25	fish cooks	<i>māhi pazān</i>
4	bakers	<i>senf-e khabazān</i>	26	barbers	<i>senf-e salmanhā</i>
5	mechanics	<i>senf-e takhnīkrān</i>	27	candy makers	<i>senf-e qanādān</i>
6	gas sellers	<i>senf-e gaz froshan</i>	28	embroiders	<i>senf-e guldozān</i>
7	tailors (men)	<i>senf-e khayātān</i>	29	female tailors	<i>senf-e khayātān bakhsh zanānah</i>
8	dishes sellers	<i>senf-e chīni froshān</i>	30	money changers	<i>senf-e sarāfān</i>
9	rice market	<i>senf-e mārket brenj</i>	31	concrete ring makers	<i>senf chak sāzān</i>
10	repairers	<i>senf-e tarmēm karān</i>	32	chain sellers	<i>senf zanjir froshān</i>
11	tin makers	<i>senf-e halabi sāzān</i>	33	Aziz Khan market	<i>senf-e Aziz Khān mārket</i>
12	blacksmiths	<i>senf-e 'ahangarān</i>	34	cloak sellers	<i>senf-e chapān froshān</i>
13	carpet sellers	<i>senf-e qālīn bāfān</i>	35	Arzbeqi market	<i>senf-e 'Arzbēgi mārket</i>
14	mobile phone sellers	<i>senf-e mobail froshān</i>	36	Shinwari market	<i>senf-e shīnwāri mārket</i>
15	animal and agricultural medicine sellers	<i>senf-e 'adwiya froshān haiwāni wa zer'ati</i>	37	Bandar-e-Imam Sahib spare parts sellers	<i>senf-e perzah froshān Bandar-e Imam Sahib</i>
16	vest and scarf sellers	<i>senf wāskat wa pato froshān</i>	38	dye sellers	<i>senf-e rang froshān</i>
17	watch fixers	<i>senf-e sāt sāzān</i>	39	fabric sellers of Mohmand market	<i>senf-e bazāzān momand market</i>
18	restaurant owners	<i>senf-e hotali ha</i>	40	vegetable sellers of Temple Street	<i>senf-e tarkari froshan sarak daramsāl</i>
19	photographers	<i>senf-e akāsān</i>	41	Wakil Ab. Rasoul mosque street fresh fruits sellers	<i>senf-e tarmīwah froshān rasta-ye masjid Wakil Abdul Rasoul</i>
20	traditional medicine makers	<i>senf-e 'adwiya sāzān yunāni</i>	42	plastic flower makers (female)	<i>senf-e Gul sāzān 'enās</i>
21	Haji Aziz Khan Market men's and women's clothing sellers	<i>senf-e maghazah darān mārket Aziz Khān</i>	43	tractor fixers	<i>senf-e traktor sāzān</i>

<sup>119</sup> The list was established by the authors with the help of both the head and assistant of the National Craftsmen Union in Kunduz.

22	cooking oil sellers	<i>senf-e roghan froshān</i>	
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Forty-three guilds are registered under the umbrella of the National Craftsmen and Traders Union in Kunduz (Table 5). Not included in the list are, for example, guilds of cosmetic sellers, carpenters, some groups of fabric sellers, and jewellers, because they exist independently or have no active interaction with the union.

In addition, through development interventions and external support for business activities in Kunduz targeted at certain high-potential crafts and trades, international organizations have recently influenced the process of guild-formation and organization. This has changed the dynamic of organizational activities; however, the lasting power of the new formations will be seen only in the long term. Examples of recently formed unions and assistance extended to craftsmen and traders include the establishment of a union of gemstone polishers and jewellers (*'itehadiyah hakakān wa zargarān*), a union of leather processors (which is linked with an association of the disabled), a dairy production union, a dried fruit union, a union of silk producers, a medicinal herbs and spices association and a Kunduz women entrepreneurs association.<sup>120</sup> All are registered with the Ministry of Justice of Afghanistan.

The National Craftsmen Union had been established in Kabul in 1986 (1366) under the Karmal regime in order to support the private sector. With the downfall of the Najibullah government in 1992, the takeover of the mujahedin and the subsequent break out of civil war, the union collapsed. The Kunduz branch was re-established during the provisional Karzai government after 2001 and has enjoyed the support of different international organizations (e.g. UNAMA, DED, GTZ) ever since.<sup>121</sup> According to its statutes<sup>122</sup> it is a social, vocational, non-governmental and non-profit organization based on volunteer membership of various craftsmen guilds serving primarily to represent the interests and observe the rights of all trades, to support and coordinate their business activities, to upgrade vocational skills and to standardize the production and marketing of goods. The Kunduz branch of the Union was reported to have 4,800 members in Kunduz City and Imam Sahib and to comprise of 90 crafters' and traders' guilds in 2009 (GTZ-SME 2009, 2). However, the assistant of the Union could not confirm either figure but instead reported knowledge of 43 guilds and 1,800 members in Kunduz.<sup>123</sup> This number includes the total of all

<sup>120</sup> Source: GTZ project officer SME-program Kunduz. GTZ supported marketing activities of the gemstone and jewellery, the leather and products of the women entrepreneurs by providing them access to a weekly market inside the Provincial Reconstruction Team (PRT), thus focusing on the purchasing capacity of the soldiers and international staff stationed in Kunduz with access to the PRT.

<sup>121</sup> Interview with assistant at the National Craftsmen Union in Kunduz, August 25, 2010

<sup>122</sup> All affairs of the Union are regulated in a by-law adopted in 1385 (2006). See Federation of Afghanistan Crafters and Traders 2006 (GTZ-document). Currently 31,000 craftsmen/shopkeepers of various branches are organized into 350 guilds in Kabul and further 14 of the 32 provinces plus five other districts (meanwhile eight according to SME project officer in Kunduz). However, as the case of Imam Sahib shows, it is listed as a covered district, but actually no Union activity takes place there (Interviews with shopkeepers and craftsmen in Imam Sahib, e.g. with fabric seller, August 11, 2010; *kalāntar* of fabric, sandal and carpet sellers, August 12, 2010; tea seller, August 11, 2010).

<sup>123</sup> Source: conversations with head and assistant of National Craftsmen Union branch Kunduz, January 2011

members of branch-guilds (see above) plus streetwise organized groups of traders and crafters headed by a *kalāntar*. Research in Imam Sahib revealed that none of the shopkeepers are members of the Kunduz Union's branch, thus they would form a sub-branch.<sup>124</sup> A jewellery seller stated for instance that he belongs to the jewellery sellers' association that exists on a provincial level and whose head is also a member of the Craftsmen Union in Kunduz.<sup>125</sup>

As noted above, the main objective of the Union is to improve business promotion and the development of local trades and businesses. For this purpose Article 24 of the by-law states that union representatives should engage and take part in meetings of government departments and ministries and relate to other organizations (Federation 2006). According to the proceedings of a members' gathering in February 2009 in which the head and a deputy of the Kunduz branch of the Union were elected for the first time, this modus of representation seems to be of little effect. Participants expressed the need to establish a committee chaired by the Kunduz governor with participation of representatives from 'all important institutions' and government agencies in Kunduz, charged with tackling the most urgent problems of shopkeepers and businessmen and working on alternative solutions (ibid.). For example, one current problem, as mentioned by interviewees, is that selective government policies towards rent and lease agreements force businessmen after a year out of rental contracts that were agreed upon for a considerably longer period of time (ibid.) (see also 5.2).

Although the election of the head and deputy of the Kunduz branch in 2009 made the case for more legitimacy<sup>126</sup> and brought new prominence to the issues of shopkeepers and traders (including making their concerns more visible in public, especially to several governmental and municipal offices), most of the shopkeepers interviewed do not see any use or advantage of being members of the Union. As one cosmetic seller pointed out:

*"There is a craftsmen union; I was member of it last year. This Union has not done anything for the shopkeepers. This year when they came and asked me to pay membership money I refused, because they cannot solve the problems of the shopkeepers. The rent for shops is getting high. This Union doesn't have any influence over the landlords and cannot do anything. Then why should we pay for it? If I was head of the Union I would also not be able to do anything because I do not have the support of the government. This Union doesn't have the support of the government."*<sup>127</sup>

The Union distributes membership cards (small booklets) and collects a membership fee of 120 AFs (20 AFs per month) twice a year from individual shopkeepers. Given the increasing reluctance among the interviewees to pay membership money, the sustainability of the Union is seriously called into question.

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<sup>124</sup> In the words of the *kalāntar* of fabric, sandal and carpet sellers in Imam Sahib: "Two years ago the Craftsmen Union came from Kunduz to Imam Sahib and invited some *kalāntars* and shopkeepers and asked them to become members of the Union, but people did not show any interest in it. I was with them and tried to persuade the shopkeepers to get the membership cards. People did not get the card. The Union is not active in Imam Sahib and does not have an office here." Interview, August 12, 2010.

<sup>125</sup> Interview with a jewellery seller in Imam Sahib, August 12, 2010

<sup>126</sup> Before the first-time election of the head and deputy in 2009, both positions had been appointed from the Union's headquarter in Kabul (Ibid).

<sup>127</sup> Interview, Kunduz bazaar, April 22, 2010

The membership fees are supposed to provide the salaries of the Union's staff.<sup>128</sup> Many shopkeepers had hoped that the Union would provide interest-free loans.<sup>129</sup> Yet the resource base of membership fees does not even cover staff salaries. Some shopkeepers complained that membership cards would be forced on them although they did not want to be members of the Union. Furthermore the Union's staff members would demand money for a year in advance from shopkeepers with 'nice-looking shops'.

In comparison, traditional representation of shopkeepers through *kalāntars* is less officially institutionalized and cheaper, but similarly (in)effective for shopkeepers. Most *kalāntar* are registered under their names in some government department and the municipality because they are not only the mouthpiece of the shopkeepers who appoint them, but they are also asked by the government/municipality to report its concerns to the shopkeepers.<sup>130</sup> The narrative of the *kalāntar* of the specialized street for cosmetic products demonstrates this dual function:

*"I am kalāntar of only Rasta-ye banjāra froshi. It has been about 4 years since I was appointed. I accepted the job voluntarily. Shopkeepers prayed and said 'Now you are our kalāntar' and I accepted it. Four years ago some of the criminal investigation officers came and asked for the kalāntar. The shopkeepers said, 'We had a kalāntar but he is not in this street anymore. But mullah Anwar is our representative.' So I went with the criminal investigation officers to their office and they told me to inform the shopkeepers not to sell dangerous toy guns. That is the story of how I became kalāntar. I am the contact person between shopkeepers and the municipality. The municipality asked me to tell the shopkeepers to install trash bins. My job is to keep the street open, to prevent shopkeepers from blocking the street with their goods. The municipality orders kalāntars to tell the shopkeepers to paint the gates of their shops when a minister comes to Kunduz, and the police ask the kalāntars to ask shopkeepers to install a flag in front of their shops. I do not distribute membership cards. Fifteen days ago the municipality ordered the cleaning of the canal. I hired a labourer and had the canal cleaned, and the shopkeepers paid him. I do not collect money from the shopkeepers; I do this job for free. I fulfil any request given to me by the government. If the shopkeepers do not listen to me, I report it back to the respective department."*<sup>131</sup>

The spectrum of *kalāntars*, how they define and fulfil their mandate and to what extent they are respected both by the shopkeepers and the municipal offices is very broad (Box 3). It can best be captured by stating that, whenever problems arise, shopkeepers try to make use of every possible mechanism to solve their problem, including asking the *kalāntar* to get involved in conflict resolution and reporting their problem directly to the municipality or government staff (see also 5.2).

