The Effects of a Regional Currency on Cultural Identity in Kurdistan (1990-2003)

By

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Author's Declaration

I declare that the work in this thesis was carried out in accordance with the regulations of the University of Gloucestershire and is original except where indicated by specific reference in the text. No part of the thesis has been submitted as part of any other academic award. The thesis has not been presented to any other education institution in the United Kingdom or overseas.

Any views expressed in this doctoral thesis are those of the author and in no way represent those of the University.

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Abstract

Money and identity are two complex phenomena. However when considering stateless and conflict-ridden identities this complexity increases. Kurdistan is one such state.

This research is focused on the relationship between 'currency' and 'cultural identity' of the Kurds. Concentrating upon the period circa 1990-2003, the possible formation of a collective identity amongst Kurds via the creation of currency will be examined.

Until now there are many studies of Kurdish ethnic identity, Kurdish civilization, geography, national identity, natural resources, Kurdish diaspora and dis-unification of Kurdish political identity. However, there is currently no work examining the link between currency and Kurdish cultural identity.

Interview data from Kurds collected from the Autonomous Region of Kurdistan Iraq, was analysed through the method of interpretative phenomenological analysis (IPA). To examine the cultural, anthropological, sociological and economic aspects, this work is primarily based on the theoretical framework of Karl Polanyi and secondarily Émile Durkheim.

The key issues: First the significance of the Swiss dinar as an episode in financial-monetary history, second, the effect of the Swiss dinar on Kurdish cultural identity and third, circa 1990-2003 illustrating a form of unified collective identity so far ignored from the existing literature.

According to the research findings the period circa 1990-2003 is highly important for a number of reasons: 1) Even though this period was marked with aggressive conflict there is significant evidence that the Kurds created a new form of currency that expressed a collective identity. 2) Currency came to function as the pure and impure-sacred and kept separate by acts of symbolic boycotting 3) The possibility of an embedded Kurdish currency could lead the way for greater Kurdish growth/prosperity and economic independence as illustrated by the 'Swiss dinar' circa 1990-2003.

There are also suggestions for further research investigating the links between various notions of money and the effects it has on identity formation, ideally with the aim of liberating cultural identity through the practices of cultural economics.

Keywords: *Kurds; Kurdistan; Kurdish identity; Swiss dinar; Currency; Money; Sacred; Profane; Embedded; Dis-embedded; Social-Relation; Cultural Economics*.

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ABBREVIATIONS

ARK - Autonomous Region Kurdistan

CAC – Complementary Alternative Currency

CC – Complementary Currency

DS - Dinari Swiss

ECB – European Central Bank

ICB - Iraqi Central Bank

ID - Iraqi Dinar

IKR – Iraqi Kurdistan Region

IMF – International Monetary Fund

IPA - Interpretative Phenomenological Approach

KC - Kurdcoin

KDP - Kurdistan Democratic Party

KNA - Kurdish National Assembly

KRG - Kurdistan Regional Government

NID - New Iraqi Dinar

PPK – Workers' Party of Kurdistan

PUK - Patriotic Union of Kurdistan

Chapter One – Overview

1. Introduction

> *"Countries have lost their culture because what they wanted was money. Money became the running theme in every country and culture was sacrificed" Yoko Ono* - (Kellaway, 2012).

The thesis will explore the period circa 1990-2003 in Kurdistan Iraq, where a stateless population created, reproduced and maintained a fiat, non-commodity currency in the absence of centralised banking power. It will be taken seriously contra to popular academic opinion that this currency was made possible by Kurds unifying through money and what this means for their collective cultural identity.

The introduction begins by addressing will address the motivation for the thesis and questions where the author will outline the research gap and potential contribution to knowledge. Then there will be a summary presentation addressing who are the Kurds and what is identity.

1.1 Research Motivation

This research is the culmination of years of professional involvement in wealth management, investment banking and finance sector work. Here the researcher has developed over sixteen years of professional and personal expertise in the fields of finance and monetary policy, working with customers, clients and stakeholders from various countries, cultures and organisations. For the researcher the themes of currency and cultural identity were always in the background regarding not only attitudes towards money, investing, spending and saving, but what 'money' as a symbol does for individual and collective identity.

Thus, the research motivation is two-fold, both professional and personal. Professionally, the researcher is interested in the relationship between 'money', 'culture' and 'identity'. Personally, the researcher is interested in the question 'what does it mean to be Kurdish?' This is asked from two perspectives as a Kurd being perceived by others (non-Kurds) and as a someone who aims to self-define. Here the researcher pledges allegiance to Kurdistan and identifies as Kurdish. The researcher wishes to bring new light to Kurdistan, Kurds and Kurdeity, regarding the possible relationships

between ‘currency’ and ‘identity’. To bring them to the fore on an international economic stage. To bring renewed interest in their historical and cultural significance.

How the researcher hopes this can be done is through revised academic interest in the currency known as the ‘Swiss dinar’. This was a currency that existed almost exclusively within Kurdistan in the period circa 1990-2003. What makes this currency so interesting is that it existed entirely without a central bank or state backing, and even after it had been de-monetised. The researcher believes this to be highly significant. What does this period say about Kurdish culture and identity?

1.2 Research Purpose and Questions

The main objective of the thesis is to critically study the relationship between money and the identity of the Kurds. The purpose of the research is to study the different aspects of ‘money’ and how it relates to notions of identity within Kurdistan. There are two research questions;

1. What is the relationship between ‘currency’ and ‘cultural identity of the Kurds’?

2. What are the perspectives of the Kurds regarding having a common regional currency and its impact on their cultural identity?

Ultimately it is hoped that the thesis will become a resource for the Kurds. In that it will bring new attention and thinking on this unique period of economic history from the academic world, but also greater awareness for Kurds as to their own cultural history and socio-political importance.

1.3 Research Gap and Contribution

This thesis aims to fill a research gap in examining the relationship between currency and Kurdish identity. Previous research and studies (Ghassemlou, 1965; Beşikçi, 1991; Yildiz, 2005) have concentrated on historical, cultural, political, geographical, religious and linguistic differences amongst the Kurds. Generally, this work has been used to explain the failure of Kurdish nationalism, the history of tribal in-fighting, and political misleading to widespread poverty and inequality.

However, these are also used as justifications for why claims to Kurdish sovereignty and independence are not to be taken seriously. Here the researcher has identified a gap in that as far as they are aware there is no research that engages directly with Kurds as to their experiences of money.

Is there evidence for social unification through this economic perspective? Moreover, is the creation, maintenance and reproduction of the 'Swiss dinar' as a successful currency not illustrative of a form of social-cohesion? Put another way, how can a culture have a functioning, non-commodity, fiat currency, that does not require a central bank or state-backing, if the Kurds do not at some level all agree to it?

So, this thesis does not deny there are those differences amongst the Kurds, but it asks whether those differences are not subordinate to a wider more general unity that manifested itself in the form of money? And if so, why have state projects of national identity building generally failed here? Another question we can ask here is that if such a currency did exist in Kurdistan, was there something special about the time and people who actualised it? Here we need to know something about who the Kurds are.

1.4 Who are the 'Kurds'?

This is a difficult and divisive question. What follows next as an introduction to the topic which borrows from mainstream Kurdologists and Kurdish studies. In order to understand who people are, you need also to understand where they came from. According Izady (1992, p.74) Kurdistan is placed in a region that pre-dates Mesopotamia, with technological advancements and discoveries made in the Kurdish highlands that precede the high culture of Mesopotamia by several thousand years. This area of Kurdistan has also historically been known as a part of 'fertile Crescent', which is an anthropologically important cite for human civilised development (Izady, 1992). The Kurds then, since their origins, have been connected to the landscape and geology of the region. From the early development of Agrarian practices and high culture of Mesopotamia, to the natural resource management that makes Kurdistan attractive also to modern energy industries.

The historical connection of Kurds to the land is reflected in their lexicon. Just from the Kurdish part of Iraq at least 28 words can be discerned that refer to different types of 'earth' and 'field' (See Table 1 for list of example words). Whilst agrarian cultures will tend to have richer languages when it comes to naming and describing nature, it is more than just farming. It also names the 'sacred' in the role the land has for Kurds e.g., *Nistiman.* It is the language of the Kurds that carries this cultural history and acts as a store of collective memories and knowledge not just for them, but for global history.

Mêrg	A field left to grow wild. Not for planting crops.
Zêvi	A huge field only for agricultural use.
Beyar	A fallow field.
Sov	A field without seeds.
Lat	A smaller field located at the foot of a hill.
Malîk	Smaller than 'lat' at the foot of a hill.
Bağ	Smaller than 'lat'. On a hill. Used for crops that require altitude.
Bostan	A small allotment.
Ban	A large field on a hill.
Nîzar	A field with partial direct sunlight.
Beroj	A field with full direct sunlight. Can be in a valley or on a hill.
Nihal	A field in a valley, that lacks direct rain cover.
Ax	Your resting place. Where your roots are.
Xak	The physical land where you live.
Erd	Earth
Xwelî	Loose earth.
Nisti-man	Holy earth, which is unsellable. It is a gift from God. It has definite borders for which you have absolute responsibility e.g., Kurdistan.

Table 1: Kurdish words for "earth" and "field"; own source

What then began with the Sykes-Picot Agreement (Günter, 2010, p.282) in the early 20th century (09th May 1916) then led to the Lausanne Treaty (24th June 1923), which is the origin of modern Kurdistan (Izady, 1992, p.172). Today Kurdistan spans (See Figure 24 in Appendices Article I for areas with Kurdish majority) an area that takes in at least parts of Basur (Iraq), Rojhelat (Iran), Bakur (Turkey), and Rojawa (Syria). Before and after this division, the Kurds were and still are fighting for their independence because of these treaties. This led to a Kurdish Autonomy Agreement in 1970 in Basur (Iraq). As its borders have been contested throughout the C.20th, with recognition of its autonomous status coming in 1970, it sometimes referred to as a 'quasi-state' (Natali, 2010; Sever, 2021). Within this 'quasi-state' an indefinite number of Kurds live. This number changes depending on who did the

census taking and what methods were used.[1] According to McDowall (1992, p.9) 22.6 million Kurds resided there during the 1990's, however by 2019, according to Pasdar *et al*., (2019), it is around 45 million, whereas Yavuz & Günter (2001, p.33) put a "reasonable estimate" at around 17 million. This imprecise number belies their lacking official status. The Kurds then are at the same time the largest stateless 'nation' in the world, but also vague in population size (McDowall, 2000; Vali, 1998). As Yavuz & Günter (2001, p.33) say;

"No reliable estimates of the Kurdish population exist, however, because most Kurds tend to exaggerate their numbers, and the states in which they live undercount them for political reasons. There is not even complete agreement on who is a Kurd".

Yet, despite this apparent confusion from Kurdologists, Kurds seem to recognise each other. One of the ways this is done is via ancient tribal-relations. Through kinship networks, clans and confederacies, that go back several thousand years with unchanging territories (Izady, 1992, pp.78-85). This highly complex social network has been the subject of study by Kurdologists such as Vilechevski, Edmonds, Nikitine, and Mukri, but as Izady (1992) notes, whilst they have contributed to existing knowledge of these tribes it is sometimes contradictory. The supposed inability to resolve traditional tribal relations within a modern nation-state building context is often used to explain Kurdish in-fighting and their failed attempts at national unification (Adamson & Demetriou, 2007; Bruinessen, 1999; Tahiri, 2007).

What were then a culturally and historically significant people found at the centre of the Agrarian revolution and the origin of modern civilisation are now a stateless people existing across Iran, Iraq, Turkey and Syria who "have suffered repressive measures since the establishment of these nation states" (Gourlay, 2018, p.135). Here, anti-Kurdish attempts to remove Kurdish history and identity with pre-cursors in the geographical area of Mesopotamia are political moves to control Kurdish fate (Casier, 2011). However, as Culcasi (2006, p. 681) notes, even though the term 'Kurdistan' literally means 'land of the Kurds', "the location, extent, and orientation of the region vary markedly according to when and where a map was created".

1 According to Karimov, (2020) the total number of Kurdish people is between 30-40 million. The lack of clear statistics and documentation augments the confusion over what the actual population size and language orientation of the Kurdish people are.

Where for example figures culturally important to the area such as Ismail al-Jazari are by default 'Arab' or 'Islamic', even when their ethnic origins are unknown (Hayes, 1983, p.205). It has also been claimed that the difference between "Turkish, Iranian, Iraqi, or Syrian nationalism and Kurdish nationalism is the presence of the state" (Yavuz & Günter, 2001, p.33). The absence of the state as a centralised organising force has been explained in terms of an outdated ancient Kurdish tribal structure, a cultural disposition towards isolationism and small kinship groups, all acting as a barrier to modern national identity formation (Tekdemir, 2021).

A people, however, coming from such a complex web of inter-tribal relations, over such a vastly vague area, seems to make complications and indeterminacy close to Kurdish existence. The Kurdish language has its origins in the Indo-European families, but existing at such a culturally important cross-over period in Mesopotamia, traces of the Semitic languages can also be found within it. Even though there have been many freedom independence movements and Kurdish political organisations, 'Kurdish Independence' has never been fully realised. Vali (1998, p. 82) however, explains the failure for Kurdish independence by a lack of unified political vision and social fragmentation. Demir (2012), in a large-scale study, notes that there is a three-pronged explanation to understanding the constant pursuit of nationhood among the Kurds. He explains these dis-unifications problems as follows:

1) Despite Kurds being mapped into different national boundaries they have continuously expressed a common cultural and cartographic identity. This claim has gained favour among international sympathizers who relate the cartographical and cultural pursuit for self-determination, thereby framing the question in terms of human rights and social-democratic principles (Baser, 2016; Demir, 2012). It is worth noting that the stability of the proximal regions where Kurds live have been the target of different inland regimes. This has done much to heighten the sympathy of international bodies towards the idea of a Kurdish nation.

2) An appeal to a Kurdish history justifying their claims to native sovereign territory. However, where these are considered mythical or a wilful misrepresentation of pre-modern origins, why is Kurdistan any different to any other country that utilize creation myths to justify their existence such as North America or Israel? Whilst historically the Kurds have been mentioned in texts since antiquity, their traditions based in oral story-telling "were always overshadowed by stronger, more cohesive states that enjoyed written cultures." (Eppel, 2021, p.1). This 'overshadowing', however, continues in modern times with Kurds having to battle Orientalist discourses. Replicated within Western media reporting and representations of Kurdistan (Culcasi, 2006), or their 'othering' by Middle-Eastern states that have aligned themselves with

Eurocentric imperialist ideology (Zeydanlıoğlu, 2012, pp.101-102). Culcasi (2006) for example documents and analyses the geo-political use of maps, symbols, images, texts and colours in Western media representations of Kurdistan. He notes how during the 1980's Iran-Iraq conflict the term 'Kurd' was always followed by the qualifier 'rebel'. Here reports of chemical weapons attacks implicated "combatant" as well as "non-combatant" victims. He notes how there was a general scepticism over the chemical attacks of Halabja, as the US government manoeuvred back-stage to maintain diplomatic relations with Iraq, whilst front-stage acknowledging a genocide. With the beginning of the first Gulf-War and the discrediting of Iraq as an international partner, the US turned to the Kurds to revolt in Baghdad. The Kurds were subsequently abandoned in their efforts, leading to at least 1.5 million Kurds leaving the area for Iran and Turkey (McDowall, 2000, p. 373). Unlike pre-1990 representations of Kurds as fighters and rebels, they were now regarded as "backward victims and suffering refugees" (Culcasi, 2006, p. 697). What were vague borderless depictions of Kurdish existence are now a visible proposed region of autonomy made possible by 'Western' involvement.[2] 'No Fly Zones' and 'Safe Havens' created overnight. Indeed the 'Kurdish question' only ever seems to have an answer when it is within Western interests to do so.

3) The activities of diasporic Kurdish nationals has been to pressurise the international community into understanding the plight of the Kurds. This has made Kurdish independence a contentious issue in international-relations (Baser, 2018). With Western interventions in the Middle-East, as well as the modernist, post-Westphalian nationalism of Iraq, Iran, Syria and Turkey (Tekdemir, 2021) the question "who are the Kurds?" has begun to become more prominent. Books published with titles such as *No Friends But the Mountains: The Tragic History of the Kurds* (Bulloch & Morris, 1992); *People without a State* (Eppel, 2021); *The Kurds: A Nation Denied* (McDowall, 1992) bear witness to this perception. Indeed, the 'Kurdish Institute France' has part of its mission statement that it exists – *'for the defence of a thousand year old culture in peril'*.

