

**Abstract:**

In my dissertation thesis, I focus on the area of trade, which is referred to as "fringe economics". Using the example of bazaar and pawnshop, my aim is to show the economic and social significance of the fringe economy for groups of economically or socially disadvantaged customers who share similar socio-economic status, which in turn implies certain lifestyle and way of forming and understanding values, and some unwritten norms. I am particularly interested in pawn broking, where I focus on issues related to negotiating the terms of a pawn loan. I describe the expectations with which people come to the pawnshop, how they negotiate the terms of the transactions and what strategies they use in doing so. The basic research method is a combination of participant observation and informal interviews. Given my long experience as a bazaar owner, reconstructing my own memories is also an important method.

The analysis of the interactions and processes that take place in bazaar-pawnshop is an important step towards fulfilling the main aim, which is explaining the social role of this type of fringe economy. In particular, I focus on the question of how groups of economically disadvantaged or marginalized customers perceive the pawnshop and how they have incorporated it into their lifestyles. The results of the field research suggest that the pawnshop plays an important role and has a key economic and social meaning for these groups, as it enables them to obtain cash that they desperately need in various life situations, and that they cannot obtain elsewhere.

**Keywords:** pawnshop, buying and selling, used goods, collateral, loan, customers, marginalized groups