<sup>128</sup> However, currently GTZ provides the salary of the staff members. According to the head of the Union of a n official staff of 10, GTZ provided the salaries of eight persons at the time of the interview, though the wage of the head and the assistant plus 25% of the administrator's salary are supposed to be covered from membership fees while two out of the ten positions were vacant. Staff members besides the head and assistant include three guards, a women responsible, a person in charge of technological changes, and an administration & finance officer (Interview with head of Union, Kunduz, June 12, 2010).

<sup>129</sup> The access to credit, small loans and creation of a Union's fund were discussed as one urgent issue at the Problems & Solutions Workshop of Kunduz Crafters and Traders in February 2009. See GTZ-SME 2009, 2.

<sup>130</sup> Besides regular requests of the municipality and other government departments (security, police) towards all streets and branches to appoint a *kalāntar*, the activities of the craftsmen union have brought new dynamics to that process. Any appointments taking place afterward are confirmed in a letter, a copy of which is sent to the municipality, the commandership and the governor's office (Interview with *kalāntar* of barbers, Kunduz, August 29, 2010).

<sup>131</sup> Interview in Kunduz bazaar, cosmetics sellers' street, June 12, 2010

### Box 3: Task portfolio of *kalāntars*

- collecting money for cleaning the canals
- acting as a witness in shops' sales (puts signature on sales contract as third party)
- acting as an advocate in 'official conflicts' (with police/court involvement, e.g. criminal cases)
- trying to solve conflicts (e.g. for (a) and (b) below) before they 'become official' – i.e. before the prosecutor gets involved and the afflicted party is sent to court
- solving the conflicts of the shopkeepers a) with customers, b) among shopkeepers, c) with government (*mistofiyat*), d) with municipality
- being the contact person for municipality and police precinct to spread any messages/information to shopkeepers
- maintaining 'order' in the bazaar/ his area of responsibility, e.g. reporting of a thief to the police
- attending meetings of municipality for price-fixing (certain trades only)
- distribution of price lists from municipality
- collecting money for the local mullah (mullah's salary payment if the mosque is adjoining the bazaar area or in the bazaar itself and the mullah does not collect it himself)

Then again the *kalāntar's* orders are obeyed very selectively, as illustrated in the following statement:

*"Kalāntars have the title only; nobody actually listens to them if the government has a request."*<sup>132</sup>

Accordingly some shopkeepers prefer to solve their problems by themselves or through other intermediates they think can help their cause better (see 5.2). The *kalāntar* of grocers and all other shopkeepers in Bandar-e Imam Sahib complained in one interview about the *kalāntars'* loss of importance: *"Kalāntars have lost their importance like elders. Before, if a person wanted to hire a shop or get geraw [leasehold, KM] or sell the shop, kalāntars were always involved. But today nobody even informs us about such issues. During the time of the Taliban it was impossible for a person to transport goods from one province to another unless the purchasing bill had the kalāntar's stamp on it."*<sup>133</sup> Besides the reputation and respect they receive among a limited populace, i.e. shopkeepers in their street or belonging to their branch of trade, *kalāntars* do not have any enforcement or sanctioning capacity.

However, *kalāntars* of trades and crafts for which prices are fixed by the municipality, are in a different position, because shopkeepers depend on their bargaining and negotiation capacities to influence the members of the price-fixing committee. Bakers and butchers, for example, regularly pay their respective *kalāntar* when he distributes current pricelists. These payments (*kalāntar puli*) are higher (e.g. 100 AFs) than the quantity other *kalāntars* occasionally collect or receive (5-20 AFs) when they interact with their constituency in the bazaar.<sup>134</sup> Even for the more institutionalized guilds (with regular

<sup>132</sup> Interview with the *kalāntar* of the Hindu *'atār froshi*, Kunduz bazaar, July 14, 2010

<sup>133</sup> Interview with *kalāntar* of Bandar-e Imam Sahib in Kunduz, June 27, 2010

<sup>134</sup> Strathmann mentions the payment of 10-20 AFs once or twice a year as symbolic salary for the *kalāntar* or *wakēl-e senf* because the position was mostly seen as honorary. Similarly, Centlivres registered the annual or even bi-annual payment of *kalāntar puli* of 10-20 AFs as honorary compensation of their volunteer work. See Centlivres 1970, 164 and Strathmann 1980, 313.

membership payment collection, mostly because they are part of the Union) no uniform pattern exists for the individual *kalāntar*'s mandate or for the collection of money and the purpose of payment. While some *kalāntars* perceive this money as a salary, others just collect it to cover the cost of paper and copying, and while some pay the 20 AFs monthly to the Union, others regularly pay the municipality to anticipate fining. The following narrative of the barbers' *kalāntar* provides yet another insightful example of a *kalāntar*'s appointment and duties and for this reason is quoted here at length:

*“There are 96 barbers in Kunduz city; they elected me unanimously four months ago. We had had a kalāntar before, about 18-20 years ago. He died, and after him we did not have any kalāntar due to fighting and instabilities in Kunduz province. At weddings and other gatherings of our qawm we had already discussed the issue of not having a kalāntar. There was need for a kalāntar in the shops and for qawmi works. Almost 60% of the barbers are our qawm, from Shamali/Parwan province. So we had planned to select one person as kalāntar, but before we could manage to gather one day, the Craftsmen Union was also requesting all barbers to introduce their kalāntar. This is why we came together in the Craftsmen Union and all barbers appointed me as their kalāntar. There were four more candidates, but when they realized that I had more supporters, they declined running. It was not necessary to count votes; all barbers said ‘Joma Khān is our kalāntar’. I am the oldest person among the other barbers and my qawmi people respect me a lot, and that is why they selected me. When I was appointed all barbers signed the agreement letter, and three copies of the letter were sent to the municipality, the governor’s office and the commandership. I am illiterate; I have a seal to sign any paper.*

*The Craftsmen Union insisted on having a kalāntar because some barbers did not pay membership money to them. The Craftsmen Union tries to convince all craftsmen and shopkeepers to have their kalāntar to support the union for collecting membership money. I chose this job voluntarily. I was asked to do this job and I accepted it. You can be proud if people trust you, though you personally may not have any interest in the job. I selected some of the previous candidates as my assistants. I have four assistants for the four bandar of Kunduz. My assistants help me distributing the price lists and collecting money for our ‘itehadiyah qawmi. One of my assistants is active, the others are not active. They thought that they would get a salary, but there is no salary for us. It is a service we do for our qawm. I do not distribute a membership card for the qawmi union. The Craftsmen Union distributes membership cards for the craftsmen and shopkeepers. I help the Craftsmen Union to distribute the cards for the barbers.*

*Some barbers were fined with 1,000 AFs by the municipal audit department, because they had not framed the price letter. The barbers called me to inform me about the issue. With my assistant Mohammad Anwar, I went to meet the head of the audit department. We told him, ‘You did not inform the barbers about framing the price letter before and it is changing every month. Why did you fine them?’ He could not be convinced completely, but he reduced the fine from 1,000 to 200 AFs.*

*My role as kalāntar is to hand over the price letters to my assistants so they can distribute them to the barbers in their bandar. If there is something from the government side, I pass it to the barbers. I tell them to follow set prices and to respect hygiene. I solve the problems of the barbers if there is any issue with a landlord or the municipality. I do not collect money for myself as my salary; I collect 10 AFs from the barbers when I distribute the price letter. It is the cost of paper and copying. I give the collected money to the municipality.*

*We barbers have organized an ‘itehadiyah qawmi/qawmi union. I collect 100 AFs per month from 40 barbers when I distribute the price letter. There are 96 barbers, but only 40 of them are in our qawmi union. There are also some barbers who have come from Pakistan; we do not know them. I distribute the price letter to them as well, but they are not in our qawmi union. There are also some more barbers from our qawm who have not become members of the union yet. This ‘itehadiyah qawmi has been newly established. I hope its membership will increase. I have a book in which I*

*write down the amount of money collected and spent. It was the initiative of my assistant Anwar. Some of our qawms are very poor. We have established this union to support them. We did not have such a thing before... [...] We give credit from the collected money to those barbers who are members of this union. We also donate money if one of our relatives dies. A few weeks ago a person from a barber family died, and we helped them with 5,000 AFs of the collected money. In the end the family could afford the entire ceremonies. We supported him as a qawm. There was another funeral in a barber's family, and we helped with 2,000 AFs. Although this family was not a member of the union, they really needed help. I keep the money in my pocket; I plan to open a bank account once the money increases. I also plan to purchase dishes from some of the collected money. If there is a wedding or charity, our relatives should rent our own dishes. We can increase our budget that way.*<sup>135</sup>

This account stands out from all other *kalāntars'* responses regarding the extent of activity of this *kalāntar* and the evidence of a (forming) *qawmi* union. As the interviewee describes, the barbers' *qawmi* union includes all barbers from Shamali who have a very close relationship with each other by definition. This barbers' *qawmi* union is one of only two that researchers found provides a kind of basic insurance for its members, in this case in the form of assistance to poor families who have lost family members.<sup>136</sup> The second *'itehadiyah qawmi* was found to exist among potters and be headed by a *muysafēd* (elder). All potters in Kunduz share a strong identity due to their common origin from two villages in Qarghayi district of Laghman province. Their mutual assistance extends to pay the costs of the funeral ceremony (except for the *kafan*) and to help financially in case one of their *qawm*-members' faces economic problems. Money is collected monthly according to head count in every family, 10 AFs per member (including children), and put into a saving box. According to the interviewee this tradition has been revived recently since Karzai came into power after having been lost for more than 20 years.<sup>137</sup>

The *kalāntar* himself does not necessarily have to have a professional qualification in the branch or specialization area he represents. What matters more is his constituency's confidence in his ability to effectively mediate in the shopkeepers' interests, i.e. to negotiate with the municipality or others. Literacy is desirable but not a deciding factor if other qualities are prevalent. Of the 13 *kalāntars* interviewed for this research, five had been appointed in the last four years after official requests by the municipality, the mayor or the criminal investigation department, to name a branch representative, though only one had been *kalāntar* before. The *kalāntar* of the Hindu *'atār froshi* inherited the position from his father and brother, and the father of the *kalāntar* of the carpet sellers had also once been *kalāntar*. Three of the *kalāntars* have served for more than 15 years in their current position (16, 20 and 25 years). The interviews show that appointments take place when problems arise and shopkeepers feel that they should voice their opinion/interest on a particular conflict and/or an official agency (municipality, police precinct, criminal

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<sup>135</sup> Interview (c-16) with *kalāntar* of barbers in Kunduz on August 29, 2010

<sup>136</sup> Another interesting case in which the *kalāntar*'s mandate clearly stretches beyond the task of representing shopkeepers is the *'atāri frosh-kalāntar*. He acts as elder of all Hindus in Kunduz and recently supervised the reconstruction of their shrine. Interview was conducted in Kunduz, July 14, 2010.