Even if we did know the population size, ethnic origin, or have well defined borders on a map, would that help us answer the question *'who are the Kurds?'*. Part of this thesis is to address the desire to view 'identity' and 'nation' as natural or universal categories. Modern 'nationalism' relies on the metaphysics of 'essences' putting it as of nature or natural order (Agnew, 2003; Anderson, 1991;

2 Culcasi, (2006) argues that it is significant the during the Gulf-War period the term 'Kurdistan' rarely appeared on media maps, with the term 'allied controlled area' or 'safe haven' dominating, where on occasion the terms 'Kurdish region' or 'Kurdish inhabited area' are used. The suggestion is that discourses of orientalism come to dominate mapping, which construct Kurds as the 'other' i.e., as refugees in their own land.

Gellner, 1997). Kemalist ideology at its height used the same reasoning to demarcate 'good' and 'bad' Kurds, or Turks, non-Turks or mountain-Turks. Simple binaries which create 'in' and 'out-groups' (Conversi, 1995; Kurt, 2021). Kurdology and Kurdish Studies scholars have been equally guilty here (Leezenberg, 2011). Whilst we might use 'identity' as a fixed or stable concept, part of the interpretivist research paradigm that will be used in this thesis is to regard humans as socio-historical beings constructed in a "continual and never-complete process" (Doty, 1996, p.126).

The desire to see 'identity' as a fixed and stable concept, or belonging to a 'natural order' or 'essence' is arguably part of 'identity politics' (Hekman, 1999). Once an objective criteria for 'identity' can be established a taxonomy of populations can begin. Said (1977/2003) argues that these discourses are rarely the means for liberation, but rather used for control and domination of demographics. Whether it is Apartheid South-Africa, postcolonial slavery American, the Jewish pogroms, or the 'Good' and 'Bad' Kurds of Republic era Turkey, the essentialism and naturalising of ethnicity, identity and nation are relations of power used to control rather than liberate (Dubow, 1995). Whilst people do give ethno-genetic, historical, geographical, or linguistic answers to the question, *who are the Kurds*, there will always be room for dispute as we fall into what Kantner (2006, p.5) calls the "categorisation trap". To make open indeterminate phenomena closed and absolute categories. This helps produce 'objective', or at least explicit data, which can be more desirable for research in reducing identity to numerical identification. Just as with the 'no true Scotsman' fallacy, we can always exclude evidence and interpretations that do not fit our objective criteria to avoid contradiction.[3]

It makes quantitative research and analysis easier for informing social or economic policy, but is it accurate to how people experience themselves and the world? In a region and culture that is the product of millennia of inter-tribal relations, forced migration, land re-settlements and war, is a Kurd the same as a Yezidi? Such a question seems to only trouble non Kurdish interests. Bocheńska (2014, p.122) however, points out depending on whether one is using a religiously based definition or a modern ethnic or nationalist criteria for 'Kurdishness' you simply get different answers. This does not make the results of those inter-tribal relations, forced migration, land re-settlements or war any less real or important, particularly those who have been denied the right to self-determination. The ability to treat discourses as if they were real, to bring into existence social reality by acting as if it were the case, is considered highly important for this thesis.

3 A rhetorical defence of a generalised or universal definition by excluding all those counter-examples that do not fit our criteria.

1.5 What is 'Identity'?

Another way to think about identity comes from analytic philosophy and phenomenology. Tietz (2006) talks about how a shared-linguistic world in which meaning is a function of public interaction develops a deep connection that humans only share with other humans. This shared, exclusively human-world Kantner (2006, pp.510-511) calls the "universal we". Importantly, Kantner (2006, p.515) claims that the 'universal we' does not emerge from any kind of central coordination or force. The 'universal we' is an emergent experience of the free social-relation, that somehow all of our fates are intertwined, as we share the same planet. Another term for the 'universal we', that will be utilised throughout the thesis, is the *'social-sphere'* or *'social-relation'*, a realm of collective human existence. It is a fundamental universal bond between all humans, if society and shared-reality are to exist.

Another word for such a relationship is 'trust'. What is meant by 'trust' here is as Hansen (2004, p.19) notes in Arendt's work, the difference "empathetic trust and worldly trust, or ethical and political trust". Empathetic or ethical trust abolishes social distance in which friends, family and lovers trust each other. Worldly or political trust, however, maintains social distance, it is a "shared commitment to certain ways of expressing and resolving differences among people who may not each other, and may even be hostile to one another" (Ibid., p.20). Such 'trust' is built by the establishing of a common world, whilst being able to freely disagree within it.

Thus, what Arendt (1958/2013) called 'world-making', 'politics' and 'action' (Logan, 2001), where once the necessities for human life have been met, humans begin to distinguish themselves from the world of objects and animals through the creation of culture. It was also the destruction of this shared public-space, that allows for agreement and disagreement that Arendt worried over in the rise of totalitarianism (Canovan, 1985). Kurds in the erasure of their culture, in the removal of options of how one is allowed to think about being Kurdish e.g., they are all just Persians, Turks or Arabs, are also subject to this totalising effect.

Where 'nation', 'identity' and 'money' are collapsed in on one another, identity politics and nationalism start to form (Johnson & Barnes, 2015). Where the existence of a country and by extension its citizens are rooted in its economic reality, all diversity and individuality that is meaningful to 'identity' is lost. Where the centralisation of economic power is considered more important than the open social-relations amongst people, any activity that does not translate into potential capital is regarded as pointless. For what is most interesting and unique about people is

generally not what makes them money, but everything else. To this end it will be asked throughout the thesis, is it money that tells us what to value, or what we value we can call money?

Whilst Kantner (2006) says our ability to use language is the precondition for membership of any community, phenomenologists appeal to something even more fundamental. There is what phenomenologists call 'regional' and 'fundamental' ontology (Zahavi, 2003). When we ask who someone is in terms of regional ontology we are really asking '*what are they*'? This is where we seek objective definitions and criteria where we fall into the 'categorisation trap' as to the legitimacy of someone's identity. Here we can appeal to the factual aspects of someone's existence (Zahavi, 2003), such as where and when someone was born; what language(s) they speak; who their parents were and where they came from, what colour their skin is, dimensions of their nose and cranium and so on. Here the person or *'who'* is reduced to a *'what'* – a set of objective criteria. At its most absurd it culminates in things such as 'citizenship tests' and 'immigration points based systems', where as long as someone knows enough about the host culture, its history, has desirable skills and they say the right things, they can be judged a valuable contributor.

What is totally missed here are the values; ethical standing and character of that person. The social worth of the individual is reduced to their economic or epistemic capital. However, even if our potential citizen knows everything about the history and culture of the host country and judged economically valuable, if they do not believe and practice those things that allow the social-relation (i.e. common world) to exist, then they might as well be the enemy of every other person (Alford, 2004). If they do not believe in and act for the rights and freedoms of every other person, where everyone is born equal, precious and worthy of a harm free life, then no amount of knowledge or money will make them a 'good person'. Famously, good business is not always done by good people (Hall and Benning, 2006).

Whilst we often do appeal to regional ontology to define and thus control discourses of identity and identification, what about the other relation called 'fundamental ontology'? Here phenomenologists state that all regional ontologies are based in fundamental ontology, which at its most basic is the awareness that one exists and that existence is valuable (Zahavi, 2003). The decision to value one's existence is not only more formative of *who we are* but is more important than *what we are*. Are they the sort of person who values freedom, justice, solidarity and honour? It is paramount to existential-phenomenology that *who we are* (social-relation) can determine *what we are* (economic behaviour). In terms of this thesis with will be considered that the social-relation provides limits to economic activity. What Nagel (1989, p.18) calls the "objective impulse" innate to the scientific and epistemic world-views, is to be countered by what some phenomenologists call the 'phenomenological

reduction'. This is to shake oneself out of the belief that who we are is only what we are – which for some phenomenologists is considered an act of violence. Levinas (Morgan, 2007) for example explains how the removal of Jewish people's humanity was accomplished by the domination of naturalised categories.[4] The ability to think of people as objects and thus devoid of humanity or to reduce to human/natural inalienability to commodity status is one such act.

So whilst we may argue over the historical ethnogenesis of the Kurds, which is troubled with assumptions and competing unverifiable theses – the philosophical problem is *trying to locate a subjective experience of identity in objective criteria*. This confusion is central to discourses of nationalism in that it becomes a battle of regional ontological discourses when we ask whether someone born in Turkey is a Turk or a Kurd? Their passport name and first language maybe 'Turkish', but do they *feel* 'Turkish'? Do their values, for example, align with the expansion of the Turkish Republic and support forced assimilation for those of cultural difference? Or do they recognise the contingency and ethical-subjectivity of 'identity' allowing them to empathise with those who are not like them, but will live and work for their freedom and rights anyway, because it's the right thing to do? Here the Kurdish proverb, "a lion is a lion, regardless of whether it's male or female" is conventionally taken as a sign of gender equality (Çağlayan, 2019, p.181), but it could be applied to this ethical commitment of solidarity – a Kurd is a Kurd, like a human is a human regardless of whether they happen to be in Turkey, Iran, Iraq or Syria.

As a route into the cultural identity of Kurds and a main theme that will repeat throughout this thesis, the researcher would like to share a story (Jwaideh, 2006).[5] Firstly, oral story-telling is a big part of Kurdish culture and ancient tribal-relations. Secondly, the ability to interpret stories is just as important. Thirdly, the symbolic import of stories act as a medium or vehicle for Kurdish traditions, values and practices. One such practice the researcher points to as being highly significant for the thesis is the ability to value something that by conventional economic or functionalist criteria would be worthless. Here Jwaideh (2006, p.36) mentions a Kurdish tribal trait of honouring or destroying inanimate objects. In one such story a Kurdish tribal force ends up celebrating a broken cannon, initiating it into the tribe and even praising the enemy operators of this cannon, giving them gifts! However, the other functioning cannon is destroyed, shown no mercy and its enemy operators are taken prisoner and treated poorly. Why?

4 Foucault and Gaita similarly argue for the framing of socio-subjective experiences as biological or legal categories, such as mental illness, or insanity.
5 A story told by the famous Kurdologist Basile Nikitine retold in Jwaideh (2006).

So, the story begins with an Ottoman force, led by Fadil Pasha. Suddenly, they are attacked by Kurdish Shayakh ‘Abd al-Salam of Barzan and his tribal murids. After a great battle, the Shayakh and his small band claimed victory. Part of this victory was possible, however, because the Kurds had allies. One of the Ottoman cannons failed. As the story goes, two cannons were present, but only one worked. One was operational and the other exploded on use. This swung the battle to the advantage of the Kurds. Rather than rationalise this as luck, or a poorly made or maintained cannon, Kurds say the weapon chose to sacrifice itself. It took sides with the Kurds rather than the Ottomans. For this act of bravery the murids gathered around the broken cannon and embraced it as a fallen warrior, praising it, calling it a ‘true believer’. Most would value a cannon according to whether it functions well or not. However, the canon’s ability to not-work is what put it above the cannon which did work. Moreover, according to Nikitine, the enemy Ottoman operators of this cannon were treated well. They were given presents and freed from Kurdish debt, as if they had worked together with the cannon for a Kurdish victory. However, the story does not end well for the other cannon and its operators. The ‘infidel cannon’ was thrown into the valley, where it smashed into pieces upon landing. Its enemy operators were taken prisoner and treated badly for intending to harm the Shayakh and ultimately Kurdistan. What could have been a re-usable weapon for further battles was destroyed. The fact that it worked was what made it of lesser value.

Why the researcher likes this story and its relevance for the thesis is for a number of reasons: story-telling is a part of how social-reality is created, reproduced and maintained. It is a way of connecting with each other that escapes centralised power i.e., it can be a way of resisting power or practising freedom. It shows how Kurds can make a value judgement between ‘good’ and ‘bad’ which is not based in functionalist or rationalist criteria. The ‘good cannon’ was the broken one and the ‘bad cannon’ was the one that worked. How Kurds can treat objects as if they had personalities, intentions and minds. To treat as an enemy and harm those objects that act to weaken or destroy Kurdish life. However, they will praise and celebrate those objects that, act for the affirmation of Kurdistan, even if they show no explicit signs of ‘Kurdishness’ (e.g., Ottoman cannons and soldiers).

Such aspects of Kurdish oral culture will be deemed relevant for the establishing of a currency, where the Swiss dinar lacking any explicit or ‘written’ trace of Kurdishness came to represent at a wider socio-symbolic level, that which is unwritten or tacit, the social-relation amongst Kurds.

Next an overview of this thesis will be given.

1.6 Overview of Thesis

The researcher picked the time period circa 1990-2003 as it marks an important, but understudied part of Kurdish history. Whilst certain aspects of this have been highly theorised and documented such as the Gulf Wars; Saddam Hussein; the new Iraqi constitution and international foreign and economic policy regarding the regions, the existence of a little known currency is what takes the researcher's interest.

Saddam Hussein took power as president of Iraq in 1979-1991 and 1994-2003, where he oversaw the invasion of Kuwait resulting in the gulf war conflicts. Subsequently he faced economic sanctions from UN and Western forces, where Iraq was divided into two. The Autonomous Region Kurdistan in the north and the Southern-Iraqi part. Saddam launched his own string of laws and policies as retaliation, which included the demonetisation of the then Iraqi currency. Millions in savings were wiped out overnight as the 25 Iraqi dinar, became worthless. Starved of the ability to import materials or new currency, Saddam ordered the Iraqi Central Bank (ICB) to print new money. This became known locally as the 'Saddam dinar'. This was to be the new national currency. This currency was so poorly made, which led to mass counterfeiting, devalued due to increased volume circulation (Selgin, 2015, p.96). All public trust was lost in it (Selgin, 2015, p.96).[6] Public confidence was further lost by Saddam making it a capital crime to be involved with the counterfeiting of his currency.

However, where such sanctions, laws and economic policies would ruin most countries, the Kurdish response was unique. Rather than admit defeat to Saddam and economically bind themselves to Southern-Iraq, the Kurds *invented* their own currency. Maintaining the older currency that was used in all of Iraq, of which the Kurds still had some reserves of, they maintained the value of this money. This currency came to be known as the 'Swiss dinar'. Its value was not backed by any centralised banking system or Government. As such it was not an official currency, so it was not formally pegged to any global currency. It was not created on the instruction of any economic or political authority. It just 'happened', yet an unbacked, nominally worthless, eventually illegal currency, came to be a highly successful and valued currency. How? A possible answer lies in the claim that Kurds do share a collective identity, beliefs and values, where 'trust' as a tacit part of the social-relation manifests itself as Kurdish culture. For this thesis, the existence of a fiat, non-commodity, de-monetised

6 By the mid-1990s the inflation rate in Southern-Iraq had risen to 250%, with a corresponding rate of depreciation against the U.S. dollar.

currency for thirteen years amongst Kurds must have had trust as a prerequisite for its public circulation.

The researcher asks, would this be possible if Kurds did not share some sort of collective identity, values and beliefs, even if tacitly so?

Selgin (2015) explains this episode in financial history by analysing the 'Swiss' and 'Saddam' dinar in terms of 'synthetic commodity currency' versus the 'fiat currency' respectively. Selgin (2015, p.96) says, "the episode shows that 'intrinsically useless' notes can continue to function as money, even though their use as such is, not only officially unrecognised, but officially condemned". Others have attempt to analyse this as a special case putting it closer to a type of proto cryptocurrency (Grinberg, 2012). How this period of Kurdish and financial history will be approached, however is primarily through the works of Karl Polanyi and secondarily via Émile Durkheim. Analysing interview data from Kurds about their economic and socio-cultural experiences of Kurdistan during the period circa. 1990-2003. The researcher is examining the link between currency and identity. Using ideas from Karl Polanyi, the researcher will argue for the 'Swiss dinar' as a form of 'embedded currency'.[7] As an 'embedded currency' it came to take on the role of the 'pure-sacred', which according to Durkheim, produces its opposite, the 'impure-sacred'. The 'pure-sacred' here is the 'Swiss dinar' that came to represent Kurdistan. It represented the social-relation amongst Kurds. It did not need a central bank for it to have value or be valued, for it was part of a wider 'social-protectionist' response to Saddam' s regime. As a successful decentralised embedded currency it eventually became a danger for dis-embedded economies through which nationalism is attempted. Here it will be tentatively suggested in the discussion and conclusion chapters that this is one of the reasons Kurds had to give up the 'Swiss dinar' in the re-negotiation of the new Iraqi constitution where a new national currency was implemented. Prior to this, however, the 'pure-sacred' of Kurdistan was under threat by the 'impure-sacred' of Saddam's regime, including his new currency. Whilst large-scale counterfeiting is one obvious factor in why people did not like this money, the stronger claim is made that even if Kurds could tell the difference between legal and illegal currency, they still would not and did not use it. In Polanyian terms there are social limits to economic behaviour. The opportunity for Kurds to trade in the Saddam dinar existed, however, Kurds chose to almost exclusively trade with the older currency, that had a highly limited supply, was not backed by anyone or anything, having been de-monetised by the Iraqi Central Bank, and yet it significantly out-performed the Saddam dinar, to the point of affecting the

7 A more extensive overview of Polanyi's work and its application will be given in Chapter two.

value of the US dollar. By 2004 the population of the Kurdistan region had an income per capita that was much higher than the rest of Iraq (Aziz, 2011, p.13; Zadeh & Kirmani 2017).

