
Loans, Debts, and “Values” in a Pawnshop

Michael Rádł

Abstrakt

The author describes circumstances and conditions of the pawnshop loan on the basis of his field research at a bazaar-pawnshop. In particular, he focuses on the process of determining the value of the pawned collateral. Moreover, the paper also discusses the ambiguity of the notion of “value”, which can be of an economic, but also of a symbolic nature. He also shows the other consequences and contexts that may be derived from the relationship of the customer and the pawnbroker. Furthermore, the paper focuses on the question of who and why uses the pawnshop to get cash, and concludes with the key points of a gradual process that leads some customers to incorporate small (yet practically permanent) pawnshop debt into their life. In this case, the constantly renewed debt has ultimately become part of their usual economic thinking and almost quotidian standard. This eventually leads to the fact that these customers gradually integrate the pawnshop into their way of life, and start to consider it as an integral part of everydayness.

Klíčová slova

pawnshop; debt; loan; poverty; unemployment; Czech society

[Pdf ke stažení](#)

[Michael Rádł](#)