<sup>137</sup> Interview with a potter in Kunduz, August 5, 2010



investigation department etc.) requests the appointment of one person so as to have a counterpart to communicate their agenda. There are indications that waves of requests and appointments are often a function of central regime changes connected with local – i.e. provincial and municipal – level government reshuffles and new policies. For example, when Karzai came to power a wave of appointments and slowly progressing attempts at ‘ordering’ the bazaar was triggered. The following statement from the wood sellers’ *kalāntar* reflects one effect of such ‘reordering’ attempts:

*“I am kalāntar of all wood sellers in Kunduz. I was appointed by the municipality less than a year ago. Some of the municipality staff came to our market and asked all the shopkeepers to put their finger print on a sheet of paper. We, wood sellers, did not know what was written on the paper. After we had put our finger prints they asked us to come to the municipality at 9:00 am the next morning. About 20-25 of us wood sellers went to the municipality. The head of Audit department said, ‘The reason we requested you to come here is that you have to appoint your kalāntar’. None of us accepted the role of kalāntar, some of the wood sellers said ‘Baz Mohammad, we like you to be our kalāntar’. I refused, saying I am illiterate and I cannot do this job. A kalāntar should be a person who is literate and brave enough to talk in the meetings and defend the rights of the wood sellers to fix appropriate prices. But it was not accepted and the head of Audit department said we will not ask difficult things from you, we will only discuss with you to fix a price for wood and we cannot talk with each of you separately. So I accepted this job and did the official administrative works for one day. Since then I have been kalāntar. I took the letter to the criminal investigation department and NDS, and they took my photo and checked their documents to make sure that I did not have a criminal record. The municipality gives me a price list and I distribute it to the wood sellers. I receive 50 price lists for distribution, but most of the wood sellers do not give me any money. There are about 10-15 wood sellers in our market who give me 20-30 AFs. In addition, since having been appointed kalāntar I have collected 30 AFs from Bandar-e Imam Sahib and 5 AFs from Bandar-e Khanabad. Wood sellers from the other locations of the bazaar do not pay anything. I waste two days each month, one day I have to go to the municipality to fix the price and one day I distribute the price lists. And what I earn is nothing.”<sup>138</sup>*

The municipality as well as the (non-governmental) National Craftsmen Union ask the bazaar population to nominate *kalāntars* and to establish lists with phone numbers, so they can be contacted as needed.<sup>139</sup> It is likely that besides the ‘well-known’ *kalāntars* who are in close contact with the municipality by mandate because they are involved in the price fixing meetings of food stuffs, others are less well-known and contacted only if a concrete problem arises. In the case that there is no spokesperson to contact, the bazaar population of a certain street or quarter is then requested to appoint somebody as representative. This explains why neither the municipality nor the provincial branch of the National Craftsmen Union was able to produce a list of guilds and *kalāntars* of Kunduz city upon request by the researchers. When trying to confirm and cross-check figures mentioned in a report (GTZ-SME 2009) authorized by the Union, they appeared to be incorrect.<sup>140</sup>

<sup>138</sup> Interview (i-41) with *kalāntar* of the wood sellers, wood market in front of Ariana Hotel, Kunduz, October 13, 2010

<sup>139</sup> Interviews with the head of municipal revenue department, Kunduz, November 23-24, 2010

<sup>140</sup> Conversations with representatives of the Union and municipality, Kunduz, January 30, 2011

## 5.2 Conflict mediation through middlemen: *kalāntarān, raīshā-ye senf, 'itehādiyāh*

*“The government should know that a wedding cannot be without music, a bricklayer cannot work without a labourer, and a city cannot be without mobile vendors.”*

(interview with *kalāntar* of the fabric market, Kunduz, June 16, 2010)

The craftsmen union as well as the *kalāntars* are involved in mediating at least in four types of conflicts (all from the perspective of the bazaar populace, i.e. shopkeepers’):

- among shopkeepers
- between shopkeepers and the municipality
- between shopkeepers and government departments (e.g. *mistofiyat*)
- between shopkeepers and landlords/*sarāiwān* (tenancy and *sarqulfi*-issues).

With regard to conflicts among shopkeepers and between shopkeepers and landlords, mostly the *kalāntars*, in a few cases also the craftsmen union, are trying to solve them before one party brings the case to the police and/or prosecutors and then the case becomes official.

One major conflict *kalāntars*, union and municipality have been involved in regularly is caused by the municipality’s repeated attempts to ban mobile vendors from the streets. Different regimes and municipal administrations have tried to tackle the ‘problem’ of street vendors blocking the roads and creating traffic and (lately) potential security problems by prohibiting their business activities and by fining them and demanding their relocation.<sup>141</sup> At one time a committee had been formed, chaired by the mayor with representatives of the usual departments (NDS, municipality, environmental department, governor’s office, security forces’ headquarter and craftsmen union), and shifted the mobile vendors to the side channels in front of the shop rows throughout the bazaar. This shifting of street vendors from the main streets near *chowk* to other, less crowded locations failed, though: *“The mobile vendors say, ‘We make enough money for 10 pieces of bread every day in this place. If you move us from here we would not be able to earn our daily bread.’ People are hungry, and if we move them, they are back after just a few minutes.”*<sup>142</sup>

Another example cited several times by respondents was that the craftsmen union and *kalāntars* could stop the government from collecting income tax every three months. In a similar incident *mistofiyat* staff wanted to collect taxes from restaurant owners based on their per day sales, not considering expenses. Through mediation by the Craftsmen Union a compromise could be reached according to which the tax calculation was based on the net earnings. Conflicts with other departments of the provincial government administration occur regularly when the departments’ staff cannot purchase wood or food in the bazaars at the fixed prices, although they are determined by price lists issued by the municipality.

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<sup>141</sup> For example, the *kalāntar* of the roadside sellers described how he had been appointed *kalāntar* in the course of a conflict the roadside sellers had with the municipality 20 years back (Interview, Kunduz, January 20, 2011).

<sup>142</sup> Interview with an assistant at the municipal audit department, Kunduz, October 17, 2010

Several *kalāntars* mentioned they were involved in conflicts between landlords and shopkeepers and would mediate on behalf of shopkeepers, e.g. to reduce rents or prevent rent increase. *Sarqulfi*-conflicts arise when shopkeepers want to give up a shop and cancel their *sarqulfi*-agreement, entered into over 20 years ago when money had a different value. Influential shopkeepers are reported to demand that landlords to pay back the *sarqulfi*-amount based on the calculation of gold or silver. For example, a shopkeeper paid 200,000 AFs *sarqulfi* to the landlord for hiring his shop at the time of Najibullah (1986-92) when the price for gold was 350 AFs per gram. Now he demands the respective amount of money measured according to today's price of gold which is near 1,250 AFs per gram gold. Or, in other cases, the landlord insists on paying back exactly the AFs-amount that he had received at the time the *sarqulfi*-agreement was closed. Several such conflicts are reportedly long-standing and unresolved in Kunduz. The mediation space for *kalāntars* or the craftsmen union is limited in such cases, because the conflict parties try to engage in networking with powerful and influential people, often prosecutors and judges, to address what they perceive as their right.

All cosmetics sellers agreed to become members of the craftsmen union initially because they hoped to have support in case they got into conflict with the head of police, as they regularly do because large amounts of their earnings are made by selling toy guns before *'eid*. Their *kalāntar* managed to abrogate the ban on toy guns for each *'eid* several years in a row now for one specialized alley of the cosmetics sellers. The head of the rice sellers' guild reported to have stopped double-collection of *'ijārah* by one of the *'ijārah dār* in the rice market who illegally charged shopkeepers upon sale of the rice as well (see 3.2).<sup>143</sup> The narrative from the barbers' *kalāntar*'s in section 5.1 hints at the seemingly arbitrary provocations to conflict that can arise, like fines issued for not framing distributed price lists. The fact that mediation only resulted in the municipality's reduction of the fine from 1,000 AFs to 200 AFs suggests that there might be systematic fraud behind many of the municipality's activities (see 5.4).

### 5.3 Vocational training and local employment with masters of crafts

The idea and practice of vocational training in Afghanistan is interconnected with trade, i.e. craftsmanship and handicraft business. Typically, three avenues of professional qualification can be documented for Afghanistan:

- 1 – an academic qualification at some higher education institute, college or university qualifying for white-collar occupations,
- 2 – voluntary training and service as a member of the army or police force,

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<sup>143</sup> *'ijārah* can only be collected once from the person who brings rice to the market. Any shopkeeper who buys the rice and sells it on cannot be charged additionally by the *'ijārah dār* (lesser of the shop in a market). Interview with head of the rice sellers' guild, Kunduz, July 26, 2010. See also 3.2.

3 – the (largely not institutionalized or legally regulated) learning of a trade with a master (*'ustād*<sup>144</sup>). Youth or people who do not go for any of the three options mentioned above work in the family business (in this case there is a certain overlap with option 3), on their family's land, as day labourers in the bazaar<sup>145</sup> (urban areas) or in the fields (rural areas). Females have access to options 1 and (theoretically) to option 2<sup>146</sup>; otherwise they work in the household of their family or the husband's family's household. Classical trade is performed by men. However, many women traditionally produce handicraft items not only for their dowry.<sup>147</sup> In addition, there are several beauty and hair salons for female customers run by women in Kunduz and Imam Sahib. Recent support for women-run businesses and enterprise formation has led to the establishment of various so-called 'NGOs'<sup>148</sup> that operate according to the formula 'women train women in sewing, tailoring, weaving, handicraft-/purse-making etc. and employ women for the larger-scale production of such items'.

Learning a trade involves an apprenticeship of variable length (see Table 6 and FN 152). Training does not follow any fixed or theoretical guidelines, and there is no final examination or an official craftsmanship degree.<sup>149</sup> Furthermore, the bid for finding a master who accepts a boy as student (*shāgird*) involves in most cases personal acquaintance of the father or a male family member of the young apprentice. If a potential student is not introduced by a family member or a credible person the master knows, the boy has hardly any chance of being accepted. A metalworkers' statement underlines this point: *"I have two apprentices; they are not family members. I usually select people I know. The current apprentices I did not know before, but I knew the people who introduced them to me. I pay 100 AFs weekly for my apprentices. I do not select anybody who does not have a place to stay overnight in Kunduz. You cannot trust anybody in these times."*<sup>150</sup> Most masters of crafts fear that an apprentice they do not know well or who does not have any 'guarantor' would steal tools and materials, as was mentioned in particular by a jeweller.<sup>151</sup> The quote cited above also highlights that – unlike in the past ('pre-revolution' period, i.e. before 1978) – almost none of the masters would accept a person as an apprentice anymore if he does not

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<sup>144</sup> *'ustād* is the common word used for master in Kunduz. Another term – *khalīfah* – as mentioned by Charpentier (1935, 66) is also known and designates a craft's master in Kunduz, yet masters themselves do not like to be called by that name because it is mostly used for barbers.

<sup>145</sup> Day labourers work as porters, rickshaw-drivers, canal cleaners, transporters, ambulant street sellers, construction workers in the markets and houses, wood choppers etc.

<sup>146</sup> Public perception categorizes women who join the army or police force as former prostitutes or from a disrespected family. Due to these prejudices there are hardly women who join the security forces; their families are unlikely to allow it.

<sup>147</sup> Besides tailoring, carpet and jacket weaving there are many different types of embroideries women popularly craft: *gand-e 'afghāni*, *gul dozi*, *morah dozi*, *qurs dozi*, *khāl dozi*, *morah bāfi*, *gand dozi*, *shāl bāfi* etc. See the glossary in A1 for further explanations. In Imam Sahib mat weaving (*boriyā bāfi*) is a typical occupation of women.

<sup>148</sup> Afghan non-governmental organizations (NGOs) often do not abide by the non-profit agenda of classical NGOs, but are rather profit-seeking enterprises.

<sup>149</sup> The 'NGO-Trend' mentioned above and the support for women entrepreneurs by various donors has had interesting consequences. For example, the head of the Kunduz Craftsmen Union stated that their support of women includes trainings (for instance for beauticians) that end with the issuing of a licence. Reportedly this licence is a precondition for any woman to open a beauty saloon (Conversation with head of Kunduz Craftsmen Union, June 20, 2010; see also 5.1).

<sup>150</sup> Interview (c-32) with a metal worker in Kunduz, September 5, 2010

<sup>151</sup> Interview (c-4) with a jeweller in Kunduz, August 3, 2010

have a place to stay in Kunduz. If people from the districts or other provinces intend to learn a trade in Kunduz city they need to have relatives there they can live with. In the interview sample only one candy maker stated having five students who all stay in his guesthouse.

However, masters of crafts mostly train their own sons, relatives, or friends' sons. Often they are very young and go to school for a half day, spending the other half helping in the shop. As Table 6 shows, most masters interviewed accept trainees from the age of 10 years.