With the removal of Saddam and the renegotiation of the region post-2003, it will be argued that the currency that came to replace the 'Swiss' and 'Saddam' dinar as the new unified national currency is still 'dis-embedded'. For all the tokenism of an 'embedded currency' e.g., the new Iraqi dinar has the Kurdish language, images and symbols, *it still not regarded as 'Kurdish money'* by Kurds. This ability to regard something as 'Kurdish' or 'non-Kurdish', to create, reproduce and maintain value in a currency not backed by anyone or anything, is part of what the researcher will term a *'symbolic boycott'* and will be one of the novel aspects of this thesis.[8] Finally, what began the research process with the idea of a new regional Kurdish currency brings with it renewed doubt as to whether this currency, like the new Iraqi dinar, would be experienced as a 'dis-embedded' currency? Or, as with the 'Swiss dinar' an embedded manifestation of the Kurdish social-relation? Next the main structure of the thesis will be outlined.

1.7 Structure of the Thesis

Chapter one presented the problem with which the thesis is concerned and gave a preliminary look at some of the foundational and significant works. This is to help contextualise the problem, the research questions and objectives. The thesis' originality and contribution to knowledge are also highlighted.

Chapter two is a review of extant literature and theoretical framework. This will be an in-depth and exhaustive look at the various research fields and disciplines with which this thesis is concerned. This will ground the reader in the necessary knowledge needed to proceed with the thesis, to highlight any gaps in the current state of academic scholarship and propose how those ideas and theories are to be used in addressing the research questions and objectives.

Chapter three is concerned with the research methodology (e.g., interpretivist-phenomenological), the rationale behind the methodological choice and the methods used (e.g., Interpretative Phenomenological Analysis - *IPA*), presenting the reasons for why the aims and objectives of the thesis are appropriate given the research paradigm.

8 Other example of symbolic-boycotts has been given by Özsöy (2013) in how the dead are remembered and kept in commune with the living via symbolic gift giving and how the Turkish state tried to eradicate it.

Chapter four will present the findings as derived from approaches and methods documented in the methodology chapter. Here the emergent dominant themes of the findings will be organised and presented.

Chapter five will be concerned with what the findings mean and their potential significance, with an analysis of their application.

Chapter six is the conclusion of the contribution to academic knowledge, contribution to practise and to novelty of the thesis, and recommendations for further research.

Chapter Two – Literature Review and Theoretical Framework

2. Introduction

The following chapter will outline the existing fields of research that this thesis covers. This will provide the theoretical framework for how the findings and discussion chapters are to be viewed. It brings together ideas from anthropology, economics, sociology and philosophy of money, as well as theories of cultural and national identity. The aim here is to present the reader with the academic background to the thesis and also where current gaps in the field are.

The thesis takes inspiration from a synthesis of thinkers and ideas, which will make up the theoretical framework. Fundamental to understanding the thesis is the work of the social anthropologist and economist Karl Polanyi (1919; 1944/ 2001; 1957; 1969; 1977), the adaption of his work in Hirschman (1982) and Haddorff (2000), and the mapping of Durkheim's (1893/2014; 1915/1995; 1953/2009) concepts on to their various interpretations and models. As the thesis also deals with the *meaning* of money and how it possibly effects or expresses identity, the work will draw on psychology, semiotics and hermeneutics of money in theorists such as Belk and Wallendorf (1990); Dodd (1994); Helleiner (1998); Horwitz (1992); Lauer (2008) and Wennerlind (2001). The chapter will review the dominant ways that Kurdistan and Kurds have been studied and represented in the academic literature will be reviewed, with a focus paid to their apparent lack of unified identity, marked by division and fragmentation.

To begin, it is important to understand Polanyi's use and contribution to the thesis theoretical framework. His analysis of how society and the markets interact, how the economy can be thought about as 'embedded' within or 'dis-embedded' without society. And how if the social can be reduced to the purely economic this can, in turn, produce its own forms of what Durkheim called the 'sacred' and 'profane'. Looking through the seminal works on the potential origins and functions of money (Dodd, 2016; Ingham, 2004; Keynes, 1930; Menger, 1892; Parsons, 1967; Schumpeter, 1942/2013; Simmel, 1900/2004), according to Buscha, Muller, & Page (2017) the area between money and identity has been remarkably understudied. Attempts to link identity and money via 'national currency' as formative of a 'national identity' has met with various interpretations and criticisms (Marks, 1999; Marten & Kula, 2008; Müller-Peters, 1998; Risse 2003).

However, the overwhelming consensus from economists, anthropologists, sociologists and philosophers (Graeber, 2011; Knapp 1924; Simmel 1900/2004; Randall-Wray, 2004) is that money is

fundamentally a *'social-relation'*. Sometimes called the 'social-whole', where Simmel (1900/2004) understands this as "endless entities connected to one another by reciprocal relations" (Pyyhtinen, 2010, p.38). The 'social-relation' then is primarily our ability to relate and reciprocate with one another via a common world. Moreover, without this the economic sphere does not exist. Without the ability of people to come together in agreement or disagreement you do not get culture or society. Polanyi points out that for the majority of human civilisation 'money' has existed as an 'embedded' relation amongst people. What is meant is that matters of business or commerce have traditionally had social limits. Social or religious convention have always marked off certain behaviour or phenomena as 'off limits' or taboo. Yet over time the economic activity has come to 'dis-embed' itself as if it were free of any social limitation. Today money has risen to new levels of power and abstraction in the creation of universal money. Simmel (1900/2004) in his ground -breaking treatise of money highlights the structuring nature of money, its evolution and its symbiotic relationship with value, which changes over time.

Here, Von Braun (2012) identifies three ways the value of money has been certified over the millennia. It can be certified by ruling authority e.g., Kings, Queens, Emperors and States at other times it can be certified by materiality e.g., land or gold and the third type of certification is through the sacred (Von Braun, 2012). This is understood as the symbolic offering to God. It is the function of this last form of certification that will interest the researcher.

Unlike Simmel, the assumption will be that not all monies are the same. What he called money's "qualitatively communistic character" suggests that there is no distinction to be had between monies (Simmel, 1900/2004, p.440). There are various quantities, but not various *meanings*. Coming then from symbolic interactionists and semioticians such as Belk, Wallendorf and Sherry (1989); Dodd (1994); Hellenier (1998); Horwitz (1992); Lauer (2008) and Wennerlind (2001), the researcher will use those approaches to investigate *the meaning of money* outside of its 'quantitative function'.

Research such as Belk & Wallendorf (1990, pp.35-36), in semiotics and consumer theory have looked at how commodities and brands can take on sacred meanings. Here, they claim that 'money' as type of commodity can also take on sacred aspects, however, following Polanyi it will be argued that to treat money as a commodity is to 'dis-embedded' it, whereas to understand it as a social-relation(i.e., fictitious commodity), something closer to a language than an item designed for market exchange is to embed it. Polanyi in looking at the historical and anthropological relationships between societies and markets demonstrates the importance of social limits for economic activity.

Other have also attempted something similar from the gift-giving of tribes (Mauss, 1925/2002) to the exchangeable unit of 'oxen' in Ancient Greece (Grierson, 1977). What pre-modern money highlights is how the social-relation of humans exceeds the economic-relations of money, where it can act as a communal signifier and not exclusively as a transactional object (Einzig, 1949/1966; Ingham, 1998). However, with the emergence of late-stage neoliberal capitalism, the economic structuring of society, and the advent of money as a universal value has become so alienated from the social-relation, that 'money' appears to no longer be a human artefact under our control. Moreover, in the desire to keep the economy free of al social interference, where regulation or worker's union are seen as unnecessary limitations to economic growth, we get the conditions for what Polanyi called the 'double movement'.

Whilst Polanyi's work is an interdisciplinary, it is his anti-chartalism; anti-metallist and substantive, anti-individualistic and embedded approach that particularly interests the researcher. Today, Polanyi's economic anthropology and sociology has found a new resurgence within 'Modern Monetary Theory' (Rafferty & Moreno, 2022). Modern Polanyian scholars such as the 'Polanyi Group' argue that classical or modern neoliberal economics fails to deal ancient economies and ostensibly has the 'story' backwards as it looks to account for the past in terms of modern ideas and practices (Kurtuluş, 2008) such as the rationality of free market and so on.

In *The Great Transformation* (1944/2001) Polanyi sets out a fundamental critique of *homo economicus,* the sovereignty of the individual and the epistemic status of economics. Part of Polanyi's modern relevance is his challenging of the ideological underpinnings of economic determinism (Thomasberger, 2012). Basically, economics is not a science and any pretence that it is, is ideological. A way of legitimising the bias towards market freedom over socio-democratic practices. He argued that historically human cultures show a disposition towards collectivism, where the good of the group is more important than individual self-gain. Moreover, that it is not until the C.19th a new way of thinking about the relationship between society and the economy appears (Thomasberger,2012). In the past the economic had been embedded within the social via patterns of reciprocity and redistribution (Dalton, 1971). There was no separate sphere of economic activity. It was integrated into everyday social activity marked by social distinctions such as age, sex, kinship and marriage.

However, the eponymous 'Great Transformation' is how the social-economic became dis-embedded from social constraints, each now occupying its own imagined independent reality. Here for the free ideologue each is free self-regulating markets systems. For Polanyi, however, this *"implied a stark utopia. Such an institution could not exist for any length of time without annihilating the human and natural substance of society; it would have physically destroyed man and transformed his surroundings into a wilderness*" (Polanyi, 1944/ 2001, p.3).

2.1 Polanyi and Embeddedness: The Social and Economic Spheres

Based in the work of Karl Polanyi the thesis will assume the existence of what will be called the 'social' and 'economic' spheres. Polanyi argues that for the majority of human history, across cultures, the economy was always integrated within social relations (Polanyi, 1947). Where non-economic factors were just as important as economic consideration, making the 'economic' just one part of society. Here "economic activity is motivated by social obligation and regulated by the moral context that governs social life in general" (Stanfield, 1989, p.267). That collaboration is always stronger than competition (Stanfield, 1986, p.107).

However, with the rise and development of capitalism, utopian models of how past economies were supposed to have functioned came into existence. New theories of how money originated and operated, manifested visions of markets as being 'dis-embedded' from all other spheres of life (Gemici, 2008). "Instead of the economy being embedded in social relations, social relations are embedded in the economic system" (Polanyi, 1944/2001, p. 57). Here the role the economy played and how it was thought about in the formation of social-reality 'transformed', where "the relationship of the market to the whole of society, including institutions of political governance" are economically determined (Polanyi-Levitt, 2017, p. 390). Polanyi argues, however, that this vision is unsustainable. The project to permanently dis-embed the economy from society cannot be completed without totally destroying one or both. To prevent such destruction either the neoliberal free market ideologue demands that the economy be spared any intervention or the social-democrat demands that the state intervene and protect society. One prefers the free blind rational market forces of capitalism, the other is to protect the social from the excesses of unsustainable privatisation and rentier growth. The hypocrisy that Polanyi pointed out was that the utopian vision of the neoliberal is impossible without social intervention because it's a fantasy that becomes self-destructive. As Polanyi says, "leaving the fate of soil and people to the market would be tantamount to annihilating them" (Polanyi, 1944/2001, p.131).

Whilst the truth of some of Polanyi's anthropological statements have been questioned (Melitz, 1970) and the coherency of his concepts critically examined (Gemici, 2008), his influence upon C.20th theorists is undeniable. Fred Block (1944/2001) claimed that *The Great Transformation* "is indispensable for understanding the dilemmas facing global society at the beginning of the twenty-first century" (p.xviii). The Nobel Prize Laureate Joseph Stiglitz (1944/2001) says, "it often seems as if Polanyi is speaking directly to present day issues" (p.vii). The current growing global trend for electing populist leaders, 'Western' interventionism in developing states, and the counter-movement

between the rise of fascism and libertarianism, can all be explained within Polanyi's work (Desai, 2020).[9] Indeed Karl Polanyi's work has seen new growth of popularity when analysing the socio-historical developments of the Middle-East, which is hopefully something this thesis can contribute towards (Bugra, 2003; Cahill, Konings & Morton, 2018; Salamey, 2016; Smith, 2018; Tekdemir, 2021).

As Barber (1995) notes the concept of 'embeddedness' is only mentioned twice in *The Great Transformation*, where Polanyi uses various other terms such as 'submerged' and 'absorbed'. Polanyi chooses not to define 'embeddedness', but rather illustrate it through use. Gemici (2008) argues that Polanyi is using the term 'embedded' in at least two, but non-contradictory ways. It serves as a *methodological principle* and a *historical description*. The confusion or misapplication between these two has resulted in ambiguity or unresolvable contradictions (Krippner, 2001). The central idea, however, is that fundamentally without the 'social' you do not have the 'economic'. It is both a necessary and sufficient condition. The 'social sphere' then is all those things that are necessary for social-life, community, culture and society to form and grow. This has been called the *'substantive approach'*, where the economy is part of the "material life process of society, rather than a need-satisfying process of individual behaviour" (Sahlins, 1972, p.186). If economic analysis is to be useful it needs to consider non-calculative, non-rational-choice motivations of people, e.g., care work (Stanfield, Carroll & Wrenn, 2006, p.251). Feminist economist (Ferber & Nelson 2009; Folbre, 1994) here align with Polanyi's substantivism in pointing out that most orthodox economic analysis excludes non-economic activities e.g., acts of altruism, empathy, love, the pursuit of art and beauty for their own sake, reciprocity, care (Lutz, 2017).[10] Here Polanyi argued that humans do not;

"act so as to safeguard his individual interest in the possession of material goods; he acts so as to safeguard his social standing, his social claims, his social assets. He values material goods only in so far as they serve this end [...] The economic system will be run on non-economic motives" (Polanyi, 1944/2001, p.46).

Here, non-market outcomes are the goal. Reciprocity and redistribution are determined by socio-cultural norms, such as kinship groups, favouritism, or 'saving face' (Eriksson, Mao & Villeval, 2017; Sahlins, 1972; 1976). However, the need to model and formalise socio-economic exchange and transaction has come to dominate. All the ways we turn goods and services (real and fictional) into a common value to be exchanged, which can then be modelled has become routine. From the C.18th

9 According Levin (2019) between 1946-2000 the U.S. performed at least 81 known interventions in foreign elections.
10 Similar conclusions are reached by Nobel Prize winner Amartya Sen (1977) that those who are motivated purely by rational economic self-interest are social morons.

onwards institutional shifts occurred whereby a new world was to be built "society, morals, ethics and politics were subordinated to, even modelled on, markets" (Fraser, 2014, p.543). This will be referred to elsewhere in the thesis as the 'doux-commerce thesis'. It is maybe one of the great ironies that economic theory that celebrates the rationality of markets and individualism will probably lead the most undesired and thus irrational outcomes of all, total climate and social collapse (Parr, 2014).

Polanyi rejects the Marxist claim that the future of society is pre-determined by prior stages of economic development and that socio-historical change is driven exclusively by class interests, or economic motives. For Polanyi, social progress is dependent upon intentional human action determined by moral principles, which tend towards *collective solidarity*. Polanyi disagrees with the 'anti-humanism' found in the late Marx, and subsequent European social theorists. 'Anti-humanism' is the idea that humans are no longer the driving force for progress or social change. Working against the back-drop of the 'Great Depression', the rise of European fascism and the collapse of global capitalism, Polanyi sought to defend the role of humanist, social-democratic values. Polanyi's time spent working with Christian radicals and socialists gave him the intellectual and ethical framework for how social forces interact and re-introducing the humanism back into Marxism (Tawney, 1935).[11]

Indeed, since Max Weber's (1958/1905) *The Protestant Ethic and the Spirit of Capitalism* the precise interplay between the economic and non-economic has troubled other socially and religiously oriented theorists. Weber, for example, questioned whether the economic would corrupt the religious making it secular? Or would the non-economic provide moral limitations to economic behaviour and beliefs? Such concerns and adaptions to Marx puts Polanyi alongside other theorists of the Frankfurt School such as Georg Lukacs, Karl Korsch, Antonio Gramsci and Walter Benjamin.[12] What Polanyi argued was that the rise of fascism came out of a clash between capitalism and democracy. However, the way out of this was not, as Marxism suggests, by working-class revolutionary activity, but rather the working-classes should, in a sense, take the ethical high-ground and act for society as a whole (Block, 2003, p.278). They should act for everyone, not just themselves. Polanyi reasons that if the working classes only acted to further their own self-interest it would provoke a stronger authoritarian counter-response. The very thing they were acting for, such as improved living-working conditions or social-political autonomy, would end-up being the very thing denied to them. This is what Polanyi

11 Christian socialism has a long history rooted in the teachings of Jesus Christ. Examples are the British confectionery Quaker families and organizations e.g., Terrys, Rowntree, Frys. The British admirer of Polanyi, Oxford historian and social activist R. H. Tawney was an early advocate of free public education. Polanyi would later work for the Worker's Educational Association, whom Tawny was President of. Polanyi became the editor for the 1935 volume of *Christianity and the Social Revolution*.