Tab. 6: Duration of training and age of apprentices in selected trades

<b>crafts</b>	<b>apprentice age</b>	<b>duration of apprenticeship<sup>152</sup></b>
blacksmith	15-20	2-4 years
candy maker	10-20	5 years
carpenter	15-20	2-4 years
carpet weaver	all female Turkmen household members of any age weave carpets (boys do not)	
embroider	10-18	3-5 years
mechanic for small motor vehicles/cars	10-15	8-12 years
mechanic fixing travel carriage (e.g. after accident) ( <i>kapi kash</i> )	10-18	4-6
metalworker	10-25	3-5 years
potter	(see quote below)	3 years
tailor	10-20	1-3 years
tin maker	10-25	2-5 years

While training students is practiced traditionally in all crafts listed in Table 6, butchers and bakers do not have this tradition to a comparable extent. If butchers do not have a son or some other helper (brother, father) from their own family, they usually hire somebody – preferably from their own *qawm* – to assist them.<sup>153</sup> Bakers<sup>154</sup> hire experienced or able persons to carry out the different tasks needed in the bakery, i.e. for the preparation of dough (*khamir gar*), kneading and flattening the dough (*nān shekan*), cutting of dough (*zowālah gar*), baking, getting orders and selling bread in the bazaar. If adequate persons cannot be found to fill a need, bakers may take those with less or no experience and train them to a certain extent, if the apprentice promises to stay with the baker for longer and accepts less salary during the learning period.

<sup>152</sup> The duration of training in each of the crafts is not fixed; it rather depends on the ability of the 'apprentice'.

<sup>153</sup> Most butchers in Kunduz are 'Ortablāqi, i.e. originating from a place by that same name. They maintain very close relationships among each other and also intermarry preferably within their *qawm* (Interviews with butchers in Kunduz bazaar (c-7, c-29, c-30, c-39-41), August 4, September 6/ 22/ 26, 2010).

<sup>154</sup> 'Baker' here refers to the person running the bakery, often selling bread in the attached shop. It does not require that he himself is involved in the labour process of dough-making, baking etc. One of the interviewed bakers stated: "Ten to fifteen years ago people were sending their sons with a respected elder to a baker to be accepted as a student. Apprentices at that time were working for 3-4 years for free. We were paying some money weekly, but today we hire people and pay them daily wages" (Interview c-36, Kunduz, September 27, 2010).

As with butchers, especially barbers but also potters resemble highly self-contained socio-professional groups. Against the backdrop of the low status of barbers' craft/service (see Figure 1 in section 3.1) all barbers interviewed stated that nobody would come up to their shop with a son or relative and ask them to train him. They only train people from their own family or relatives from the same *qawm*.<sup>155</sup> The following quote is insightful in this regard:

*"Barbers train only their own family members (brothers, sons, uncles and cousins if their father is no longer living or does something else). Their brothers or sons come to the shop when they are 8-10 years old and help their barber father or brother in the shop. They fulfil tasks like cleaning or sweeping the shop to bring water or food until they get to be 15-18 years-old to learn the mastery and, more importantly, then they are tall enough to be able to reach up to a customer's head to cut people's hair and beard. At the age of 15-18 they start to cut the hair of people who are not important, because if they cut it wrong the customer should not complain. Trainees start to cut the hair of the farmers or mechanics' apprentices or kids only 2-3 years later when they have become proficient in cutting different hair styles."*<sup>156</sup>

In the case of potters, the fact that they involve only their female family members in the production of earthen ware products precludes the training of any outsider in the family business, as the following quote shows:

*"I have apprentices; they are my sons and daughters. Once I had an apprentice from another family, and I even wanted to pay him some money but he could not stay in the job. He said the work was too hard for him. All potters have students from their own family because we work with our whole family, with our daughter and wife. We cannot have people from other families with us. I have never trained any person out from outside our family for two reasons: first, people have not understood the importance of our mastery yet and, second, we cannot accept everybody for training because we work with our family. We have a problem with space; [...] I produce clay ovens. It takes 3 years to learn this craft. If someone provided us with a good place we could train students. It is impossible to train students in our house."*<sup>157</sup>

Metalworkers, tailors and carpenters were mentioned to be the most popular craftsmen requested by potential students' families. This corresponds with the reports by masters of crafts as to their numbers of students. Accordingly, most students were found to train with carpenters (up to 5), metalworkers (2-12), tin makers (2-3), tailors (1-3) and blacksmiths (1-2). In the course of learning the craft the students start with fetch and carrying activities to support the master before they are more and more engaged and become 'real helpers'. Accordingly their wage develops from 20-100 AFs per week for beginners through several stages (500-1,000 AFs weekly) to a full salary by the time they produce high-quality outputs. In addition, breakfast and lunch is provided by the master at the workplace. Depending on the type of craft apprentices, students also might get *shāgirdānah*, a small monetary allowance of 5-20 AFs, from customers,

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<sup>155</sup> Interviews with barbers (c-13-15, c-26, c-38) in Kunduz, August 28-29, September 19-20, 2010

In addition to butchers (who come from 'Ortablāqi, see FN 152), potters, barbers, many blacksmiths and rope makers share a common area of origin in Kunduz. Due to their low status, barbers have maintained their strong common identity, marrying exclusively among themselves.

<sup>156</sup> Interview (c-14) with a barber in Kunduz, August 28, 2010

<sup>157</sup> Interview (c-8) with a potter in Kunduz, August 5, 2010

See also Strathmann 1980, 283.

for example, any time a customer picks up new clothes at a tailors' or buys a wheelbarrow in the blacksmith's workshop.

The transition from student to partner or full employee and its perception can be quite fluid at times as the following account of a crafts master demonstrates: *"I have one apprentice; he has been my student for 18 years. My shop is in his service. He is happy with me; I like him like my son; he doesn't want to open his own shop. He is disabled. All craftsmen have students. I did not have a shop at the time he approached me. I was sitting in front of lajam sāzi shops when he came up to me and asked whether he could be my student and I accepted him."*<sup>158</sup> The example highlights the open-endedness of what initially began as training: in principle, provided a favorable demand and order situation, a student can stay with his master as long as he wants to. Only if he chooses to open his own shop or to join another craftsman as a partner, the master-apprentice relationship is terminated (locally termed as 'asking for good blessings' / *du'wā gereftan*). This involves a ceremony and ritual for which the former student has to invite his master with some neighbors for lunch or dinner and asks/receives their best wishes for the future.

#### **5.4 The subliminal: on bazaar ethics, 'bribe eating' and shopkeepers' livelihood-making**

The previous chapters and sub-sections have provided an extensive overview of the more visible structures and mechanisms of bazaar trade and shopkeeping in Kunduz and Imam Sahib, but focused exclusively on organizational aspects. The following broader topics, which qualify and integrate the empirical findings made so far, also emerged during interview analysis:

- *bazaar ethics*: piety, representation, solidarity/unity vs. competition/disunity
- *stakeholders' rent- and profit-seeking*: municipal staffs, NDS, National Craftsmen Union, shopkeepers etc.
- *shopkeepers' livelihood-making*: altered craftsmanship, shopkeeping as a basis of existence, dependency on farmers and vulnerability chains.<sup>159</sup>

Because the authors of this paper assume that knowledge about prevailing conditions other than pure economic ones facilitates a more holistic understanding of the bazaar and its social order, in the following, each of these topics is elaborated on briefly.

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<sup>158</sup> Interview (c-1) with a (manual) manufacturer of shoulder polsters, hip polsters, ammo pouches and scabbards in Kunduz bazaar, July 28, 2010

The master was making *watani* sandals and *watani* shoes as well as doing repairs before 2001.

<sup>159</sup> As has been mentioned at several points in this paper before, a fourth topical issue is constituted by the overall security situation which is undermining households' purchasing capacity and also limiting physical purchasing ability (market access). Due to its complexity it is not explored further in the framework of this paper.

### **Bazaar ethics:**

The interviews sought to explore the links of the bazaar and its folks with adjoining mosques. As mentioned above (4.1), in Imam Sahib, which has a tradition of being a pilgrimage center due to its famous shrine (see chapter 2), several shops are in possession of mosques or the shrine itself. (In Kunduz, in contrast, no such link was found.) In these cases the mosques in the bazaar area are financed and maintained by the shopkeepers. Independent of whether the mosque is located near and also serving living quarters (private households), the shopkeepers' financing is limited to paying the mullah's salary and providing material or labor expertise/service for maintenance. For example, an electrician reported fixing the cables etc. in case the power system is not working properly. Others stated that they voluntarily help whenever assistance for painting or repair works is needed. Carpets and loud speakers, and in some cases even the whole building, are financed by shopkeepers who have their *dukāns* or *sarāis* in the immediate vicinity.

The rice sellers in Kunduz' *mandawi brenj* (rice selling market) put up a mosque inside their market in 1387 (2008) because there was not any other mosque nearby and none of the rice sellers wanted to openly leave his rice in the market to go for prayers in a far-distant mosque. Thus, some rice sellers with their *kalāntar* took the initiative to collect money from all *senf*-colleagues, enough to cover the construction cost plus the digging of a well and interior decoration (carpets).<sup>160</sup> Since in this case the mosque is inside the market, the mullah is only offering noon and afternoon prayers; otherwise the building is closed. Each rice-seller pays the mullah a 30 AFs salary per month. Other shopkeepers in the bazaar pay 38.6 AFs on average to their mullah.<sup>161</sup> The contributions vary between 10 and 100 AFs depending on the economic situation of each shopkeeper. The shopkeepers of two to four specialized streets cater to one mosque.<sup>162</sup> The salary is either collected by the mullah himself or by a shopkeeper he asks to do it for him. In some cases one of the *kalāntars* in the respective mosque quarter accompanies the mullah for his salary collection. All mentioned contributions and amounts are voluntary, not fixed, neither registered nor checked for omissions. Nevertheless payment behavior for religious causes is more reliable and morale higher than for government taxes, administrative fees or fines.

Given this level of activity in the religious realm, it can be concluded that spiritual needs of the population and religious norms and traditions command a high degree of piety among bazaar folks. Seen from this angle, shopkeepers potentially (i.e. if affluent) appear as an important resource for societal welfare funding<sup>163</sup>, not least of all because they are also regularly approached by villagers who ask to

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<sup>160</sup> Interview with *kalāntar* of rice sellers in Kunduz, July 26, 2010

According to this interviewee the size of the mosque is 6 by 12 metres and it can host as many as 100 prayers at a time. The cost of the mosque-building amounted to 300,000 AFs, i.e. around 6,000 USD.

<sup>161</sup> Figure represents the average calculated from amounts mentioned in interviews.

<sup>162</sup> Besides the salary paid by the shopkeepers, the mullah is provided food by the households (in daily rotation), the males of which come to his mosque for prayers.

<sup>163</sup> New mosques are usually built on the initiative of a rich offspring of the town. For example, in Kunduz the new buildings of Arzbegi mosque and Wakil Abdul Rasoul mosque were gifted by affluent traders from Kunduz who currently reside in Saudi Arabia. In case of Wakil Abdul Rasoul mosque, shopkeepers pay the electricity or any maintenance expenses that may arise (Interview with *mawlawi* of the mosque, January 4, 2011).



contribute financially to their local mosque-building projects and other undertakings. Depending on the trade of the shopkeeper, he may make other contributions as well; for example, the provision of clothes for madrasa students by fabric sellers and/or tailors is not unusual.<sup>164</sup> In Imam Sahib all shopkeepers at the bazaar pay 10 AFs per month for the J'ami shahr mosque because it has lots of students (despite the fact that it is very far from the bazaar and hardly any of the shopkeepers use it for praying).

The fact that normal shopkeepers usually do not have a stake in appointing the mullah suggests that after all shares in rights and obligations of the bazaar folk are not equal. Instead, the mullah<sup>165</sup> is usually appointed by elders and influential figures, sometimes with the participation of *kalāntars* as well. This shows that the principle of seniority is valid in local affairs. As was shown in sections 5.1 and 5.2, shopkeepers' representation relies on seniority to a large extent, both for traditional representation and for appointments of heads of guilds requested by government agencies. Services like problem-solving and interest-representation (or even the distribution of the price lists) get honored with a small monetary allowance paid by some shopkeepers to the *kalāntars* on a rather irregular basis or also on 'eid ('eidānah).

It has been mentioned in sections 5.1 and 5.2 that not every street has a *kalāntar* as a representative and mediator and that some shopkeepers prefer to sort out their issues and problems with others alone or with the help of influential friends beyond the bazaar's realm. As much as there is unity and solidarity among shopkeepers in one street or in the framework of one guild, there is competition as well, especially among those who offer the same items/crafts. Nevertheless, as one metalworker stated, while one must earn enough to make a living, satisfaction is the most important thing for a craftsman and shopkeeper and that is predicated on good behavior towards customers and collegial relationships with one's shop neighbors.<sup>166</sup>

In the interviews, examples of mutual help and assistance were often cited from the past and contrasted with weakened relations today. For example, one blacksmith in Imam Sahib recalled: "We blacksmiths organized the wedding of Ustad Ghulam [...] at the time of Daud."<sup>167</sup> Or a carpenter in Kunduz: "There is no security or insurance scheme among carpenters. When I was young and a student with my father, when a carpenter got sick and did not have money for treatment, one of the carpenters would collect money from the others to support him. We do not have such a thing today."<sup>168</sup> Solidarity-relations overlap with *qawmi*-relationships very much, as has been pointed out for butchers ('Ortablāqi) or carpet sellers in

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<sup>164</sup> Interview with a fabric seller in Imam Sahib, August 11, 2010

<sup>165</sup> The acceptance of the religious authority of the mullah is also subject to individuals' abilities and endowments. For example, all mullahs in Kunduz warn worshippers to not buy the cheap foreign meat (chicken) in the bazaar because it was not produced *halal* and thus should not be consumed by Muslims. Nevertheless this meat sells very well.

<sup>166</sup> Interview (c-19) with metalworker in Kunduz, August 31, 2010

A similar statement was obtained by a tin maker, interview (c-23), September 4, 2010. The idea of 'good behaviour towards customers' includes fair price, attentive advice etc. (Interview (i-7) with a fabric seller, April 24, 2010).

<sup>167</sup> Interview in Imam Sahib bazaar, August 12, 2010

<sup>168</sup> Interview (c-12) in Kunduz, August 10, 2010

examples above (see 5.3). Nevertheless economic competition exists inside some groups, as one carpet seller in Kunduz explained:

*“My relationship with my fellow shopkeepers is good; we are relatives of one qawm. We have married with the daughters of each other, further we are each others’ uncles and cousins. Sometimes we purchase an expensive carpet jointly. There is competition among us in production and selling. When our family receives notice that this or that person’s family sold a carpet more expensive than our family, we try to weave in better quality and design. However, we agreed not to call the customers from in front of each other. But still some of us call the customers. There is competition in the design, quality, types and price of carpets.”<sup>169</sup>*

In the case of butchers, according to their own assessment, solidarity only works if they are challenged by non-butchers as a *qawm*, e.g. by the municipality staffs. Otherwise they are highly disunited.<sup>170</sup> Craftsmen borrow each others’ tools and sometimes take joint orders if a major workload is connected to it, e.g. if development organizations order furniture or metal equipment with carpenters, metalworkers and blacksmiths. As a rule, work relationships overlap with private relations, no matter whether shopkeepers are members of the same guild or not. This has often been expressed by the notion: *“We have neighborhood relationships. We invite each other to our ceremonies of happiness and sadness.”<sup>171</sup>*

### **Rent- and profit-seeking:**

While profit-seeking is a valid driving motivation for shopkeepers and at the heart of bazaar activities in general, rent-seeking among stakeholders other than shopkeepers in the local bazaar economy was found to be rampant as well. In the shopkeepers’ perception all kinds of other stakeholders – representatives of government agencies, e.g. *mistofiyat*, the provincial branch of the National Craftsmen Union, NDS, *shārwāli*-staffs, local staff of international organizations<sup>172</sup>, and the mayor – are involved in fraud and corruption. Several interviewees<sup>173</sup> indicated concrete cases of corruption with involvement of government officials, e.g. regarding land sales and the renting out of *sarāis* and markets in the bazaar. Moreover, rents are deducted in all kinds of interactions between staffs of the municipality and shopkeepers in the bazaar. The *kalāntar* of the barbers who was quoted at length in section 5.1 mentioned submitting collected money to the municipality. It means he collects not only the money for copying the price lists, but considerably more and hands it over to the municipality (on no legal or official grounds) to anticipate regular fining of barbers for different reasons. Similarly, the municipality staffs fine butchers and bakers who do not pay

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<sup>169</sup> Interview with a carpet seller in Kunduz, December 18, 2010

<sup>170</sup> Interview with a butcher (c-39) in Kunduz, September 22, 2010

<sup>171</sup> This was expressed, for example, by a blacksmith in an interview (c-27) in Kunduz on September 14, 2010.

<sup>172</sup> Cases mentioned included the provision of carpet weaving materials intended for households headed by widows to non-carpet producing households with the effect that the materials were sold in the bazaar.

<sup>173</sup> Due to the sensitivity of the topic, the sources of the information below are (with few exceptions) not indicated in detail in this section.

them on a weekly or monthly basis. Another modus of *reshwah khuri*<sup>174</sup> is the charging of fines and taxes with issuance of a receipt over an amount that is far below the amount actually demanded by government employees. The difference goes into their pockets. For example, even a joint committee of NDS, municipality staff members and other government representatives issues a license for 150 AFs and notes 100 AFs in the receipt and the papers, whereas the remaining 50 AFs are shared among them, taking turns from shopkeeper to shopkeeper.

The shifting of markets is closely connected with the venality of municipal deputies, especially the mayor, as well. It can be assumed that market contracts are awarded to the most influential and financially powerful market owners, e.g. Haji Omar,<sup>175</sup> whose market is now hosting the *mandawi gandum* (wheat selling market) in Kunduz. That the livestock market was moved from the Arzbegi area to Bala Hisar is due to the fact that the owner of the plot near Bala Hisar paid the mayor a higher amount of money. Similarly, in Imam Sahib the concentration of shops in Amir Latif Ibrahim's markets while other markets stay empty signifies that he is the local strongman.

The reputation of the National Craftsmen Union has not only suffered because shopkeepers do not see any advantages in it yet, but more importantly because it is widely known that the money its former head (until 2009) collected in the form of membership fees and for cards distribution went entirely into his private pockets. In this case an audit commission investigated the issue and concluded that about 40,000 USD had been lost this way.<sup>176</sup> As a consequence the Union opened a bank account, but the damage to its reputation seems long-lasting. In addition, the impression from an interview with the current head of the Union was such that even after a restart of the Union with elected representatives, bank account etc. in 2009, the accounting of finances is still not transparent.<sup>177</sup>

Given the financial magnitude of frauds and corruption that officials are involved in, normal shopkeepers and *kalāntars* must be considered in a different league. They are comparably powerless. In the words of the *kalāntar* of *kohnah froshi*: “Nobody listens to a *kalāntar*. There is lots of corruption in the government administration. The government listens to anybody who pays more money.”<sup>178</sup> The quote from an interview with the *kalāntar* of the gas sellers gives insight into what locals expect from the government and their highest elected representative, not only what they believe is justified, but also how they are put off time and again by the municipal government:

*“The government distributed some lands in Sar-e Dawrah for teachers and government officials. I went with some kalāntars of Kunduz to Karzai and told them that my father was a shopkeeper for 40 years and was still living in a rented house. ‘I am his son. Should I also live in a rented house, and should my sons as well? Part of the land should also be distributed for some shopkeepers who do*

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<sup>174</sup> Literally: ‘bribe-eating’, here further used as bribe-taking or corruption. According to Gardizi et al. petty or administrative corruption between citizens and the state is the most prevalent form of corruption in Afghanistan (see Gardizi et al. 2010, 8).

<sup>175</sup> Haji Omar is a former commander and ex-member of parliament.

<sup>176</sup> Interview (i-33) with the head of the candy makers’ guild, a member of the audit team, Kunduz, June 20, 2010

<sup>177</sup> Interview (i-31) with the head of the National Craftsmen Union, Kunduz, June 12, 2010

<sup>178</sup> Interview (i-30a), Kunduz, June 12, 2010

*not have their own house.’ Karzai said that this will be considered and he will talk about it with the Governor of Kunduz, but nothing happened. Nobody listens to the problems of the poor.’<sup>179</sup>*

While low civil servant salaries are regularly invoked as one of the main causes of corruption, it is also not contested that the poorest face the highest corruption burden (see shopkeepers’ livelihood-making section below).<sup>180</sup>

Dishonesty also exists among shopkeepers and, for example, damaged the reputation of rice sellers in *mandawi brenj* considerably after one seller was found to have manipulated his weights and sold 13.5 *sēr* instead of 15 *sēr* the sack. Since this incident traders are said to eschew the rice selling market and purchase directly from Khanabad and Imam Sahib instead.<sup>181</sup> The role of *kalāntars* is often ambivalent. While it would be their duty to report similar cases to the municipality, they might also choose to not report it for reciprocal goodwill. This type of concession is often non-monetary, but could include a handful of rice from each sack that is being sold. Similarly, the *kalāntar* of the carpenters in one of the streets of the Imam Sahib bazaar is usually approached by the police who request five carpenters to make a camp without the intention of paying for the involved labor.<sup>182</sup> This said it is valid to suggest that the interwovenness of bazaar actors conditions a kind of mutual acceptance of small bribery like the cases in this section exemplify. Bribe-giving (in whatever form) to “get things done” (Gardizi et al. 2010, 15) is accepted more readily than bribe-taking. The latter is generally disapproved, because it is usually not the poor and needy who are in a position to demand bribes, and greed does not constitute an accepted motive in local rural society.

### ***Shopkeepers’ livelihood-making:***

The above completes the picture of shopkeepers’ livelihood-making (*gharībi*), building on the analytical sections in Chapter 3 by adding endemic bribery to the already precarious conditions. Craftsmanship has been altered by the influx of foreign goods; especially Chinese and to lesser extent Turkish goods have flooded Afghan markets in recent years, ousting Pakistani items to some extent and offering a broad variety of one type of goods. As a result, some traditional crafts have disappeared (e.g. shoe and sandal makers), others have been adopted (e.g. blacksmiths, potters), and new shop types have emerged (e.g. selling plastic flowers, mobile phones etc.). Lucrative locations in the bazaar (near *chowk*) tend to host mobile phone selling shops and fewer fabric sellers. In the food sector, local produce cannot compete with imports. At the same time living costs are on the rise, shop rents in Kunduz are extraordinarily expensive and increasing, plus taxes are raised every year anew. This situation leaves

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<sup>179</sup> Interview (i-38), Kunduz, July 26, 2010

<sup>180</sup> The National Corruption Survey for Afghanistan 2010 ascertained that low salaries of civil servants were perceived by 57% of the households as the second major cause of corruption after weak accountability systems (63%). See Integrity Watch Afghanistan 2010, 12-13.