12 There were American and West-Indian thinkers who also fit this tradition such as Kenneth Burke, Sidney Hook, and C. L. R. James.

calls the *'double movement'* (Block, 2003, p.296). This is not necessarily a dialectical relationship, but is an action and response, where for Marx this relationship is always based in material economic conditions, for Polanyi, people can rise above these limiting factors, to a way of existing that is not determined by the economic.

For Polanyi, similar to Marx, there is a power-struggle between social-relations and market forces. The idea, however, that the social and economic exist independently, in an autonomous self-regulating process, is for Polanyi a 'fantasy'. Amongst these fantasies is the belief that everything is commodifiable. However, the ability to treat non-commodities as commodities is what Polanyi calls *'fictitious commodities'*. Radin (1987) calls this "*universal commodification"*.[13] Whilst a commodity is created in order to be sold, a fictitious commodity exists by necessity, is not created, nor fully exchangeable. Polanyi names three fictitious commodities being *'labour'*, *'land'* and *'money'*. These are things that pre-exist the economic and are rooted in human existence, yet have acquired an exchange value. Land was originally free, a gift from nature, something that everyone needs, yet it has become a 'natural commodity'.[14] Land is another way of saying 'human existence' as we all occupy space by virtue of being born. 'Labour', is also another word for 'human existence' – it is the most general description for human activity, which for most of human history has never been about 'work' or 'profit' (Polanyi, 1977).

Finally, 'money' is a way of representing the social-relation. It is the *relationality* and *reciprocity* of humans existing together. Money is a form of communication, which for Braun (2012) is synonymous with writing, however, for this thesis it will also be considered a verbal and non-verbal socio-linguistic act. Modern capitalism, however, hides the conditions under which land, labour and money enter the market economy, are transformed, and adds them to the list of goods and services potentially for sale. What makes them fictitious commodities is that they cannot be fully integrated into the economic. If they are it destabilises both the social and economic spheres, which then require artificial intervention. Unsustainable debt accumulation for example in rentier markets results in social and then economic collapse as people cannot afford to rent, heat or eat, which then provokes a 'social protectionist' response. The most infamous for Polanyi was the rise of nazi fascism as a response to the economic measure of WW1. As Polanyi warns;

"in regard to labour land, and money such a postulate cannot be upheld. To allow the market mechanism to be sole director of the fate of human beings and their natural environment, indeed,

13 *'Universal commodification'* –is the believe that everything should be alienable, where it only achieves its meaning or value within the logic and laws of the markets.
14 *It is suggested that Polanyi's use of land is an umbrella a terms for all of nature.*

even of the amount and use of purchasing power, would result in the demolition of society" (Polanyi, 1944/2001, p.76).

Most economists now agree that markets should have limitations, but exactly how and when is one of the great modern socio-economic; political and ethical questions (Stiglitz, 1944/2001, p.viii). As land, labour and money are not real commodities, but are essential for the functioning of society, non-economic forces need to regulate how they are treated within the marketplace. Unlike Marx, who argues that a contradiction remains at the heart of capitalism, for Polanyi, it is an outright lie, which means it can never work the way it is supposed to without non-economic intervention. For Polanyi, and the Christian-Socialist radicals the hope was that the economy would be limited by human dignity and the well-being of people and nature. These would be the determining factor in how society was organised, not what things can be bought and sold for (Baum, 1996).

Polanyi's work sits alongside other great social historians such as Fernand Braudel (1967/1992), who like Polanyi, argued that modern representations of capitalism and the role of states are completely misrepresented. He argues that feudal social structures established in the Middle-Ages are the reason for successful modern day cultural formation. Braudel (1967/1992) argues that capitalism works through monopolisation, not competition, where the state acts as a guarantor for the monopolist rather than a protector of competition. For Polanyi it was;

"A blind faith in spontaneous progress had taken hold of people's minds, and with the fanaticism of sectarians the most enlightened pressed forward for boundless and unregulated change in society. The effects on the lives of the people were awful beyond description" (Polanyi 1944/2001, p.39).

Next, will be presented a modification of the Polanyi's ideas in the works of Hirschman (1982) and Haddorff (2000). Here 'dis-embedded' economies if taken to their logical conclusions, with unrestrained freedom of the markets leads to the "self-destructive thesis" (1982, p.1466), or what Haddorff (2000) calls this the "absorption model". Where the freedom and growth of the economy is valued above everything else (Bohle & Greskovits, 2007; Parr, 2014; Rosales, 2008; Wacquant, 2009).[15] However, where economies have remained 'embedded' Hirschman (1982) argues for the "feudal-blessings thesis" (Hirschman, 1982, p.1481), or what Haddorff (2000) calls this the

15 This is generally recognised as a central doctrine of modern neoliberal economics and a condition of later-stage capitalism.

"ambiguity model".[16] For Polanyi' "primitive societies" or "archaic economies" do not exist or function along modern neoliberal economic lines. 'Value' and 'valuing' here are socially embedded.

Thus, the 'feudal-blessings thesis' is the radical idea that capitalism works *because* it is founded upon non-capitalist (non-economic) practices.[17] Here the economy is inferior to socio-ethical obligations and norms. For capitalism to function healthily it requires non-capitalistic values and traditions.[18] It requires people to be able to make non-economic judgements about 'greed' or 'unfairness', or trust and loyalty if society is to exist. It "reunites contemporary civil society with its own pre-modern tradition and seeks to transform democratic-capitalist structures in society" (Haddorff, 2000, p.485-486). Furthermore, Hartz (1955) and Hirsch (1976) argue that the excesses of late-stage capitalism and neoliberal economics can be adequately responded to by only those who have non-capitalistic cultural traditions and practices to call upon. Here it will be argued that the Kurdish tribal-relation is one such example and thus why Swiss dinar could exist.

2.2 Polanyi and Money

It is important for this thesis that we understand how money moves from an embedded social-relation to a dis-embedded object. Today's 'great transformation' is part of what Polanyi called 'high finance' (*"haute finance"*). The rapid growth, dis-embedding and *absorption* of the social by the economic. 'High finance' has no singular power-base as it is a global phenomenon, "independent of any single national government" (Morse, 1970, p. 373). This is part of the 'freeing of markets', which includes regional and national boundaries. 'Finance', Polanyi (1944/2001) says, is now made up of syndicates, consortia, investment groups, foreign loan and venture capitalists, "all looking to co-operate with national banks, national capital and, national finance" (pp.11-12). Politics and business, social and economic matters all collapse into one another. In modern state formation it requires that "politically, the nation's identity was established by the government; economically it was vested in the central bank" (Polanyi, 1944/2001, p.205). This is made concrete in 'national currencies'. Polanyi notes, however, the *'double-movement'* of high-finance being outside the control of any one national

16 The "self-destructive thesis - absorption model" and "feudal-blessings thesis - ambiguity model" respectively will be used interchangeably at times.
17 Such sentiments can be found in the work of Alexis de Tocqueville (1840/1961)*;* Louis Hartz (1955), Fred Hirsch (1976).
18 Non-capitalistic values and practices: This puts the social-relation first. Human actions are not profit driven, nor secured by self-interest. It is where social matters are embedded into economic relations, which limits what is consider suitable economic behaviour. Here people act from status, looking to 'save face' rather than legal contractual rights. Fundamentally, it understands that not everything can be bought and sold. Some things remain non-commodifiable.

authority, meaning it also has the ability to stabilise countries. 'High finance' gains from both wars and peacetime. It is the choice to which of these ends 'wealth' is justified is an indicator of the social. Do we value peace and social-cohesion ('life') or war and social-destruction ('death')? However, the freeing of high finance from the gold standard, which acted as a form of restraint, is what Polanyi and Keynes say is one of the sources of its own instability.

After WW1 Western powers using deflation and non-rentier incomes sought to re-establish pre-War 'gold standard' parity (Keynes, 1925/1978). Businesses, via central banking systems, became convinced that the money they received as profit would be equivalent to its value in gold. Here money becomes naturalised as a commodity like gold. The 'absorption' of local and international finance, politics and business, gold and money, commodity and non-commodity imposed a high social cost. The dis-embedding of the economic from the social meant high finance operated outside of democratic institutions of control. As with today, eventually private sector debt accumulates to unstable proportions. When this became inconsistent with the gold standard exchange rate deflation and credit restriction followed. Such deflation and credit restriction, if strong enough and most crucially *if allowed to play-out*, destroys not just the economy, but the social-relation upon which it rests.

However, as Polanyi and others have remarked, this is very rarely allowed to play-out to its full effect. Banks, governments, international economic bodies step-in and intervene. They print money and credit, adjust interest rates, reallocate and move debt around, by-passing the 'autonomy' of the gold standard, so the system can keep going.[19] They apply a form of social-dampening on the supposed absolute freedom of the markets, which if were really free would 'eat themselves' (Margulies, 2019). Where market freedoms or authoritarian states threaten the social-relation by allowing too little or too much control this provokes a 'social-protectionist' response e.g., unionising, workers' rights, equal pay, striking and so on. It was here that Polanyi aimed to explain the rise of fascism (state-authoritarian) from its capitalistic neo-liberal origins (economic liberalism) (Block & Somers, 1984). Seccareccia & Correa (2017) argue how the creation of national and supra-national currencies in the C.20th follow Polanyi's analysis. This means the integration of global high finance and state-building.

By making a 'gold standard-less' currency, that makes 'money' the new gold standard, we get the double-movement of 'freedom' and 'control'. The national acts of 'autonomy/ sovereignty' in creating a national currency, in turn, create systems more restrictive than the 'Gold zone'(Hayek, 1976). Hayek (1976) himself became a vocal critic of national currencies, instead favouring private currency

19 See chapter four in Polanyi-Levitt (2013) for a detailed analysis of the breakdown of the 'Gold zone'.

creation which should compete for use.[20] The integration of national currencies into global finance paradoxically give Governments and nations less control over their own economic destiny (Seccareccia & Correa 2017).[21] If we look at the creation of the Euro, the legal separation of money and state comes into existence with the 1992 Maastricht Treaty, which led to the creation of a centralised European bank to which all EU nations surrendered control of their currencies, which subsequently sets the dynamics for populist national movements within the EU we see today. What then is money from a Polanyian perspective?

Contra to the Austrian school and Mengerian notions of the function and origin of money, Polanyi argued that *monetary relations* (i.e., credit and debit), existed separately from *trade-relations* in pre-modern societies (Peacock, 2013). There were at least two different notions of what it means *to owe* and *be owed*. There are business matters and socio-ethical matters. Moreover, 'business matters' never took precedence over social norms and conventions. The notion of value that was used to settle debts and disputes was not derived from the economic, but the social.

Where Von Braun (2012; 2017) argues that money and writing develop in parallel with its earliest forms being synonymous with various types of book and record keeping. Like Polanyi, the researcher agrees that money is expressive of meaning and thus language is inclusive of writing. However, also in keeping with Graeber (2001;2011) the existence of money as a form of equivalent payment came into existence with the settling of blood feuds and tribal rivalries in order to maintain peace and political power relations. Thus for Graeber 'money' as a form of equivalence or parity exists when trust is broken or absent. Moreover, if the debt to be paid is 'death' then in the attempt at trying to settle this debt not only means admitting responsibility, but also a desire to pay that which cannot. Graeber (2001, pp. 134-135) says, this can actually close the matter. It is understood that no amount of cattle, jewels or ceramics can replace a family member. Outside of this 'money' is unwritten and circulates as a form of social-debt e.g., favours, promises, credit, verbal agreements…etc., all of which are underwritten by 'trust' or what the researcher is calling the 'social-relation'.

Thus Polanyi (1977, p.102) understands money as payment or "settling of an obligation", which for him is synonymous with *socio-moral obligation*. Payment then is not identical with commodity 'exchange' (Maucourant, 2002; Polanyi, 1968). 'Money', Polanyi says, is closer to a language than a commodity (Polanyi, 1944/ 2001, pp.75; 137; 204-5). It is a tacit social convention. To be

20 According to the European Central Bank bitcoin's decentralized model of money has its theoretical basis in Hayek's "The Denationalisation of Money" (Nakayama, 2018).
21 "the Maastricht Treaty of 1992 can be envisaged as the strict lineal descendent of the Bank Charter Act of 1844 that introduced the Ricardian (and, subsequently, Mengerian) conception of the monetary system into an institutional structure of the gold standard" (p.263).

dishonourable in business, to break promises or to act with kindness and care all have value. This is the social-relation that exists between people. How this social-relation plays out however is culturally specific. Where social convention dictates what is to be considered economic behaviour. The worry for Polanyi was that modern neoliberal ideology found it acceptable, even desire that everything is convertible into money. That everything has a price or can be treated like a commodity. Such unregulated liberalism becomes self-destructive. Indeed 'freedom' is only philosophically meaningful when paired with control (Braham & Van Hees, 2014). Regulation promotes liberty as the saying goes (Harcourt, 2011, p.174).[22] The desire for absolute market freedom is thus the driver of social crisis, where intervention is required if total collapse is to be avoided. Polanyi, like other historians have shown that the illusion of capitalistic countries being 'free traders' is rooted in ideology and not evidence (Harcourt, 2011).

What this admits to is, the social is fundamental to the economic. To understand that there are some things that simply cannot be bought and sold the researcher is calling the *'sacred'*; *'sacred-social'* or the *'social-relation'*. It is also this that underpins 'trust' whereby a common world is possible in which 'value' is a public notion. The absorption of the social by the economic however e.g., universal commodification, leads to destruction. To prevent this a social-protectionist response is made. Circa 1990-2003, Iraq had a central bank and the means for creating and administrating a national currency. Kurdistan, however, was cut-off and economically isolated. Saddam wishing to be seen as strong and powerful, paradoxically, found himself within the highly restrictive structures of global high finance. In trying to be a powerful global player Saddam was forced to give up power to international finance markets. In response, he was forced to print large volumes of poor quality money, that weakened his power further.

Kurds, however, cut off from global financial systems, as well as economically isolated from the rest of Iraq, created a strong performing currency from 'nothing'. Here the researcher argues that the creation, reproduction and maintenance of the Swiss dinar was one such social-protectionist response. Where Duffy & Ochs (2002) argue that social convention around the believed reliability of a currency's value in the absence of a state backer is what can give it value, this thesis argues, that if such a currency is culturally embedded, then money *is* the social convention, like a language. Using Hirschman (1982) and Haddorff's (2000) modification of Polanyi it will be argued that the Swiss dinar was an embedded currency, as expressed through the 'ambiguity model' and 'feudal-blessings thesis'. What then is the evidence for the Swiss dinar as an embedded currency? Here, the absence of

22 Such historians note the growth of bureaucracy and administration as a response to public scandals and corruption.

a centralised banking power, the collective Kurdish agreement that it was money, and its increased value even during times of conflict, will be considered as evidence for this claim.

It would be helpful here to define the three main currencies under consideration i.e., new Iraqi dinar (NID), Iraqi 'Saddam' dinar (ID) and the Swiss dinar (DS) in terms of currency 'types'. What makes them different and how are these differences related to the thesis?
New Iraqi dinar (NID) – this is the current national currency, existing since end of 2003, as part of the new constitution of Iraq created after the removal of Saddam. It was created to bring the region together in a single stable unified currency under a centralised power.23 It is be printed and issued by this central power, to be used by the entire population. The supposed social value of the new Iraqi dinar however is in conflict with its market value being 1 US $ = 1292,56 NID.24 Here the US dollar acts as an 'alternative' currency, in which it can be used instead of or alongside the existing national currency.

Iraqi 'Saddam' dinar (ID) – this was the currency prior to the NID, it was created by Saddam, printed and issued by the Iraqi Central Bank. This was the national currency of Iraq (1990-2003), where the population were legally obliged to use this money. It was however, not accepted internationally as Iraq was under global economic sanctions. Here too the US dollar acted as an 'alternative' currency, in which it was used instead of or alongside the existing national currency. To this end the poor quality of printing of the ID and the ease with which it could be counterfeited meant the US dollar was desirable.

Swiss dinar (DS) – this was the older, former Iraqi currency, which Saddam replaced and in some cases de-monetised e.g., the 25 DS became illegal to use. It was not a national currency, as the Kurds do not have their own country, it lacked a central bank and state backed power removing any official recognition. There was a fixed, limited supply of older former currency that had been continued to be used by the Kurds, rather than adopt 'Saddam's' money. Rather it is a 'collective currency'. The US dollar here again acted as an alternative currency. Why however, the DS is not an 'alternative currency' is that unlike the US dollar, it was not printed, issued or controlled by anyone. As Selgin (2015) notes, "In Kurdish Iraq prior to the 2003 invasion there was, essentially, no banking system at all, so that the money stock consisted entirely of Swiss dinars, with no complement of transferable

23 "Basically, Iraqi people deserve a single, stable and secure currency which is convenient to use. The currency needs to be single because currently there are two different currencies and exchange rates – one in the north Kurdish region and another for the rest of the country." Hugh Tant (Former Iraqi Currency Exchange Director) – http://georgewbush-whitehouse.archives.gov/ask/20031120.html.
24 As of 15/05/23

bank deposits." Generally, complementary or alternative currencies exist alongside official national currencies like the Chiemgauer, Bristol Pound, or Eusko. They are universally exchangeable with the national currency, which also has wider national acceptance for their use in specific conditions or regional locations, generally for the promotion of parallel markets or specific social aim (Blanc, 2011). The DS is a 'collective currency' for that whilst it lacked official backing, was not planned or issued by anyone, and did not exist alongside a wider national currency, it did function as money both inside and outside Kurdistan. It was accepted internationally, sometimes stored by those speculating on the future value of the 'Swiss dinar' linked to the Saddam's capture (King, 2004). The exchange rate in 2003 was 1 DS = 150 NID, whereas 1 ID = 1 NID. It is noted that whilst Kurds could have printed their own ID and gained a one-to-one exchange, or even better converted the DS, there was so little trust in the new centralised power that they still retain their currency. Is it this 'trust' in Kurds and lack of trust in 'outsiders' that means the dinari Swiss functioned as a successful currency in its own right for thirteen years?

To conclude, money understood as a commodity derives from a dis-embedded economic worldview. Money understood as a fictitious commodity that cannot be truly exchanged, then comes from an embedded economic worldview. Which one of these is allowed to dominate will be discussed next via the work of Hirschman and Haddorff and there implications for Durkheim's sacred and profane.

2.3 Haddorff & Hirschman: The *Absorption* and *Ambiguity* Models

Based in Albert Hirschman's (1982) *The Rival Views of Market Societies* he lays out fours ways that the markets and society interact. The first is what he calls the *'doux-commerce thesis'* which is the basis for all modern libertarian economics. It takes 'rational' self-interest' amongst individuals to be the path to free, orderly and moral society (Hayek, 1944; Von Mises, 1927/2002). The second is called the *'self-destructive thesis'* where the hegemony of the market forces and individualism leads to the total breakdown of civil society. The third thesis he calls the *'feudal shackles thesis'*. This argues that capitalism always runs into crisis due to deeply entrenched non-capitalist, feudal beliefs, instincts, and values held by people (Friedman, 1962). The final thesis, called the *'feudal blessings thesis'* is the alternative that capitalism only works due to people having a feudal past and non-capitalistic beliefs, values and traditions to practice.

Building upon this work Haddorff (2000) synthesises the four theses into three models called: 1) *oppositional* 2) *absorption* 3) *ambiguity* models. The *'oppositional model'* says the social and

economic spheres can never complement each other, they will always be in conflict, competing for power and control, which is the basis of Marx's dialectic. The *'absorption model'* is where one is completely reduced to the other. Haddorff (2000) argues that the 'feudal shackles thesis' assumes that religious or non-economic practices have retained values and beliefs from a past era. If capitalism is to work then these religious or non-economic practices need to be secularised by the logics of the market. The privileging of economic practices above the social for Haddorff (2000, p.486) means the *"economy has become "sacred" and a contemporary form of religion, which presumes a functionalist view of society".*

Finally, the 'ambiguous model' states that the social and economic do interact, are symbiotic and can complement one another, but neither has full control. They both exist in an ambiguous interdependent relationship. Ambiguity arising from the indeterminacy of this relationship.

Most importantly, is that as the social or religious cannot be reduced to the economic, it resists a purely functional view of society. This also applies to the notion of the 'sacred', which whilst according classical to Durkheim does have a function, it will be assumed that it is not only functional (Thompson, 1993). The sacred exists outside of human control, motivations and quantification. Just as Haddorff (2000, p.493) "refuses to say that religion, or the sacred, is a purely human phenomenon, a socially constructed idea", so too the 'sacred' will have a transcendental role here.

The researcher will be using the 'absorption' and 'ambiguity' models explicitly and tacitly throughout the theoretical framework, data analysis and discussion. As already mentioned the significance of the 'absorption model' is that the economic can become 'sacred', the non-religious can become religious, or the profane can becoming sacred. According to Durkheim (1893/ 2014; 1915/ 1995; 1953/ 2009) the central organising principle of social-reality is the 'sacred-profane' distinction. However he is insists that these categories are distinct and cannot be made identical. Yet with the absorption of the social by the economic, we find that nominally profane objects, ideas and events can function as the 'sacred'. Why this is significant is that the researcher will argue that *this* is what 'national currencies' are and also what 'national identity' depends on. In order to naturalise national identity via a currency it needs to confuse, collapse or reduce the social to the economic. It needs to be able to make the idea of nationhood via economic sovereignty and dominance *sacred*.

It will also that Kurdistan's lack of apparatus to create a 'national currency' e.g., lack of centralised power, federal bank, printing and minting technology, was not a barrier to creating a 'collective currency'. The 'Swiss dinar' became an ambiguous expression of the social-economic-relation as part of the 'sacred'. Thus a powerful reason Kurds did not want to use Saddam's money and sought their

sought their own is that a higher-value was being practiced that dictated what 'money' could be. This description and analysis fits the '*ambiguous model'* better, where the social and economic spheres both play a role, they are interdependent, but not identical. If the social-relation is challenged there is a protectionist response acting as a shield or barrier to harm, which can be to manipulate the meaning and value of money. The research thesis hopes to demonstrate how this was expressed and experienced via Kurdish experiences and what this says about Kurdish cultural identity.

According to the researcher the Kurds themselves exist as part of the *'ambiguous model'.* A people who have developed in the absence of centralised power, who are sceptical of state domination, who have a deep cultural history of complex networks of inter-tribal systems that make 'power' ambiguous. Here the Kurds have a notion of the sacred that is not based in the economic, but in the social. Moreover, because they have this notion of the sacred, it demands that it never mix with the profane or come into contact with the impure-sacred (Durkheim, 1915/1995, p.306). Why this is significant is that in attempting to keep the pure and impure sacred apart, or the sacred from the profane, it requires an act of *boycotting.* A collective action that uses non-economic judgements and motivations as a source of value. The thesis will analyse some of the ways Kurds acted to strengthen or weaken the value of currencies according to the sacred - profane distinction. This will be referred to as *'symbolic-boycotting'*. According to Atran (2010); Dehghani *et al.*, (2010) and Tetlock (2003) when judgements of sacred-value are involved utility-based economic models of value are never used. Here profane values are easily interchangeable, but the threat to replace or destroy the sacred results in strong negative reactions. So depending on the context of the absorption or ambiguity model one will get a different notion of sacred and profane.

2.4 Durkheim: The Sacred and Profane

Based in the work of Émile Durkheim, he argued that society is possible because it is organised around a fundamental binary called the *'sacred'* and *'profane'* (Kurakin, 2015; Pickering & Redding,1975). Durkheimian sociology thus places the 'sacred' as an organisational feature of all social-life, where it delimits the social from the non-social, or the community from the individual.[25] Sociologists and anthropologists alike (Desmonde 1962; Durkheim 1893/2014; 1915/1995; 1953/2009; Eliade 1959; 2022; Hodges 1988; Mauss 1925; Shell 1982; Weber 1905/1958; 1920/1962; 1968) have noted the

25 According to Alexander and Smith (2003) only the "strong program" today in cultural sociology recognises the importance of Durkheim's 'sacred-profane' as seen in the work of theorists such as Victor Turner, Clifford Geertz and Mary Douglas.

links between the development of religion as a force for social organisation and the evolution of the economy. The sacred-profane distinction comes from a body of early anthropological work that analysed pre-modern societies that appeared to be organised around the 'sacred' e.g., special objects, places, events, practices and individuals that are venerated, feared, worshipped or idolize. Durkheim's formulation is ambiguous as he really only ever talks about the sacred (Riley, 2005, p.274), where the profane is left as a negative-definition:

1) *Pure-Sacred*: objects as a source of 'grace', 'numinousity', 'awesomeness' inspiring great admiration, reverence, and respect – producing thanks and beneficence.

2) *Impure-Sacred*: objects as a source of 'evil', inspiring fear, disgust and horror – producing revulsion and harm.

3) *Profane*: neither the pure or impure-sacred.

Now, depending on whether one is located within the 'absorption' or 'ambiguity' model we get a different relationship between all three. As the 'absorption model' does away with the distinction between the social (sacred) and the economic (profane), it leaves room for a possibility that they become identical and the profane becomes sacred. This however is in direct contradiction to the standard Durkheimian model. Kurakin (2015, p381), for example, states that "the sacred and profane do not stand in a mutually transformable relationship: the sacred can transform the profane into the sacred but *not the reverse*".[26] Durkheim (1915/n 1995, p.36), himself stressed this non-identical nature by leaving the 'profane' as a negative definition i.e., it is always what the sacred is not. However, if the economic can absorb the social, where the profane becomes sacred, we get a shift in priorities and values. For Polanyi, to make the economy sacred would come at the guaranteed ruination of society. Nowhere has this been better highlighted than current responses from some wealthy countries to the global Coronavirus pandemic. 'Health' as a necessary condition of a functioning economy reveals the 'embeddedness' of the economic within the social. If people are not fit, healthy or physically/mentally capable, the entire infrastructure of society collapses. What is more important life, and health or business and profit?

If the social and economic can be kept separate and yet interdependent, the social can be used as a storehouse for non-economic values, traditions and practices that informs what the economic should be. The foundations of these sociological and philosophical systems deal with the ambiguities of complementary and oppositional forces give rise to what Polanyi called the 'double-movement'. Here

26 Italics added.

what Hegel, Marx, Weber and Durkheim might recognise as 'dialectical' (Knapp, 1986) is also a part of Kurdish culture. Bocheńska (2014) argues for the blurring of the pure-impure sacred within Kurdish volk-stories, that invite multiple-interpretations as to their meaning. In contrast to the 'Sovietization' of those same stories, which mute the religious and mystical aspects as not belonging to their secular ideology.[27] One such Kurdish volktale deals with the themes and motifs of the pure and impure-sacred and profane is the legend of *'Hezargol'*.[28] Not only is the oral storytelling tradition important to Kurdish identity, but the mythical symbolism, imagery and messaging is an invitation to perform what has been labelled a 'symbolic-boycott'. A message from the 'Hezargol' story about what happens if we allow the pure, impure and profane to all mix – to confuse one for the other? One version of this confusion is presented in the absorption model.

2.4.1 Sacred and Profane: *The Absorption Model*

Under the 'absorption model' religion and all other social practices are viewed functionally in terms of individual and group interests and motivations. In this sense it is no different to any other socially constructed practice. Moreover, the absorption model has it that unconscious non-capitalistic values, beliefs and practices are a barrier to social development. The logical conclusion is that the ethics of market forces need to secularise not just religion, but all other areas of social life. If the sacred and profane are arbitrary human practices, to which there is no necessity, then they can continually switch positions according the dominant ideals, beliefs and myths of that society. The worry for ethically oriented scholars is that "[i]n a secular and materialistic society the market becomes sacred" (Haddorff, 2000, p.491). It is here that theorist such as Belk and Wallendorf (1990) and Belk, Wallendorf & Sherry (1989) have investigated the 'sacred' meaning of money and consumerism.

27 The pure-impure sacred ambiguity is highlighted by Bruinessen (1995) where he points to the sub-sect of the Ahli-i Haqq sect of Guran who worship "Satan", but deny he is Evil. Rather he is an angel within the Ahl-i Haqq pantheon.
28 'Hezargol' (meaning "thousand lakes") is an old Kurdish legend about a sacred mountain. The a version of the tale states that Hezargol was originally a singular lake thought to be the "stronghold of happiness, the refuge of pure and candid love" symbolising eternal life. One day a wounded serpent bathed in the lake to heal itself and gain youthful immortality. A nearby shepherd who witnessed the miracle wanted to help his sick friend, so went to get them and bathe them in the magical lake. However, on returning where there was a single lake now stood a thousand. Each lake was formed from a water droplet that had fallen off the serpent's body as it had emerged from the lake. As much as they tried they could not find that original magical lake and so the story goes the secret of eternal life was lost forever. Why this might be relevant is the sacred-profane symbolism within the story. The magical lake is the pure-sacred as it offers eternal life. The serpent who fears suffering and death corrupts the pure-sacred lake thus representing the impure-sacred. The appearance of thousand identical lakes that have no special qualities in which the sacred is lost is thus the profane (Khan, 1949, p.238).

Could anyone reasonably deny that late-stage capitalism has not become a dominant global religion today (Dobell, 1995)?

Indeed, the adoption and inclusion of religious language, symbols and metaphors have been of considerable interest to anthropologists, sociologists and philosophers of money. Helleiner (1998; 2003) talks about currencies awakening the *religious aura of a national totem;* Marx (1964/ 1844) for example called 'money' the *'all mighty being'*, Simmel calls it the *'reification of the social-whole'*. Then there's the role of 'faith' in how non-commodity backed money gets its value (Barre, 1959; Lauer, 2008). Barraud *et al.,* (1994) state that *"there is no money in the absence of a transcendent order"* (p. 507). Goodwin (1988) argues for the modern economist as a 'priest'. Shell (1995) argued that universal money occupies a physical and spiritual reality that keeps people connected to a transcendental order, where the economy is our reason for being. Von Braun (2012; 2017) argues the one of the ways money is certified is through the sacred. Where money has come to represent a symbolic notion of sacrifice. She notes the modern day sublimation of the 'sacred' in how banking architecture resembles fertility temples. Here, Von Braun (2012; 2017) notes the assimilation of religious and financial language in a single object. It will be a part of the findings to present the five themes, which are embedded with the sacred, but also allowed a financial reality to come into existence. All this might also be what Rousseau called *'civil religion'*, which refers to a 'religious essences' found within conventionally secular practices such as science, politics, business and economics (Bellah, 1967; Bellah *et al*., 1985; Fenn, 1969).

According to the 'absorption model' when reality assumes its meaning through the economic sphere, such that it tells people what is useful, valuable or desirable, it also fulfils a 'religious' or 'ethical' function. As Boli (1995) argues it presents a totalising worldview; a value system; a criteria of rationality; deterministic economic laws to rival physics and even human purpose. Indeed, there is a long religious history connecting religion and economic activity, such as labour and work, to theological concepts like moral worth (Weber, 1905/1958). The cardinal sin of laziness and the holiness of suffering through hard labour. In the secular C.21st these deeply entrenched beliefs have been keenly hijacked by neoliberal dogma.

According to Haddorff (2000), what now mediates our relationship with each other and the world, and what gives our lives meaning, is not God, but the sacred-economic manifested or sublimated in 'money'. Not only is meaning attained via the things we can own, but our will is expressed in the world by the power of money to turn things into commodities. Money is our freedom. This fits with Marx's notion of 'commodity fetishism', the belief that the social originates outside of the human sphere, within the transcendental order of the economic. The 'object' is transformed by its existence

within the market into a commodity, where the profane object "changes into a thing which transcends sensuousness" (Marx, 1867/1990, p.163). It has a special quality or power we desire to share in or attempt to own.

Whilst for Marx the markets and society are in dialectical conflict and resolution, for Polanyi as an embedded phenomena they complement and supplement one another. However, once the 'market' takes on an existence of its own, and profane objects can only become sacred within the transcendental economic order, it begins to 'dis-embed' itself. A utopia is created where markets free of social forces are guided by people playing out a billion rational choices regarding their own self-interest, motivated by self-gain and scarcity. Here the market can derive its own values by which it can regulate itself. Polanyi (1944/ 2001) points out that dis-embedded markets have no reason to seek social-ends as they function on the belief that either the economic and the social are in conflict which requires intervention on behalf of the economy, or there is no other way of understanding the social than through the economic ideology.