<sup>181</sup> Interview (i-39) with the head of the rice sellers’ guild in Kunduz, July 26, 2010

<sup>182</sup> Interview with *kalāntar* of carpenters in Imam Sahib, August 12, 2010

shopkeepers with little potential for business and profits. Several interviewees reported that only rich shopkeepers could make profits and live well, while all others live on the margins of existence and can hardly maintain their families' livelihood. Affluent shopkeepers can afford to offer a broader variety of goods. In addition, depending on the type of business, a large budget enables bakers, for example, to pay *bonak* to mass purchasers like restaurants or kindergartens. As one baker explained, *"I could afford to pay the owner of Shah Mahmood Restaurant 80,000 AFs to purchase bread from us. If we have such a contractor we can sell cold and burned bread."*<sup>183</sup>

Three categories of wealth or income groups emerged from the interviews based on who can afford which food, representing a common distinction regarding livelihood-making in Afghanistan. The poorest shopkeepers usually have enough to afford tea and bread and get by, but sometimes their families remain hungry. They struggle to stay alive and are often heavily indebted. The next better-off category's diet consists of boiled potatoes. The affluent shopkeepers eat oily food more than once a day. The fact that diet, not material wealth, is indicative of different income groups shows that the general level of earnings and profit for the average shopkeeper in the bazaar is very low. The majority of them are poor; thus, the question is not whether they possess a car or a guesthouse (though many in the latter category certainly do), but what level of food security they experience.<sup>184</sup>

However, another factor in addition to the food categories that can be used to determine wealth was having sons or not. Sons are crucial for the household's wellbeing because, starting in childhood, they become breadwinners for the family and thus contribute important shares to and help diversify the household income. The fact that sons usually get the chance to learn the father's trade has been shown in section 5.3. Moreover, the best strategy is to have sons working in different sectors (insofar as the family has more than one son) in order to stabilize the family income in a volatile employment environment. A carpenter in Kunduz described his own situation with the following words: *"My situation is not good compared with that of other craftsmen, because my sons don't help me. They work for themselves. There are some carpenters in our street who work hard with their sons, and they make good profits. It is the same in other trades as well. Any craftsperson who has helpers [i.e. sons NY-KM] can earn better."*<sup>185</sup> The quote also demonstrates that sons are decisive for the competitive capacity of a shopkeeper or craftsman. In cases of pure retail where no production (trade/craftsmanship) is involved, it is quite common that sons actually are the ones sitting in the shop at least half a day, if not the whole day, while the owner or renter pursues his (other) businesses. Young boy shopkeepers either open or close the shop depending on

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<sup>183</sup> Interview (c-35) with a baker in Kunduz, September 23, 2010

<sup>184</sup> From the perspective of a money changer, the categories include shopkeepers' financial situation as well. *"Fifty percent of the shopkeepers in Kunduz can only earn that much to purchase some foodstuffs for their family. Thirty percent earn enough to eat well and 20% can solve their economic problems and are not indebted"* (Interview with *saraf* in Kunduz, June 12, 2010).

<sup>185</sup> Interview (c-3) with carpenter in Kunduz, August 3, 2010

Similarly, a baker stated: *"I can make a living from my mastery but cannot save money. My two sons work with me. If I did not have sons of working age and had to hire people to do their work in the bakery it would be hard to earn anything"* (Interview (c-36), September 27, 2010).

whether their school sessions are in the mornings or afternoons. Consequently, an average shopkeeper's resilience towards the challenges described throughout this paper is to some extent determined by the number of his sons who are of working age.

To recapitulate, shopkeepers constitute a highly vulnerable group of urban dwellers. In the context of Afghanistan's unofficial labor market situation, shopkeeping is a type of self-employment highly dependent on seasons, the situation of farmers who constitute the main purchasing group, and competition. As a result, earnings are erratic at best and unreliable in general. Dozens of cases exist where shopkeepers did not know any other solution but to escape from Kunduz or Imam Sahib permanently, because they were not able to serve their accumulated debts.<sup>186</sup> In addition there are several indications that the livelihood-making margins are getting ever narrower. First, due to the high levels of mutual indebtedness (see section 3.2), traditional money lending institutions like money changers and shopkeepers do not grant credits in cash or kind anymore. Many of them are themselves deeply indebted. According to a money changer from Imam Sahib, 80% of the shopkeepers there have taken out loans from banks and organizations. The same is true for farmers and even many women.<sup>187</sup> Given rising prices for basic necessities and clothes, all of the above mentioned find themselves trapped in credit repayments.<sup>188</sup> Secondly, the movement of Afghan males to Iran has become harder and more restricted in recent years. Labour migration to Iranian cities has been a significant kind of exit valve for local under-employment in all parts of Afghanistan, especially the North, for the past few decades. As a rule, livelihood diversification of many families includes having at least one son working in Iran and sending money. *"If you do not have a family member working in Iran it is difficult to make a living in Afghanistan."*<sup>189</sup> Sons are thus one of the main absorbers of a household's vulnerability towards food insecurity against the backdrop of rising commodity prices, general insecurity<sup>190</sup> and deepening poverty, not only in shopkeepers' households.

While shopkeepers' vulnerability is closely linked to the income situation of farmers in the districts (see section 3.4), it is also influenced by the working ('inefficiency') of municipal governments in Imam Sahib and Kunduz (see sections 4.2/5.2). It has been elaborated elsewhere that "the urban poor and the livelihoods they pursue are closely linked with municipal structures and patterns of local governance that largely determine their access to necessary resources or their exclusion from them" (Beall/Schütte 2006, 14). The quote above from the *kalāntar* of the gas sellers is a case in point. In addition, because they are self-employed, shopkeepers are highly vulnerable to sicknesses and accidents. Self-organized insurance schemes or financial assistance does not exist (with the limited exceptions mentioned above under bazaar

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<sup>186</sup> This was expressed, for example, by a respondent in Imam Sahib, August 11, 2010

<sup>187</sup> Interview with *saraf* from Imam Sahib, December 23, 2010

<sup>188</sup> Interview with an engine oil, petrol and gas seller in Kunduz, May 13, 2010

<sup>189</sup> From an interview with a flour seller in Kunduz, May 23, 2010

<sup>190</sup> The recent creation and arming of local defence groups (*arbaki*) has amplified insecurity, because now locals in the rural areas are taxed by both Taliban groups and *arbakis*. Moreover, regular skirmishes between both groups impede locals' mobility and access to markets (Interviews in Imam Sahib, August 11, 2010).

ethics). In the words of a carpenter: *“If somebody has an accident, is old or cannot work anymore for some other reason, God should help him. Nobody pays him anything.”*<sup>191</sup>

## 6 Case study: Imam Sahib’s women’s bazaar

*“Women are weak from an economic point of view. That’s why the market was built. It’s democracy, foreigners try to improve women’s capacities.”*  
(Interview with a mobile vendor outside Imam Sahib’s women’s market, May 3, 2010)

The previous chapters did not address in depth the fact that actually also female traders belong into the public sight of every town bazaar. However, their role in the bazaar is highly restricted as they can only be roadside sellers in permanent locations. In Kunduz’ second-hand market (*kohnah froshi*) 80-100 women<sup>192</sup> sell old clothes and handicraft needlework every day of the a week. They sit on the street in front of the shops setting out their items on large cloths and blankets. Depending on the season they are exposed to various extremes: heat and dust in summer months, cold and mud in winter.

Against the backdrop of similar conditions female roadside sellers faced in Imam Sahib, GTZ<sup>193</sup> together with the municipality established a so-called women’s bazaar in the central park which serves as *chowk* at the same time. This women’s bazaar has operated since 1388 (spring 2009) and provides 123 umbrella-shaped dugouts (kiosk-type with no walls but roof only) besides basic sanitary facilities (water, toilet).<sup>194</sup> At the time of establishment of the shop-shelters for women, the park was fenced in, now accessible through four gates.<sup>195</sup> The municipality staff sweeps the market stands early in the morning on bazaar days, and the chief of police provides policemen to guard the place. Usage of the bazaar facilities is free of charge for women, i.e. no rent or other payments or obligations towards the municipality exist.<sup>196</sup> Two saleswomen always share one umbrella-type stand and there is evidence that the initial number of 100-120 saleswomen in Imam Sahib has increased to 150 who now sell in the market. This could be a function of several factors, for example increasing poverty and women being forced to contribute to their family’s income. It is also the first time that women have a proper place for carrying out their sales activities. Before 2009 women were constantly in conflict with shopkeepers in the bazaar who would not

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<sup>191</sup> Interview, Kunduz, Bandar-e Khanabad, July 28, 2010

<sup>192</sup> This number varies seasonally, rising in summer, dropping in winter.

<sup>193</sup> In the framework of German development efforts in Northeast Afghanistan GTZ (renamed GIZ as of January 1, 2011) is engaged in several projects to support small and medium enterprise development. See the website: <http://www.gtz.de/de/weltweit/europa-kaucasus-zentralasien/27472.htm>.

<sup>194</sup> The sanitary facilities are either locked by the municipality (toilets) or were destroyed (well) so that actually water and toilets were not available at the time of data gathering.

<sup>195</sup> Some women complained that of the four gates only two would be open usually and that this would give an advantage to saleswomen with a stand near those gates.

<sup>196</sup> Due to the connection with GTZ’s SME programme, all saleswomen in Imam Sahib’s women’s market are members of the Kunduz Trade Women Union. Consequently they pay 20 AFs membership fee per month and are also registered by the municipality.

allow them to sell in front of their shops, mostly because they did not like the women blocking the road for potential customers.

The spectrum of goods offered by women is such that they are hardly competitors for normal shopkeepers in the bazaar, with the exception of a few who used to buy crafts items like *dasturkhān* (woven tablecloths) and *gelim* (flat carpets) off village women to sell these in their own shops. According to women's accounts they are now able to sell their items themselves. In addition, behind every saleswoman in the bazaar the other female household members form the labour force that produces handicrafts etc. As one saleswoman pointed out,

*"I always sell ʿizārband (belt), dresses, shirts and scarves. I purchase fabric from Imam Sahib's fabric selling shops and my daughters and daughter-in-law sew dresses and handkerchiefs. I sell those in the bazaar. Neighbours also give me their sons' old shirts to sell. When I sell their old shirts I get a 10-20 AFs share. I come to this market on bazaar days. I am not strong enough to go to the villages to sell stuff like other women. It is about 12 years that I have been selling shirts and dresses in Imam Sahib. I was selling around the chowk before this market was established. [...] At the time I started selling, there were about 20 women selling old and new shirts, pillow cases and belts in the town. My husband had a tea shop during the time of the mujahedin but the shop was burned. The mujahedin first looted the shops and then burned them. He lost his entire budget and was indebted with other shopkeepers. He could not go out. I was obliged to do something. That was when I started selling belts and fabric. My sons were small and they were not able to work and earn something. I was selling shirts at the time of the Taliban as well. The Taliban did not allow us to sell shirts in the bazaar. We women went to their commander and asked them to give us permission. We told him our problems, that we did not have any helpers. He accepted our claim and afterwards we were allowed to sell dresses in the bazaar again. I was earning money to purchase bread for the family. Neighbours were also sending food but we could not always wait for the neighbours to send something. I earn about 50 AFs on bazaar days."<sup>197</sup>*

The quote gives several crucial insights – from what women sell, their motives and on to issues of religious legitimacy such activities (of women working in public) have if the women and their families have no other options (husband, male helpers, sons in working age) to make a living. Again, judging from the portfolio of goods offered by the saleswomen, they do not represent serious competitors for other shopkeepers, but rather occupy a niche. Second-hand clothes, shirts for kids and ready-made women's pants and dresses are not offered by anyone else. Since most of the women also purchase (alone or with husbands' assistance) fabric from shopkeepers in the local bazaar<sup>198</sup> and use these materials to sew their own sales items, it could be almost argued that women and men shopkeepers co-exist in a complementary relationship.

Regarding women's motives to engage in selling activities in the bazaar, most agree with the saleswoman quoted above. As another woman put it, *"This market is the place of poor people; if we had*

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<sup>197</sup> Interview with saleswoman in Imam Sahib's women's bazaar, June 24, 2010.

<sup>198</sup> Few women, who are more professional, purchase fabric and materials from as far as Mazar-i Sharif, Tashqurghan and Kunduz. Interviews June 10, 2010.