If neoliberal markets are only about 'growth', or self-destructive profit, then they bear, this is a similarity to a death-cult. Here all global financial crisis caused by the extremes of liberalised financial markets, are used as an excuse to disinvest in people. To remove social security, state welfare, public services, free education, child care, healthcare and so on, but it is also regarded as an opportunity to privatise Polanyi's 'fictitious commodities'. To make the act of existing a business venture or investment opportunity (Harvey, 2006).

2.4.2 Sacred and Profane: *The Ambiguity Model*

The 'ambiguity model' references an indeterminacy between the social and economic spheres due to their embeddedness. The market tacitly includes non-economic values, principles and meanings. The social and economic are distinct and non-identical, existing in a reciprocal relationship. What furthers this ambiguity is that as the sacred is identical with the social-relation, it always remains greater than the individual, it is our desire to have a relationship with the 'Other' that makes society possible. This then puts the 'sacred-profane' beyond a purely functionalist interpretation, as they are not merely human created phenomena, the simple product of human activity, but in a sense exist outside of human affairs, as it is what makes 'human affairs' (e.g., common concerns; empathy and solidarity) possible.

Why we might want to move away from a functional or utilitarian view of society is that if the 'sacred-social' were only the product of human actions it potentially makes its naturalisable. If all human actions

and motivations are reducible to material-physical causes, or rational calculations, then this puts the sacred-social at risk of absorption. However, with the ambiguity model, such a representation of the social as being reducible to the economic is already infused with beliefs, values and meanings that are themselves non-economic. For example, the belief that only economic material conditions matter is itself an immaterial assertion. It is a metaphysical ethical claim, no doubt informed by the existing culture, about the importance of material conditions. That is they are embedded together, not separate. When historically there have been attempts to separate them, there has always been a response, (e.g.,double movement). Dale (2012, pp.7-8) concisely describes this as "market-generated oppression and the ensuing resistance […] concerning the evolving contradictions between marketisation and protectionism".

It's trivial to note, but people exist together. Each of us is the product of prior relationships, born into a culture that is product of a community of minds and practices that pre-existed us. Whether we acknowledge this or not, we are inherently social, so the problems of existing are also inherently social, even though the tools for addressing them may be political or economic. Polanyi's double-movement is possible because of the indeterminacy of power relations belonging neither to the markets nor society (Sandbrook, 2002). Polanyi is appealing to something necessarily social or sacred in human existence. Because we share a common existence, that not only do we all require the same basic needs to live, but ultimately we seek to increase our existence by living through the social-relation together. We do this paradoxically by each of us fulfilling our own potential, by becoming free, moral individuals, and not a herd of unthinking people. Polanyi (1935, p.370) writes that the very essence of fascism is "an effort to produce a vision of the world in which *society is not a relationship of persons*".

When the markets and the states do have total control, there remains an ambiguity between the embedded social and economic practices, ideas and values where change is possible. Following Polanyi it is understood that people dictate what money is worth, money does not dictate what people are worth. Polanyi's anthropology states that for the longest time the economic was regarded as a minor part of the social fabric. Here 'business' was regulated by non-economic concerns e.g., loyalty and trust (i.e., social status). Here the pre-modern origins of money, have socio-ethical origins. Grierson (1977) and Von Reden (1995), for example, have traced the etymology of terms used in commerce and business. Here the early Greek term for "selling" (*pernêmi*) means also a wider understanding for the preparation of a voyage or journey. Here the traveller would get rid of unnecessary things that might limit their voyage rather than sell for profit. This could be taken as a small journey e.g., moving house or as a big journey e.g., writing your will in preparation for death. Everyday talk referenced prizes; rewards; treasures gift-exchange; ransom payments; bride-buying rather than exchange commodities (Seaford, 2004, pp.23-

26). As Ingham (1998) says, the social-relation of humanity exceeds the economic-relations of money, where money or other symbols of value can act as communal signifiers e.g., special purpose money for a wedding, and are not exclusively tradeable objects. The stone money of the Yap Islands is a famous case in point where depending on who is offering the money, who is receiving it and what for can alter the value of the same nominal object (Fitz & McKeon, 2020).

The purely transactional, utilitarian or functional view is often considered profane when applied to objects. However, when applied to people, where they are treated as an object, this manifest the impure-sacred. The sociologist Robert Wuthnow (1994; 1994a; 1994b) looks at economic practices and the embedded socio-cultural values within them. Wuthnow (1996) says that material consumption is not primarily about greed, selfishness, or rational maximisation of one's own good. Instead it is often driven by the desire to manifest public social-goods and virtues such as health, security, being loved, beauty, knowledge, relaxation, and social solidarity. Here consumerism is really a "symbolic-expressive behaviour that communicates something about social relations, often in a relatively dramatic or formal manner." (Wuthnow, 1996, p.184). Most people recognise the socially embedded role of money in such claims as the 'love of money', to 'treat someone as a possession' or to value someone's life in financial terms. That through consumer practices people attempt to express social values that restrict economic behaviour e.g., consumer boycotting.

2.5 Symbolic-Boycott: *Absorbed* & *Ambiguous* Money

Haddorff (2000) says the social and economic spheres can represent a *'symbolic boundary'* that is policed by socially embedded values. It will be an original contribution of this thesis that how these symbolic boundaries are maintained and reproduced is via what will be called a *'symbolic boycott'*. This is where two symbolic domains such as the 'social' and 'economic' or 'sacred' and 'profane' are actively regulated. This involves a type of interventionism or activism, so that one is not reduced to the other. It will be considered a boycott as this activity expresses preference for one area over another, or a preference for how they should interact. However, what such symbolic-boycotts will look like will depend on whether one is in the 'absorption' or 'ambiguity' model. For example, under the absorption model, the economic is dis-embedded from the social, where it totally dominates all aspects of reality. Here any practices, values or beliefs that are difficult to commodify, or limits the freedom of the markets,

those will be considered a waste of time and resources, immoral or even made illegal (Mandler, 1990).[29] Under such conditions to limit the freedom and importance of the economic is understood as profane or the impure-sacred. Profane to the extent that non-monetisable activities simply do not make sense to those who exist within the absorption model. One of the things that denotes the sacred, both pure and impure is that it is certainly meaningful. The profane however is not. It is characterless or unexceptional, but the deeper religious aspect means that the 'sacred' shows meaningful human existence, whereas the profane is an illusory or misguided existence that is ultimately meaningless (Segal, 1978, p.160). If however such activity risks the freedom and importance of the economic by showing its embeddedness, which for the absorption model is an existential threat, it can be understood as the impure-sacred. It an equally meaningful challenge to how reality is organised. How something shifts from the pure-impure sacred and profane is a matter of symbolic boycotting.

On the other hand, the 'ambiguity model' resolves to keep the social and economic embedded within one another. Self-regulating free rational markets or deterministic economic laws are meaningless, according to Polanyi. Indeed the whole undertaking of economics both embedded and dis-embedded become meaningless if the social is destroyed. Put simply, with the destruction of society we get the destruction of value. Here Polanyi already warned about this with the creation and treatment of fictitious commodities as if they were real. What has to be understood within the 'ambiguity model' is that the dis-embedding of the economy is judged to be the impure-sacred. Moreover, anything that leads to the weakening or destruction of the social-relation will also be considered the impure-sacred. The ambiguity model views the dis-embedding of the economic like removing a vital organ from the body-social. However, the 'protectionist response' to this dis-embedding is described by Polanyi with the rise and success of early C.20th authoritarian nationalism and fascism. Here the social-relation can be destroyed as well. Attempts to ease the economic pressure that free markets apply to increasingly inelastic national systems, for Polanyi, is what set the stage for World War One (Dale, 2012, p.8). One of the failures of WW1 was not to relax this economic pressure. In response this provoked a heavily state-interventionist action. Here the aim was to highly regulate free market exchange, as well as other liberal socio-democratic institutions such as union activity, the right to reside, work and vote, all become equally harmful to the social-relation (Gietel-Basten, 2016).[30]

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29 From the British poverty law reforms of the C.19th, where the poor and poor-relief were seen as such a drain on society that the choice to be poor was regarded as irrational and immoral. Things like the 'iron law of wages' were. invoked to argue for a 'natural justice' where wages could only find their true levels in a free-market system. Today, the poor are still used as the scape goat for systematic and ideological failure.

30 The nationalist and populist strategy of blaming a minority for what are either systemic issues or ideological failures, is a common one. The Nazi's blamed the Jews for Germany's First World War defeat and the subsequent socio-economic conditions. Foreign immigration was also highlighted as common reason why British people voted to leave the European Union. The destructive effects of austerity politics, massive disinvestment in public services, and the

Bringing together the ideas of the theoretical framework into an original thesis, it will be argued that during the period 1990-2003 the Iraqi 'Saddam' dinar represented the impure-sacred to the pure-sacred of the Kurdish 'Swiss dinar'. However, where the economic endangers the social a *'symbolic-boycott' is practised.* By being able to draw on non-capitalist feudal-tribal traditions (i.e., *feudal-blessing thesis)*, where they can exist and operate in the absence of centralised power, Kurds were able to appeal to a non-economic source for value in the creation and success of their own currency. Put another way, they were able to prioritise another notion of value above the purely economic, which limited competing notions of value e.g., the Iraqi 'Saddam' dinar. The boycotting-activity is significant as it requires collective and shared values to be successfully performed. Whilst we can find division and fragmentation within Kurdish culture, history, politics, religion and language, the creation and maintained existence of the 'Swiss dinar' shows that Kurdish unity does exist, but at the symbolic-level that shows the social-relation through money.

In order to understand the concept of a *'symbolic-boycott'* we need to understand how 'money' has come to be defined mainly in terms of economic function. According to the 'absorption model' it is become identical with the social-relation. This is one form of boycott where we have institutions dedicated to the separating out and promoting of the idea that the economic is distinct from the social. Likewise, as per the 'ambiguity model' a type of symbolic-boycotting can arise due to their embeddedness. Here by resisting or bringing under suspicion naturalised or realist notions of economic value in money/ currency the 'absorption model' (and its associated nationalism) cannot take root. Next will follow the various meanings money/ currency can have outside the strictly economic. Depending on the research paradigm, however, money will take on different meanings (Anderson, 1983). According Furnham and Lewis (1986, pp. 46-47) economics, law and finance, for example, view 'money' as:

(a) A medium of exchange, to avoid the necessity of finding the double coincidence of wants.

(b) A unit of account: a way of simplifying and summarising the worth of goods that are exchanged.

(c) A standard of deferred payment, to be used to separate in time the exchange of a good or service and the payment for goods or services.

(d) A store of value: to be able to receive payment at one moment and postpone purchase until a later date.

2007-8 global financial crash, were conflated with potential rising threat of radical Islam and the apparent increase in migrant labour. All were used to frame migrants as possible threats and to be treated with suspicion.

Belk and Wallendorf (1990) say that this is money's 'quantitative meaning', it is purely functional. In a sense it is meaningless to talk about money that does not meet the above definition i.e., if it cannot be exchanged, is not a unit of account, is not a standard of deferred payment, nor a store of value – then it is not money. The seemingly intrinsic meaning of money is conveyed by Barrett (1995, p.301) when he says, "unlike advertisements or posters, paper money has no overt need to delight, amuse, or convince its audience". The universal quantitative meaning of money is so well established or transparent that people seemingly need no convincing of what it is. Helleiner (1998) states that the domination of the field of money studies by economists has resulted in a 'quantitative' or 'rational-consumer' definition becoming its predominant meaning. Lauer (2008, p.110) also says, "the study of money has been dominated by economists, who have turned a blind eye to the symbolic and communicative dimensions of its material form". That is, whilst the 'quantitative-functional' description is taken as the received meaning, there are others. Finally, Barber (1993, pp.217-234) says this functional or utilitarian view of money comes from the "absolutisation of the market", the illusory and dominant belief that market exchange is free from socio-cultural limitations.

This ability to understand and experience money as something other than its 'quantitative' definition implies the lack of identity between the two symbolic spheres of the 'economic' and 'social'. What has emerged over the last hundred years of academic study on the subject is the major consensus that *money is a 'social-relation'* (Dodd, 2016; Graeber, 2011; Ingham, 1998; 2004; Keynes, 1930; Knapp, 1924; Randall-Wray, 2004; Schumpeter, 1942/2013; Simmel, 1900/2004; Menger, 1892). Sometimes called the 'social-whole', Simmel describes this as "endless entities connected to one another by reciprocal relations" (Pyyhtinen, 2010, p.38). The issue then is whether this 'social-relation' is totalised by the economic, where the two symbolic-spheres collapse into one another like a black-hole. Money then is experience as *the* social-relation (total dis-embeddedness). Where the economic absorbs the social. Where it is not only money that gives money value, but it gives life value (i.e., *self-destructive thesis*). However, if the two symbolic-spheres are allowed to interact, without losing one to the other, money can be experienced as *a* social-relation. Where economic notions of value can be over-ridden by others. We already intuitively recognise this with the idea that life should not have a monetary value or that not everything can be bought and sold. Where this 'intuition' comes from and how well it can be enacted as a social-protectionist response to the growing threat of economic totality it will be argued is the 'ambiguity model' (i.e., *feudal blessings thesis*). What then is the meaning of money under the 'absorption model' and what would the subsequent symbolic-boycotting look like?

2.6 The Absorption Model: Money and Identity

According to the 'absorption model' where the economic absorbs the social, 'money' essentially becomes the same as 'power' (Ingham, 1998; Wennerlind, 2001). One area where this absorption of the social by the economic is particularly relevant is in the notion of a 'national currency'. Here scholars of money (Gilbert 1998, 1999, 2005; Helleiner 1998, 1999a, 1999b; 2003 Hewitt 1994, 1995) have thoroughly analysed the historical and economic links between national currencies, nationalism, and nation-building. One of the more fruitful approaches here has been via semiotics and hermeneutics; the analysis of signs and symbols. Either by what text or images are presented on money, the aesthetics of money, or what money can come to *mean*. Lauer (2008) argues for paper money as a kind of advertising space for nationalist propaganda, displaying nationalist iconography, the unification of state and economy in a singular physical artefact. He says that national "currency is legitimated through visual strategies of rationalisation and mystification whereby the contractual obligations of the state are merged with the *sacred* bonds of national identity" (Lauer, 2008, p.109). Here there is a kind of corresponding identity between the currency and nation. The *naturalising* of 'national identity' within 'national currency' in order to foster a sense of cohesion, loyalty and compliance may be the states aim.

The 'absorption model', however, gives rise to the 'sacred bonds of national identity' as a product of economic relations. Centralised state and economic power thus become synonymous with national currencies. Here Anderson (1991) argues that American currency represented a merging of bureaucratic state authority and national myth that attempted to both *naturalised* and *sacralized* U.S. paper money. Likewise, Ingham (2004, p.79) suggests that the iconography and imagery of paper currency is "an attempt ideologically to 'naturalize' the social relation of money." Here having nationalist imagery appear on currency, as if it gives the currency more value, masks the statecraft of bureaucrats, administrators and engravers. As Carruthers and Babb (1996, p.1556) say, "money works best when it can be taken for granted and its social construction is hidden." Where the social appears to be an emergent property of the economic.

As a medium of pure-exchange then, the 'absorption model' has money as *the means by which all things are possible* (De Vries, 2007). The utopia of 'universal commodification' (Radin, 1987). Macfarlane (1985) says, 'money' can change good into evil or evil into good. For Becker (1975, p.81) 'money' is the 'sacralised secular':

"Sacred power means power to increase oneself, to change one's natural situation from one of smallness, helplessness, finitude, to one of bigness, control, durability, importance. In its power to manipulate

physical and social reality, money in some ways secures one against contingency and accident; it buys bodyguards, bullet-proof glass, and better medical care" (Becker, 1975, p.81).

For Polanyi; Hirschman and Haddorff money can only become sacralised in the conventional sense if it can stand-in for the social. This is also where Marxist notion of 'commodity fetishism' becomes useful.[31] An object becomes a commodity when it is primarily experienced in terms of the reality it has in the markets (Böhm & Batta, 2010; Marx, 1857/2005; Pietz, 2022). One of Marx's insights that Polanyi borrows is that people in capitalist societies not only treat commodities as if they were objects of intrinsic value which masks the mediation of money, rather than social-objects given value by human practices. They also regard 'fictitious commodities' as gaining their reality by existing within the economic sphere. Here it just makes sense to talk about land as private property, labour as surplus value and money as a universal unit of account. We also get the interesting outcome where universal money exists to be exchanged. Its purpose is to mediate all exchange. Simmel, like Marx, also argues that the universal exchangeability of commodities via money removes solid objects of their uniqueness, that they lose personal significance in the market place. For example, TV shows like *The Antiques Roadshow*, where objects have all sorts of backstories and sentimental meanings, but its climax is to know what is it worth on the market. That the objects true value is in terms of market worth and not personal or cultural importance (Dilworth, 2003).