*enough money we wouldn't come to this market to sell stuff.*<sup>199</sup> The latter statement also refers to the customers of the women's market, who are mainly villagers coming to town on bazaar days and looking for cheap purchases. Interestingly, most women interviewed in the bazaar said they prefer male over female customers, because women reportedly bargain too much and do not hesitate to start a fight about prices.<sup>200</sup> Among the saleswomen there are females of all ages, married women, widows, girls, women without land and those without sons. Often there are several women of the same extended family selling their items in the women's bazaar.

While the bazaar has enabled these women to gain a regular income and contribute to their families' livelihood-making, rumours and tensions surround their activities and threaten women's resignation at times. Thus, several women reported being decried by neighbours and family members, because a public appearance of such kind is perceived shameful for a large part of Afghan rural society.<sup>201</sup> In addition, rumours of the women's bazaar being the place for fixing appointments between males and female prostitutes – not necessarily unfounded – have discredited the whole project among a significant portion of the local population. In an interview the *mulā 'emām* of nearby Haji Qurbān mosque discussed related aspects. His reflections are quoted here at length because they mirror the popular opinion:

*"I have heard that a women's market has been built in the chowk but I have not been there. I support any construction work that takes place in Imam Sahib. We get very happy if bridges, roads, clinics and schools are constructed or reconstructed. Regarding this women's bazaar it is good that the chowk was constructed but the women's market itself was not necessary at this point in time when most of the people in our society have turned bad [kharāb shoda]. The government is not strong enough to control the bazaar so that only marketing wares and nothing else can take place. We hear various people come out against this bazaar, stating that other things like prostitution happen there. It is not taking place directly in the market, but there are some immoral women in that market people approach there. We blame the government – it is indifferent about this kind of issue. I don't know who was consulted regarding the establishment of this market. They should have consulted some elders and mullahs. If I had been consulted I would have spoken against the plans to establish this market. All our activities should be according to Islam. Though the government is called Islamic, if we look what the government does, it is not actually Islamic. According to Islam women can sell if they are really in need, but there are rules. They should not wear tight dresses or clothes that attract people's attention. The government is under the influence of foreigners; whatever the foreigners say, they accept. The government employees do not consider Islamic values. I am not against older women who do not have any helpers and come on bazaar days to earn something. Young women, though, should not be allowed in this market to sell stuff. Foreigners want to shatter Islamic values. They want to implement western democracy here in Afghanistan. The important thing for a woman is her virtue ['efat]. When she goes to the bazaar*

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<sup>199</sup> Interview with saleswoman in Imam Sahib, July 1<sup>st</sup>, 2010.

<sup>200</sup> Interview, June 10, 2010

<sup>201</sup> A saleswoman stated for example, "My family respects me, but people in our street, our neighbours, talk behind our backs and call us prostitutes" (interview May 20, 2010) or "... there are differences among the women. People talk against those women who have henna on their hands" (interview June 24, 2010).

*and her body is shown to everybody, then what is left for a woman? There are lots of people who do not agree with this women's market.*"<sup>202</sup>

The saleswomen clearly see these tensions and argue that a distinction has to be made between three kinds of women in the bazaar: widows without helpers (i.e. sons of working age and/or brothers of deceased husband), married women whose families' economy is so low that they are forced to contribute to family income and *"women who do not come to sell stuff, but to pass their days in happiness."*<sup>203</sup> Regarding customers, one interviewee remarked: *"Men behave well towards, us but most of them come here to watch us."*<sup>204</sup> In this context it must be mentioned that the park that houses the women's bazaar is a popular resting place for people from town and especially the villages during bazaar days, because there are many trees which provide shade.

All in all the establishment of the women's bazaar in Imam Sahib has provided opportunities for many women from the surrounding villages as well as the town itself to acquire a small income, help their families and gain a sense of independence from the male bread winner in the family and freedom of spending for their own and the children's needs. Though margins are comparably modest, (5-400 AFs, but more often in the lower profit range of 20-100 AFs per day, i.e. up to 2 USD), they are significant for the women and at least provide enough for bread if nothing else. However, popular attitudes, moral values and to some extent prejudices cause regular tensions and a sense of wrong-doing in the saleswomen's minds. So far this has not led to any serious escalation of conflict. Another significant disruptive influence for women's bazaar activities is the security situation in and around Imam Sahib, as it regularly prevents access to the market or the villages on non-bazaar days. As one woman put it, *"There are Taliban and 'arbaki in our village. Sometimes they fight and we cannot come to the bazaar to sell our items."*<sup>205</sup> A last very powerful excerpt from an interview is replicated here to highlight that insecurity impacts potential customers also and subsequently means a loss of income for the saleswomen of the bazaar: *"The security is bad in Imam Sahib these days. You don't know if you will be alive the next day or not. If the security stays how it is now I think that our situation will get worse in the next years. Everything is connected with security. If the security is good, people from the villages come to purchase goods and my sons can find work in town. But these days you do not know your enemy and you can get killed all of a sudden. At the time of*

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<sup>202</sup> Interview in Imam Sahib, June 24, 2010

Similarly, a male customer in the women's bazaar said, *"... according to Islam it's a sin to talk to a woman who is unaccompanied by a male (nāmaharam). This is an Islamic country, such markets should not exist. It invites people's immorality. [...] If people are Muslim they agree with me in this regard. There are women among them who sell the good reputation of their family. [...] There was a woman in our village who used to sell shirts in the bazaar and villages. We stopped her because she had land, a son in working age and a husband."* Interview, June 3<sup>rd</sup>, 2010.

<sup>203</sup> The excerpt is from an interview with a saleswoman in Imam Sahib's women's bazaar on July 1, 2010. The wording is usually used to hint at prostitution. Several interviews with saleswomen and customers confirmed the accuracy of this distinction (e.g. interviews conducted on June 3, 24, May 20, 2010).

<sup>204</sup> Interview, May 24, 2010

<sup>205</sup> Interview, July 1, 2010

*the mujahedin and Taliban you knew your enemy and could prepare to stand against him. You do not know now.*<sup>206</sup>

## 7 Conclusion

*“There is no more gharībi in the bazaar.”*  
(Interview with *kalāntar* of street vendors in Kunduz, January 20, 2011)

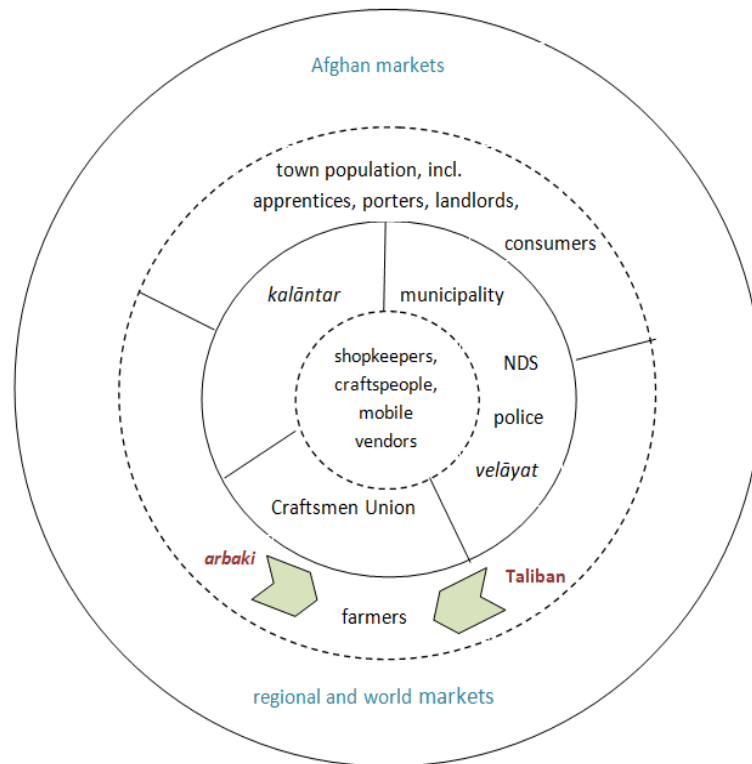
This paper has provided a qualitative in-depth analysis of the trade and retail sector in the bazaars of Kunduz and Imam Sahib. The chapters unfolded several dimensions of economic and social activities connected to the bazaar: local, regional and translocal chains of supply and demand of goods produced and purchased in Kunduz, the monetary underpinnings of economic activities, background information on purchasers and the situation of farmers in the districts, the physical and organizational structure of the bazaar and its importance for municipal revenue accounting, plus accounts of social cohesion and livelihood-making of shopkeepers.

Figure 2 summarizes the embedding of shopkeepers, displayed here at the core, surrounded by interconnected actor-dominated spheres that influence economic activities in the bazaar. It has been shown that retailers and craftsmen (‘shopkeepers’) are subject to several challenges in their day-to-day existence and thus highly vulnerable towards impoverishment. Due to world market constraints, insecurity and natural disasters (droughts), locals’ purchasing capacity and ability is in decline. As a result underemployment, mutual indebtedness and limited earnings further impoverishment, especially for the poorer strata of local society. Against the backdrop of inefficient rule of law-frameworks, systemic fraud and bribery pose additional hardship to average bazaar folks. Despite the fact that municipalities are entirely dependent on the bazaar to finance public works and the administration, from the shopkeepers’ perspective the whole administration is only a nuisance because its governance concept is widely limited to extraction and control by a self-interested stratum of local administrative staffs.

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<sup>206</sup> Interview with a saleswoman, May 24, 2010

Figure 2: embedding of retail and trade (simplified mapping)



Nevertheless, ‘change’ (to remain mute about ‘development’) takes place. It has been demonstrated to be largely based on everyday negotiations and brokerage between the actors in the two inner circles of Figure 2, while generally also those enclosed in the third ring structurally influence the setting of these negotiations. Consequently, the inclusion of socio-cultural underpinnings of the bazaar as well as fragments captured from bazaar actors’ mindsets through sometimes lengthy quotes resulted in a deep understanding of the functioning of the retail and trade sector and the challenges it faces according to locals’ perceptions.

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## 9 Appendices

### A1 – Glossary

<i>AFs</i>	' <i>Afghāni</i> = Afghan currency (medium exchange rate 1 USD = 50 AFs)
<i>āhangar</i>	blacksmith
' <i>akāsi</i>	photographer's shop
<i>ārāyishgāh</i>	beauty parlour (make-up and hairdresser for women by women)
' <i>arbaki</i>	armed local defence groups
<i>ārd froshi</i>	flour shop
' <i>atār</i> /' <i>atāri frosh</i>	seller of (traditional) medicine (also: <i>yunāni</i> )
<i>baladiyah</i>	municipality/municipal administration (old word for <i>shārwāli</i> , officially used until 1947)
<i>bandar</i>	meeting point of arterial road in a city's bazaar, of which Kunduz has four, one for each direction out of the city: towards Imam Sahib, Khanabad, Kabul and Velāyat
<i>banjāra frosh</i>	cosmetics seller
<i>bāzār jāri</i>	the granting of a loan by a shopkeeper to someone who will pay back small amounts of the total sum every bazaar day (Monday and Thursday)
<i>bazāz</i>	fabric trader/seller
<i>bēgāri</i>	forced labour (for the government)
<i>bolāni</i>	traditional savoury pancake
<i>bonak</i>	advance payment of a baker to a restaurant or similar to purchase bread from his bakery
<i>buji froshi</i>	selling of sacks
<i>bukhāri</i>	traditional stove for heating (coal and wood fired)
<i>chapan</i>	traditional woven cloak
<i>chārak</i>	1,750g (a quarter of 1 <i>sēr</i> )
<i>chowk</i>	circle, transport hub in a municipality, center of the bazaar
<i>chowkidār</i>	night watchman (in the bazaar for one street/quarter)
<i>dakhlak</i>	piggy bank
<i>dasturkhān</i>	woven tablecloth
<i>dukān</i>	shop; workshop
<i>du'wā</i>	ceremony for the release of an apprentice from his master before opening of own business