The logical consequence of money in the 'absorption model' is that due to the collapse of the social and economic, money has the power to reduce people to 'things'. Here you can literally buy a person, or we take the reality of money so seriously that we allow it to dictate not just our own worth, but the value of existence itself. Unless an idea or activity is monetisable it is not meaningful e.g., profit before people or the conservation of the planet. As the economic has absorbed the social it means it can become sacred, which means that anything that could potentially exist outside of it becomes a threat. Here a type of symbolic-boycott is performed framing poverty as an individual choice. The result of moral or character failure to better oneself. Why low wages are as a result of the rationality and correctness of free markets. Why trickle-down economics are necessary. The embeddedness of the economic within the social, and its forced utopian separation in political ideology is experience in both health and education. Children and parents brain-washed to view education as functional, as a means for potential capital earnings rather than self-discovery and development. The point of education being understood through a business model, to be career driven with the professionalisation and marketisation of knowledge. Customers, not students (White, 2007). As Polanyi, Hirschman and Haddorff point out the 'absorption model' will result

31 The term 'fetish' comes from anthropology where it refers to the belief that inanimate objects can possess sacred or magical powers.

in self-destruction. Where currently we see public education has been privatised with unsustainable student debt and the bankrupting of Universities (Robins and Webster, 2002). The consequences of letting the 'markets decide' is the inability to value life choices that do not directly make money.

Just as a boycott is generally the collective removal of support for a company or service if they act in an immoral way, this too can happen if the symbolic-order of a dominant model or ideology is challenged. Suggestions that education or healthcare should be free or that there should be a maximum wage as opposed to a minimum one, or that taxes do not pay for Government spending, are deemed 'radical' (Graeber, 2013; Randall-Wray, 2015; Rehmann, 2016).

Thus, one of the results of the 'absorption model' is that it supports a *realist metaphysics of money*, or what will be called *'monetary realism'*. This is the idea that money is an "objective entity whose value is independent of social and political relations" (Dodd, 2016, p.386). Elsewhere philosophers such as Uskali Mäki have argued that at the heart of the Austrian school economics are naturalised terms such as 'causality' and 'realism'. Mäki & Caldwell (1992, p.36) argue that Carl Menger's (founding member of the Austrian school of economics) theory of money requires a "realism about universals, real essence, causal powers and necessities" . Realism as a philosophical position is the understanding that there is a mind-independent reality, which is knowable and contains semi-independent objects and relations. Like the Chartalist and metalists (i.e., Mengerian theory) interpretations of money, monetary realism argues that money derives its value from a corresponding real-world referent, popularly thought to be gold, but could be 'state power'.

Monetary realism saturates the language of finance and economics along with, as Von Braun (2012; 2017) notes, the imagery and metaphors of life cycles and fertility connecting the value money particularly to the feminine. From 'economic laws', as if one were describing a natural phenomenon, to the belief that money can 'run out' like gas or oil if you do not store enough of it (Bracci *et al*., 2015; Dodd, 2016; Rehmann, 2016). Indeed the newer crypto-currencies add to this language of realism, by having computers 'mine' for coins, as if it were a finite, scarce natural resource. In addition to 'realism' is *'naturalism'*. Philosophically naturalism is the belief that only 'natural' laws, forces and objects exist. What is 'real' is only that which can be found in or explained by 'nature'. However, what happens in the 'absorption model' is with the dis-embedding of the economic from social the relationship between how money works (i.e., the social-relation/ verb) and what it is (i.e., an object or idea/ noun) is confused or homogenised. Treating money as if it were a commodity like gold helps to naturalise the meaning of money and add to the sense of realism.

The realist account of money is to naturalise it could be 'naturalised' via physical objects like currency. By using real-world common materials such as paper or metal makes it tangible. However, by also associating it with correlating real-world valuable materials such as 'gold' it is believed to have 'intrinsic' or 'real' value. This association and correlation has become habituated through social conventions. For example, finding gold desirable, possibly influenced by its relative scarcity and difficulty to extract. Or its signification of 'wealth', making gold a kind of universal medium of conversion and exchange? A mixture of natural and social facts plus the contingencies of history have seen 'gold' literally become the standard.[32] However, whilst this was possibly true for most of the history of money, today the value of tangible currency and intangible money are no longer linked to the physical world. Yet *great effort is made to persist with the belief that the value of money is naturalised* (Ingham, 2004). For the 'absorption model' solid cash, pure gold and abstract credit are all equally 'real' as the markets within which they circulate.

As Lauer (2008) notes, the historical movement from commodity to non-commodity money was grounded in the contractual terms of convertibility. That *x* is always worth *y*. Here public trust in currency is founded upon the highly vague or even unconvincing belief that an intrinsically valueless bit of paper is worth whatever is written on it. This "fiction of convertibility, even thinly veiled, provided the material basis upon which trust in the medium itself was constituted" (Lauer, 2008, p.114). Part of the history of money here is how all those signs denoting the social-relation of authority, value and trust i.e., 'real' money are created, replicated and maintained (Hewitt, 1994; 1995). As Ingham (2004) says, part of the perceived naturalisation of money has been to link intangible 'value' with tangible 'objects' such that the value of currency must be backed by some precious commodity like gold, but not only is this not necessary, but *not even true*. According to the US Treasury (Chung, 2009) 'money' is;

"not redeemable in gold, silver or any other commodity, and receive no backing by anything. This has been the case since 1933. The notes have no value for themselves, but for what they will buy. In another sense, because they are legal tender, Federal Reserve notes are 'backed' by all the goods and services in the economy" (Chung, 2009, p. 44).

Since the move away from the gold standard monetary theory is almost exclusively about 'fiat money'. Neil Wallace (1980) comments, "there are two widely accepted characteristics of fiat money: inconvertibility and intrinsic uselessness" (Wallace, 1980, p.49). It is inconvertible as no commodity backs it. It is intrinsically useless as its social reality is entirely dependent upon what people think or

32 Von Braun (2012; 2017) explains how the exchange ratio of value between gold and silver was given by planetary relation of the Sun and Moon.

believe about it (Orléan, 1992). With total absorption *the symbol or sign of money becomes the value*. The sign of money comes to be its own signifier. It's not that the sign of money represents something other than itself. Where it might represent the value of a physical commodity. But it only refers to itself (Appel, 2015). As Chung (2009) says;

"*the symbol ceased being a symbol and became the thing of value in and of itself […] Money is now a pure abstraction with its own self-referential value and reality, whose creation is no longer constrained by a reference to anything else. Money is no longer a symbol; it is its own reality"* (Chung, 2009, pp.146-150).

Where Chung (2009) says *"it is its own reality"* the researcher makes the parallel with Polanyi's 'utopia' – where it is believed that the economic or self-regulating markets exist independently of any social influence. Under the 'absorption model' it is this reality that is treated as part of the pure-sacred. Whole societies will defer civil rights or even the health and well-being of their children to centralised state programs of control and coercion, so that the reality of money can remain stable and reliable (Antonio, 2000; Weiss, 1997). As Wennerlind (2001) says:

"People's alleged self-interest in the monetary mechanism had to be coerced; a strong state with draconian laws was necessary in order to create confidence in money. For some, money is not a cooperative but a contested social relation. Force, fear, and death are equally important meanings attached to money" (Wennerlind, 2001, p.563).

One of the more popular ways then that currency has been 'naturalised' is to do it through the creation of 'national currencies'. To use social referents of identity like 'nation', 'state' or 'country' and then link it to the economic reality of money. This then becomes a necessary means for the destiny and actualisation of the social. The dis-embedded social and economic spheres thus allow room for politics and business to become familiar partners. As Angell (1910/2007, p.309) says, "the capitalist has no country", national interests thus become the interests of global multi-nationals. If money and power are at the heart of this arrangement, then money is not a social-relation, but *the* social-relation.

2.6.1 The Ambiguity Model: Money and Identity

In contrast, the 'ambiguity model' maintains the embeddedness of the social and economic, whilst allowing for their interaction and interdependence. It also allows for the possibility of the social conditioning and even determining the economic. Simply put, money exists because it is already embedded within a network of institutions, human practices and beliefs that already understand and use

'value', 'reciprocity' and 'relationality'. When understood in this light money stops being this mysterious object that has a life of its own. 'Money' is the expression of a collective act that is valueless until people act like it has value. If we jointly stop believing in the value of the dollar or euro, stop using it to buy things, it is no longer money (Orléan, 1992). It is not enough, however, for an individual to stop believing in the value of money. For the social-reality of money to disappear enough people have to believe it (Mannheim, 1929/2013). So far according to the 'absorption model', 'national currency' is the naturalised bond between the dis-embedded spheres of the economic and social. Between the dis-embedding of the social and state, banking systems and Big Business.

However, these conditions were not present in Kurdistan during 1990-2003, yet a currency that was almost exclusively used by Kurds existed. To this end it has to be understood that the 'Swiss dinar' was neither a national currency nor an alternative or a complementary currency. It was not a national currency as it lacked a central bank and state backed power removing any official recognition. It was not a complementary nor alternative currency as these only exist alongside official national currencies such as the Bristol pound or Eusko. They are universally exchangeable with the national currency, which also has wider national acceptance for their use in specific conditions or regional locations, generally for the promotion of parallel markets or specific social aim (Blanc, 2011). It was not a private currency either as it was not issued by anyone. Rather it was a 'collective currency' in that whilst it lacked official backing, was not planned or issued by anyone and did not exist alongside wider national currency in Kurdistan. It did function as money both inside Kurdistan and outside by those speculating on the future value of the Swiss dinar linked to the Saddam's capture (Kind, 2004). Complementary currencies are limited in their use, however, the Swiss dinar not only affected the value of the US dollar, but it emerged as a successful currency in its own right. As Selgin (2015) notes, "In Kurdish Iraq prior to the 2003 invasion there was, essentially, no banking system at all, so that the money stock consisted entirely of Swiss dinars, with no complement of transferable bank deposits."

As a result the Kurds did not have a 'national currency' but rather they had 'collective currency'. As per the 'feudal-blessings thesis' it was the ability to create from non-capitalistic, alternative traditions the practices of value creation, which also lent towards the social-protectionism of the pure-sacred Kurdistan. If the profane-economic can be embedded within the sacred-social, the 'sacred' and 'profane' take on their full Durkheimian meaning. Here the social remains beyond administrative and bureaucratic manipulation, where it cannot be fully rationalised or controlled.[33]

33 Whilst this sounds mystical it really just refers to the notion of the 'public-sphere' – the public is greater than any individual, it cannot be owned or controlled, yet it requires the social-relation for its existence.

Another concept the researcher would like to introduce is *'reification'*. 'Reification' at its most basic is the human ability to regard an idea, belief or even ourselves and each other as if they were a 'thing'. Some-thing with a concrete reality. We are so good at it we forget we are the ones doing it. As Adorno says "all reification is a forgetting" (Lijster, 2017). This is most, if not all, of what social-reality is. The ability to treat a concept as a natural category, whilst forgetting humans are the origins of it. However, what is forgotten can be re-remembered. Here the 'double-movement' of socio-economic history shows how manipulated dis-embedded economies are. Polanyi is not against the idea of market-rule, as he the 'double-movement' process allows markets to create institutional pressures for countries to progress towards world peace and constitutional governments and generally become more pro-democratic. As it was soon realised you cannot do business when everything that enables the economic to function is destroyed.

Polanyi's insight however is that you need interventionist pro-social forces for markets to remain 'free' and currencies stable. More contemporary work to Polanyi comes from someone like Waring & Steinem (1988). According to them the general economy is intentionally quantitative in nature i.e., GDP; official employment figures, Government borrowing...etc. It is measured this way as it masks non-quantitative social things like 'care' and 'informal' economies, of sharing, borrowing and lending, which may be more foundational to how society actually operates (Folbre, 2006; Waring & Steinem, 1988). These moments of realisation can be thought as "breaking with the illusory thinghood of social institutions and recovering their contingency" in human practices (Feenberg, 2015, p.490). This is also what Lukàcs calls *'de-reification'* (Honneth, 2008). Conventionally, 'reification' as conceptualised by neo-Marxists is understood as a condition of alienation (Haug & Bock, 1987). That is, not only do we forget that 'we' are the ones that allow for social-reality to be meaningful, but that we then act as if this meaning is derived from that social-reality, as if something external to us decides the measure of our worth (Varul, 2011).

Whilst 'reification' has been used a number of ways by different theorists, for this thesis it is how it is contextualised within the 'absorption' and 'ambiguity' models. Within the 'absorption model' it is not only how we are able to dis-embed the social and economic from each other as if they were independent spheres, but also how we are able to regard the reality of the economic as being more fundamental than the social. According to the 'absorption model' the real source of the social-relation is found in the economic. However, within the 'ambiguity model' it is the understanding that the social and the economic are implicitly embedded within one another, but are not identical. There are other notions of values that do not exclusively derive from the economic and can be regarded of greater importance. To

make this idea simpler we can treat a person, object or idea as having a greater value than any monetary price that could be placed on it.

As with Polanyi, this embeddedness shows itself in times of conflict, when we understand what the value of the social-relation really is. What the value of life and peace are. Through reification we can all act like a fiat currency has value because it helps facilitate trade, exchange and circulate a wealth of objects that can stand-in for the social-bonds between us. One could interpret all the advancements in social-rights by this ability to actualise beliefs and convince others of their value. As Polanyi thought, whilst we may be tacitly limited by socio-historical limitations, we are not determined by them (contra Marx). The act of intentionally breaking with convention, norms and tradition and establishing new ones, with acts of transformation are what Arendt calls 'politics', 'action' and 'natality' (Durst, 2004). This puts human-centred activity and well-being at the heart of social-progress and development. This then is regarded as 'sacred'. *The ability for the social to reproduce itself.*

This is what the researcher argues is at risk in the 'absorption model' (dis-embeddedness). And that in the 'ambiguity model', as part of the 'feudal-blessings thesis', the social is the agent of change where we appeal to fundamentally non-economic ideas, beliefs, values and practices, to shift our collective direction. Only for the follower of the 'absorption model' does this sound radical. To say that some things are not buy-able or sell-able, that they resist commodification. To believe that *some things are more valuable than money*, like freedom, justice, dignity and life (Kopytoff, 1986). We recognise that social or ethical debts cannot be fully repaid with money (Graves, 1965). Love, trust, fairness, honour, generosity, care and friendship can only really be repaid in kind, which is social (Foa and Foa 1974; Rochberg-Halton, 1986). Here there is a socio-culturally ambiguous dance of reciprocity between the embedded social and economic. Where to be socially in-debt to one another is actually desirable, because it is what the open-ended social-relation is (Graeber, 2011; Haas and Deseran, 1981). It is what anyone who has ever had an authentic friendship or companionship feels, that we owe the other something that money cannot repay. The inability to repay certain debts with money, is sometimes confused with the prohibition on speaking about money. As the 'sacred' is to be held in high respect, everyday talk about the sacred is disrespectful, as it mixes it with profane speech. This understanding and prohibition, however, has been taken-over by neoliberal ideologues. Where it has become a social-norm in some cultures to not discuss private wealth, earnings or the means by which we accumulate capital. According to the 'ambiguity model' this can become a vehicle for social change (Roberts, 2001; Sparke, 2016).

Why purely economic analysis of things like 'national identities' have failed then, according to scholars like Goodhart (1995, p.452), is that economic theories of 'national' or 'collective' identity have

"relatively little predictive power". Richard Pomfret (1995, p.288), in his analysis of newly formed ex-Soviet Union states and their national currencies, argues that such theories have "turned out to be almost totally irrelevant". Helleiner (1998, p.1432) claims that one of the reasons for this irrelevance is that whilst national currencies may be linked to purely economic goals, it is also linked to various non-economic factors. He cites that the formation of national identities may be one such non-economic goal. The researcher will argue contrary to this, that depending on whether one is a follower the 'absorption' or 'ambiguity' model, the desire for and formation of a national identity can be completely within the economic sphere. How one regulates the symbolic-boundaries between the social and economic, sacred and profane, that in effect becomes a type of boycotting activity. The notion of 'boycotting' is important as it provides the link between collective civic action, shared values and identity previously denied to the Kurds.

Next will be to consider the research as to whether collective acts such as boycotts are indicative of collective identity.

2.7 Collective Identity and Collective Action:

Melucci (1989) defines 'collective identity' as;

"an interactive, shared definition of the field of opportunities and constraints offered to collective action produced by several individuals that must be conceived as a process because it is constructed and negotiated by repeated activation of the relationships that link individuals to groups" (Meucci, 1989, p.793).