<i>‘efat</i>	virtue
<i>‘eid</i>	Muslim holiday (twice a year)
<i>‘eidana h</i>	extra money paid to <i>kalāntar</i> or <i>chowkidār</i> or employees before <i>‘eid</i>
<i>filez kār</i>	metalworker
<i>... frosh/i</i>	sale (of...)/seller (of...), e.g. <i>chāyfrosh</i> = teaseller
<i>gādi</i>	horse cart or horse-drawn open coach
<i>gand dozi</i>	type of embroidery in Pashtun traditional women’s dresses
<i>gand-e ‘afghāni</i>	multi-coloured embroidered dress
<i>gelim</i>	carpet woven from wool, cotton or any artificial yarns/strings (kilim)
<i>geraw</i>	mortgage
<i>gharībi</i>	work/employment/livelihood-making
<i>gul froshi</i>	(plastic) flower shop
<i>halal</i>	according to Islamic law
<i>hamām</i>	public bath house
<i>hawāla</i>	informal value transfer system over large distances via money-brokers
<i>hotal</i>	restaurant
<i>‘ijārah</i>	leasehold of property
<i>‘ijārah dār</i>	leaseholder who pays <i>ijārah</i> to the owner of a landed property
<i>‘ijārah dāri</i>	share of money the lessor gets from everything that is being traded in the place he has leased to a leaseholder
<i>‘itehādiyāh meli pēshwarān</i>	National Craftsmen Union
<i>‘izārband</i>	belt
<i>jel ‘asp</i>	thick horse blanket made of felt
<i>jerīb</i>	unit area, 1 <i>jerīb</i> = 0.2 ha
<i>junbushi</i>	short for official currency in parts of Northern Afghanistan under the influence of General Abdul Rashid Dostum from 1992 until the Taliban conquest of the area
<i>kafan</i>	white cloth used as a shroud
<i>kalāntar</i>	elder/representative of shopkeepers/craftsmen in one street/area/ market, situational either just representing shopkeepers of one branch (i.e. guild-like representation, see also: <i>rāīs-e senf</i> ) or whoever has a shop in the same street or market
<i>kalāntar puli</i>	<i>kalāntar</i> ’s salary
<i>khān</i>	nobleman

<i>kohnah froshi</i>	second-hand market/seller
<i>khāl dozi</i>	type of embroidery
<i>khalīfah</i>	master of crafts (see also <i>ustād</i> )
<i>khayāt</i>	tailor
<i>khurākah froshi</i>	grocery shop
<i>kuchi</i>	nomads, livestock herders
<i>kuna froshi</i>	second-hand market/shop
<i>lak</i>	unit in South Asian numbering system equal to 100,000
<i>lajāmsāz/-froshi</i>	maker/seller of camel and horse gear
<i>lailamifrosh</i>	old clothes trader
<i>maharam</i>	male company of a woman in public
<i>māl</i>	livestock
<i>māl bāzār</i>	livestock market; synonymous with <i>māl mandawī</i>
<i>mandawī</i>	market, e.g. <i>mandawī gandum</i> = wheat market
<i>mārkēt</i>	modern <i>sarāi</i> -type market, often with multi-storey buildings and shops
<i>masjid</i>	mosque
<i>mawlawī</i>	religious cleric
<i>mīr</i>	past local ruler, traditional title for the leader of a local dynasty
<i>morah bāfi</i>	type of embroidery on pillow cases
<i>morah dozi</i>	synonymous with <i>morah bāfi</i>
<i>mistofiyat</i>	tax/revenue office (sub-section of the Ministry of Finance); at the same time designation for ‘tax’ itself
<i>mudīryat</i>	administrative office, e.g. <i>mudīryat-e taftīsh</i> (audit department)
<i>mulā</i> ( <i>‘emām</i> )	mullah/prayer leader in mosque
<i>muysafēd</i>	elder (literally: white haired)
<i>muzaribat</i>	profit-risk-partnership of two business partners in which one brings in the capital or part of the capital stock and the other is in charge of the trading activities
<i>najār</i>	carpenter
<i>nāmaharam</i>	without male company
<i>namad</i>	felt carpet
<i>pālakhmān</i>	catapult
<i>perzah froshi</i>	selling of spare parts
<i>pēshawar</i>	craftsman/tradesman/‘shopkeeper’

<i>qālīn froshi</i>	carpet selling (wool carpets)
<i>qanād</i>	candy maker
<i>qarz</i>	debt, loan
<i>qasāb</i>	butcher
<i>qawm</i>	designation for a group with a common identity based on ethnicity, lineage, sub-lineage, locality, profession etc.
<i>qurs dozi</i>	type of embroidery on pillow cases and women's dresses
<i>raīs-e senf</i>	head of guild
<i>rastah</i>	(small) bazaar alley, often named after one type of assortment offered in that particular land (specialization), e.g. <i>rasta-ye yunāni</i>
<i>reshwah</i>	bribe (pronounced <i>reshwat</i> )
<i>reshwah khuri</i>	bribe-taking (literally: 'bribe-eating' – <i>reshwat khuri</i> )
<i>riyāsat</i>	line ministry
<i>ruz-e bāzār</i>	bazaar day
<i>sarāfi</i>	money changers' bazaar
<i>sarāi</i>	(traditional) emporium, sales hall/court, closed market for certain retail and – more commonly – wholesale products
<i>sarāiwān</i>	individual owner or leaseholder of a <i>sarāi</i> (who rents out shops or storage space therein)
<i>sarāiwāni</i>	share (percentage) of money the leaseholder/owner of a <i>sarāi</i> gets from everything that is taken out of his <i>sarāi</i>
<i>sarqulfi senf</i>	literally: head of the lock, i.e. lock fee – common tenancy arrangement guild-like association of shopkeepers/traders/craftsmen of one branch (for simplicity in this paper the term 'guild' is used)
<i>sēr</i>	weight unit, 1 <i>sēr</i> = 7 kg
<i>shāgird</i>	student/apprentice
<i>shāhi wa safāi</i>	waste disposal levy
<i>shārwāli</i>	municipality (administration)
<i>shāl bāfi</i>	embroidery on women's scarfs
<i>sud</i>	interest (rate)
<i>tandor</i>	clay oven (for baking bread)
<i>tazkirah</i>	ID-card
<i>tawāfi</i>	sales fee for agricultural produce/fruit sold by farmers along roadsides in Imam Sahib bazaar (collected by ' <i>ijārah dār</i> )
<i>ustād</i>	master of crafts (in principle synonymous with <i>khalīfa</i> )

<i>velāyat</i>	province/ <i>velāyati</i> = provincial
<i>wakēl</i>	representative, somebody's deputy
<i>warkshāp</i>	bicycle, motorbike, generator, typewriter, radio, AC repair shop
<i>watani</i>	local/Afghan production (literally: originating in the home country)
<i>waish</i>	region between Kandahar and Quetta
<i>waqf</i>	religious trust/s holding land and/or shops
<i>yunāni</i>	traditional medicine (literally: Greek) seller
<i>zakāt</i>	Islamic tax in the shape of tithing and alms; usually 10% of income
<i>zargar</i>	silver- and goldsmith
<i>zaghāl froshi</i>	coal selling place
<i>ziyārat</i>	shrine

## A2 – Overview of types of craftsmen interviewed

a) Kunduz

<b>trade/type of craft</b>	<b>number of interviews</b>
baker	8
barber	5
blacksmith	3
butcher	7
candy maker	1
carpenter	6
carpet trader	1
copper worker	1
embroider	1
jeweller	1
camel and horse gear manufacturer	1
metalworker	5
potter	1
rope maker	1
shoulder pad maker	1
tailor	3
tin maker	4
<b>total</b>	<b>50</b>

b) Imam Sahib

<b>trade/type of craft</b>	<b>number of interviews</b>
blacksmith	1
butcher	1
carpenter	1
<b>total</b>	<b>3</b>

### A3 – Overview of types of shopkeepers interviewed

a) Kunduz

<b>type of retail business</b>	<b>number of interviews</b>
almond sellers	2
traditional medicine seller	1
spare car parts seller	1
carpet seller	3
chicken and beef seller	1
cement seller	1
cereal and basil seller	1
coal seller	1
Coca Cola and fruit seller	1
cosmetics seller	2
curtains and fabric seller	1
engine oil seller	1
felt ( <i>namad</i> ) and plastic carpet seller	1
grocery	3
grocery and cereal seller	1
fabric seller	2
flour seller	1
jewellery seller	1
log seller	2
mobile seller	1
money changer	2
medicine seller	1
old clothes seller	1
pharmacy	1
plastic flower seller	1
pot and pan seller	1
rice and flour seller	5
stationary seller	1
TV-tape-DVD-shop	1
wheat seller	4
<b>total</b>	<b>46</b>

b) Imam Sahib

<b>type of retail business</b>	<b>number of interviews</b>
cosmetics seller	1
fabric seller	1
almond seller	1
carpet seller	1
wheat seller	1
rice seller	1
fertilizer seller	1
jewellery seller	1
tea seller	1
flour seller	1
<i>sarāf</i> /money changer	1
<b>total</b>	<b>11</b>

## A4 – Overview of guilds’ representatives interviewed

a) Kunduz

trade guild of	number of interviews
traditional medicine sellers ( <i>'atari</i> )	1
bakers	1
barbers	1
butchers	1
candy makers	1
carpet traders	1
fabric selling market	1
gas sellers	1
grocery stores at <i>bandar-e</i> Imam Sahib	1
second-hand traders ( <i>kohnah froshi</i> )	1
rice sellers	1
wood sellers	1
<b>total</b>	<b>12</b>

b) Imam Sahib

trade guild of	number of interviews
cosmetics sellers	1
fabric, sandals and carpets sellers	1
<b>total</b>	<b>2</b>



## A5 – Overview of other interviews conducted

### a) Kunduz

respondents	number of interviews
municipality staff	2
offspring of influential Kunduz elders and other knowledgeable people about history of Kunduz (bazaar)	15
National Craftsmen Union in Kunduz	2
GTZ local coordinators of Economic Promotion Program in Kunduz	2
<i>Summit Associates</i> (Chicken Import Company)	1
mullah	1
Head of provincial branch of Chamber of commerce of Afghanistan (ACCI)	1
<i>mistofiyat</i> – head of revenue department	1
<i>Da 'Afghānistān Bānk</i> - accountant	1
<b>total</b>	<b>26</b>

### b) Imam Sahib

respondents	number of interviews
female traders at the women's bazaar	15
husband of female trader	1
<i>kalāntar</i> of female traders in women's bazaar	1
male customers at women's bazaar	7
roadside shopkeepers outside women's bazaar area	3
religious authorities	2
Provincial Council-member	1
Head of revenue department and administrative officer	2
female GTZ project officer (Economic Promotion Program, women's bazaar component)	1
<b>total</b>	<b>33</b>





## A8 – Afghan *shamsi* (solar) calendar

<b>season</b>	<b>Afghan solar month</b>	<b>Gregorian equivalent</b>
spring/ <i>bahār</i>	<i>Hamal</i>	21 March – 20 April
	<i>Saur</i>	21 April – 20 May
	<i>Jawzā</i>	21 May – 21 June
summer/ <i>tābistān</i>	<i>Saratān</i>	22 June – 22 July
	<i>ʿAsad</i>	23 July – 22 August
	<i>Sonbolah</i>	23 August – 22 September
autumn/ <i>tiramo</i>	<i>Mēzān</i>	23 September – 22 October
	<i>ʿAqrab</i>	23 October – 21 November
	<i>Qaws</i>	22 November – 21 December
winter/ <i>zemestān</i>	<i>Jadi</i>	22 December – 20 January
	<i>Dalwa</i>	21 January – 19 February
	<i>Hut</i>	20 February – 20 March

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