Van Stekelenburg (2013) argues that 3 components are key to collective identity, 1) *'Boundaries'* belong to key feature of a group. These are so important they delimit themselves from those who do not share this feature. This 'difference', however, is an emergent phenomena, resulting from the meaning-making activities of group members. 2) *'Consciousness'*, which refers to both the individual's understanding of membership as well as the group's understanding of where they place within society and other groups. If members of the group regard this placement as unfair then it motivates political activity. 3) *'Negotiation'*, which is the ways group identity can be challenged and changed by group action via the negotiation of symbolic meanings – such as what comes to act as a desirable or undesirable signifier of the group. Taylor (2013) therefore interprets social movements as *discursive communities.* Common action and solidarity are negotiated via symbols and shared identity discourses which effect individual's experiences of social injustice.

To this end Van Zomeren, Spears & Leach (2008, p.354) say that there is "some consensus that *identity*, *injustice*, and *efficacy* are important social and psychological explanations of collective action". Where collective identity becomes more relevant to disadvantaged group members is where it encourages a disposition towards collective action. This is motivated by a shared sense of disempowerment, that manifests itself as feelings of injustice, alienation, or marginalisation (Ellemers, 1993; Kelly, 1993; Kelly & Breinlinger, 1996; Klandermans, 1997; Mackie and Smith, 2002; Tajfel, 1978). Such socio-psychological studies report consistently that the more people identify with a group the more they are prepared to act on behalf of that group (Reicher 1996; Simon *et al.,* 1998).

'Collective identity' here concerns "the shared definition of a group that derives from members' common interests, experiences, and solidarity" (Taylor & Whittier, 1992). Klandermans and de Weerd (2000) say that group identification forms the link between individual and collective levels of identity. However, the formation of 'in' and 'out-groups' only highlights the ambiguous line between political acts of resistance and criminal acts of harm (Terwindt, 2020). It must be said that the fields of 'collective identity' and 'collective action' have, however ironically, not been conceptualised or investigated in a unified-collective way. With social psychologists more likely to focus upon disempowered groups and their experiences of pre-judgement at the individual-level. And sociologists more likely to favour the study of empowered groups and their conceptualisation of the 'other' and 'out-groups' at the social-level (Van Stekelenburg, 2013).

According to the aim of this thesis, the researcher will not try to prove that 'collective identity' is necessary for 'collective action'. However, all those markers of *'boundaries'*, *'consciousness'*, *'sense of injustice'*, *'efficacy'* and *'negotiation'* needed for collective identity can all be found in the organising function of Durkheim's 'sacred-profane'. As previously mentioned the 'sacred-profane' is central to boundary organisation between the sacred-social world and the profane non-social world. This in turn is constitutive of individual and collective consciousness (i.e., the most meaningful sense of 'self' is understood through how people treat each other).[34]

A sense of injustice is moral in foundation made possible by the sacred. Any danger to the sacred (i.e., social-relation) is a danger to 'life' for which no one has the right to eliminate. For this is to make one-self more important or powerful than the sacred. Efficacy is central to the discussion on Kurdish existence, but it is only something we can take seriously once it is taken as a legitimate claim that matters. This is whether collective Kurdish existence itself is a pure-sacred (which for Kurds it is). The impure-sacred here is the danger from surrounding cultural identities e.g., Kemalist; Saddamist

34 For a continuous stable sense of self we need others to treat us in a continuous and stable manner e.g., if friends and family did not recognise us, it would eventually be very unsettling as to who we are?

and the geo-political instability of the region. The researcher notes that due to long-standing oppression and attempts at forced assimilation, the Kurds, one of the world's foremost civilised societies, centre of Agrarian revolution and geographically occupying the region between Rivers Tigris and Euphrates in ancient time Mesopotamia, have remained largely a forgotten people (Günter, 2010). This is after the colonisation of the region and demarcation of different countries which left the Kurds separated by borders spread between Iraq, Iran, Syria and Turkey. Therefore, there have been numerous attempts to have Kurds assimilate into a different cultures. Thus, the 'Kurdish question' seems a rather benign way of speaking about historical and cultural oppression and violence within the academic literature (Mayerfeld, 1998). From systematic attempts to deny Kurds autonomy from within Turkey, the Ottoman displacement of Kurds and their 'Turkification' resulting in cultural genocide of the Dersim massacre, the banning of Kurdish literature, arts and language, forced cultural assimilation and exile as well as the bloody Anfal campaign of the 1980's (Rowe, 2019)..etc. For a people who have apparently lack a collective identity, their enemies seem to have no problem in identifying them and removing their rights and humanity.

In the words of Ali Bedr Khan (1949):

"no other genuine ethnic group that has been more persistently abused and misrepresented than the Kurdish race" (Khan, 1949, p.237).

A profane or 'dis-embedded' notion of identity then is to treat all Kurds as if they were really just Persian, Turkish or Arabic. According to Gómez *et al.,* (2017) in-depth study of Kurdish freedom fighters (e.g., Peshmerga), they identify *'Kurdeity'* and an '*independent Kurdistan'* as the sacred values amongst Kurds. This fits with the researcher's experiences that *'Kurdeity'* is an all-inclusive cultural belief in the value of the "Kurdish language, heritage and land" (Gómez *et al.,* 2017, p.674).

Another potentially significant find of that study is that those Kurds prioritised abstract values and beliefs e.g., the thought of a free independent Kurdistan, over other their own or even familial well-being. If this is because they are fighting to defend the 'sacred' then this is what will bring ultimate well-being – to live free and not slave-like. This then also meets the criteria of 'efficacy'. However, during 1990-2003 period the Kurdish regional authority was trapped between being autonomous, but not independently sovereign and so could not formally-legally create their own currency (Crespo, 2020). So, alternative actions outside of the system were practised. It is important to note that with efficacy, the symbolic-boundaries which are embedded within society are revealed.

The ambiguous lines between social-economic, legal-criminal, ethical-unethical are highlighted. Here, it has been a legitimate strategy to actively break laws that are regarded as unfair or unethical to draw

attention to the treatment of a group. For it has to be remembered that slavery, racial segregation, rape within marriage, the holocaust or even the Anfal genocide were all deemed 'legal' or 'justified' by a dominant group.[35] Yeğen (1996) notes how the creation of Iraq, Iran and Turkey post-Ottoman Empire necessarily made the normal economic activity of Kurds identical to smuggling. Ayubi (1996, p. 23) says, the Arab states were often strong in terms of forced control, but weak in terms of popular support and legitimacy. In contrast, Belge (2011, p.97) notes that Kurdish resistance to centralised state-power has within it an ethics of reciprocity. Where "Kurds demonstrated a reflexive resistance to the consolidation of a national Turkish economy, for smuggling was a de facto challenge to the project of nation building" (Yeğen, 1996, p.223). The suggestion is that the embedded economic activity of Kurds has within its cultural DNA wilful autonomous elements e.g., petroleum 'smuggling' between Iraq and Kurdistan in the mid-90's that generated hundreds of millions of dollars for KRG (Stansfield, 2003).

More generally, the pluralism and heterogeneity signifies Kurdish culture has been presented as 'primitive', 'backward', 'tribal', 'uncivilised' or 'simple-minded' when viewed from an external, modernist, dis-embedded, nationalist perspective (Yeğen 1996; 1999; 2007). This also what Alastair Bonnett (2017) calls a new 'orientalism'. Such attitudes have remained well into the C.20th, where at the first Turkish Language Conference in 1932, the linguistic scholar Celal Sahir Bey distinguished between civilised Turkish languages and uncivilised Kurdish languages (Zeydanlıoğlu, 2012), which then fed into Kemalist notions of nationalism (Yavuz, 2001).Such views, with which the researcher disagrees, will be presented in 2.8. Part of what Bonnett (2017) calls a new 'orientalism' today also consist of Western media portrayals of Kurdish women fighters as either heroines or victims (Santoire, 2023). A simplified or reductive understanding of Kurdish 'womenhood'. Here women have to deal with a double discrimination, first as Kurds then as females.

Finally, 'negotiation' could be understood as to how said symbolic-boycotts were organised and practised. The core central boycott here is how the 'Swiss dinar' is to be preferred to the 'Saddam dinar'. As with sacred value of 'Kurdeity', it is an extensive belief that Kurdistan is of the highest value. It will be argued that every time someone was paid or paid for something, it was to be with 'Swiss dinar' and where this currency was unavailable, bartering or US dollars were preferred. Through this activity, it will be argued that the 'Swiss dinar' became such a strong currency it eventually became 'sacrificial' in the post-Saddam era negotiations in how the region would be 're-built'. Whilst official government information for this does not exist (especially for informal

35 Ali Hassan al-Majid was granted special legislative powers by Saddam Hussein, which made Kurds by default saboteurs and thus enemies of the Iraqi state.

economic activity), it will be demonstrated in the interview data as to how currency and identity affect one another.

2.8 Kurdish Identity and 'Disunity'

It is a common claim within the academic literature that Kurdistan and the Kurds are marked by 'disunity' and 'fragmentation'. Nowhere is this more illustrated than the belief that Kurdistan is marked by persistent internal-power struggles. Bruinessen (1999) writes that:

"From 1978, the year when the PKK was formally established, until 1984, when it initiated the guerrilla war proper, virtually all its violent actions were directed against other Kurds […] the enforcement of national unity and discipline (not to mention the imposition of the revolutionary party's authority over the nation) often takes precedence over the struggle against external enemies" (Bruinessen, 1999, p.4).

Zalme (2020) says, that there are two challenges to social research that look to document the lives and experiences of Kurds: Firstly, non-Kurdish researchers who have worked within Kurdish communities, but have regarded them as a homogenous group, unable to make subtle differences amongst diasporic Kurds. Secondly, Kurdish researchers now living and working in Europe have mainly been responding to discourses and strategies of nationalism within the Middle-East (Alinia et all,2014; Eliassi, 2013). This ignores the question whether Kurdistan should be viewed as a nation the same as those surrounding the region? Kurdistan not being a recognised country, but a de-terrorialised area spanning a vague area, with multiple dialects, religious traditions, geographical spaces, tribal kinships. This does not make for easy nor simplistic reductions to fixed nor static criteria of 'national identity' (Hall, 2015; Rayaprol, 2005; Said, 1977/2003).

So, presented here is a summary of some of the issues apparently surrounding the lack of Kurdish identity or unification. Izady (1992, p.531) acknowledged the variances within the field of Kurdish Studies and Kurdology where academics have either contradicted themselves, each other or changed their views on some fundamental aspect of their work (Andrews, 1989). In-keeping with this, O'Shea (2004) and Scalbert-Yücel & Ray (2006) accuse Izady and Nikitine, as being essentialist when it comes to Kurdish identity, of appealing to biological and natural determinism – grounding identity (social) in biology (natural). Framing prominent Kurdologist as 'essentialist' is a way of generating academic conflict, rather than furthering inquiry or critical engagement. It is unsurprising then that the same levels of academic disagreement carry over into other areas. The existence of Kurdistan, for

example, as a vague or ambiguous area without defined borders has since WW1 been divided and subdivided. Into countless administrative and provincial units by the surrounding sovereign states. Scholars here, differ in how Kurdistan gets divided up, with some just limiting it to Turkey, Iraq, Iran and Syria, with others including Armenia, Lebanon, the Caucasus and Central Asia Republics (Bishku, 2015; Hassanpour, Sheyholislami, & Skutnabb-Kangas 2012). Once again echoing the warnings of the Kurdish volktale of the 'Hezargol' lake, where the original unified lake is replaced by a thousand empty imitations. Where this battle of political wills has existed between where Kurds and living-nations call 'home' has increased an ambiguity or uncertainty over the region. What exactly are academics studying if they cannot agree on where Kurdistan begins and ends? Here academia becomes weaponised. Moreover, modern representations of Kurdistan have played into this ambiguity and indeterminacy – essentially being able to make Kurdistan and the Kurds whatever useful image they like (Bruinessen, 1992; Culcasi, 2006; Mohammadpur, Ross, & Mohammadi, 2017).

If the blurring of the map is sufficient, then estimating the Kurds is equally, if not more so, vague. For as the thesis questions – depending on what your objective criteria for 'Kurdishness' is, will determine what answer you get. For example, in Turkey alone there are 51 sub-ethic groups (Andrews, 1989), amongst which the potentially largest group are the Kurds, but even they have been given an estimated population of between 3 and 20 million (Mutlu, 1995). Yavuz & Günter (2001) go as far as to say that "no reliable estimates of the Kurdish population exist […] because most Kurds tend to exaggerate their number" (p.33), but also that living countries tend to undercount. If just within this population we determine 'Kurdishness' along the lines of language as opposed to cultural values and beliefs we get very different answers as to who is Kurdish and how many there are (Koc, Hancioglu & Cavlin, 2008). Following on from this what does the linguistic research and analysis say on *who the Kurds are?*

If speaking Kurdish is what identifies you as being Kurdish, where still not accepted then official documentation will be inaccurate. Whereby the very act of speaking the Kurdish language can get you in trouble. This will affect how it is measured or surveyed from country to country. How the Kurds are treated in various regions through state policy and law, coupled with geographical and socio-economic factors, have all presented challenges for the language (Sheyholislami, 2009). Among these are the lack of a common standard language, a unified writing system and even mutual translatability within dominant dialect groups. These are all influenced by the state language within which they are embedded and practised e.g., phonetic systems, informal vocabulary, formal grammar, idiomatic speech and so on.

Moreover, as Hassanpour (1992) argues, where the Kurdish language is allowed to be spoken, for example, Iraqi state media, it often of such poor literate quality that its expressiveness of being Kurdish is greatly limited. This as a result forces the language user to take up the dominant state language, which is a part of the assimilation politic. Here, Fishman (1997; 2001) sees the same problem amongst the supposed more progressive and liberal democracies of Europe and America. Here a push to monolinguism is the passive result of not just policies and laws, but social-norms of making 'othered' languages difficult to speak, promote or learn. For example, the use of language in public institutions such as English being dominant in education or English as a dominant discourse within business. If, however, we agree that Kurds are allowed to speak their language freely, what exactly is *'their'* language?

There is a major consensus amongst linguists that 'Kurdish' is a macro-language consisting of at least five dialect groups: Northern Kurdish (Kurmanci), Central Kurdish (Sorani), Southern Kurdish (Kirmashani/Faili/Kalhuri), Dimilî/Zazaki and Gorani/ Hawrami, which belongs to Indo-European languages, traces of the Semitic languages can also be found within it. However, there is political value in claiming which languages came first and producing taxonomies and hierarchies of language, which can justify historical claims to origins. There appears to be strong agreement on what Kurdish is not, plus the general family of languages within which it is located. There is however, also less agreement about the particulars of what it means to speak Kurdish or not. While Gorani/Hawrami and Sorani groups are spoken in Iran and Iraq, Dimilî/Zazaki is spoken in Kurdish part of Turkey only and Kurmanci is spoken in all major Kurdish areas. The two major dialect groups are Sorani and Kurmanci, which have standardised literary varieties (Hassanpour, Sheyholislami, & Skutnabb-Kangas 2012). The lack of a collective language is not uniquely to the Kurds, e.g., in Germany there are many dialects but one collective/national language.

Language has featured as a large part of Kurdish identity studies as it reproduce the image of Kurdish culture as being exclusively an 'oral culture'. Whilst story-telling, poetry and song are highly important to Kurdish culture, it is also incredibly hard to control, where access to the spoken language made illegal. Where speaking and listening to Kurdish can be done effectively as acts of resistance, quickly and quietly, writing is far more difficult. It is not just the learned skills and tool needed, but it leaves physical evidence. Here the written word of Kurdish has been far easier to control researcher, and plain propaganda have the dual effect of underrepresenting and over-representing Kurds with stereotypes (Beyad, Gihorbani & Amiri 2018).

Given that the academic literature is divided on where Kurdistan is? How big it is? How many people there are? What language they speak? What reasonable chance is there of answering the question of

Kurdish independence, if we cannot answer these simple questions? Firstly, there are the modern and pre-modern takes on how the Kurdish landscape has affected social organisation. Izady (1992) notes the relationship between the geology of Kurdistan and the disposition for tribal 'individualism' or 'isolationism'. In a large area, broken up by mountains, rivers and deserts the seemingly practical limitations of large-scale group work and planning, direct Kurds towards self-reliance and small nomadic networks (Izady, 1992, p.265). Yavuz & Günter (2001, p.33) say that "major tribal, linguistic, religious, and regional fissures exist within Kurdish identity itself", which appears to naturalise the apparent innate lack of unification or ability to be led by a central power. They identify the tribal structure of Kurdish society as a barrier to Kurdish unity by "keeping Kurds fragmented, and preserving a heightened Kurdish particularism toward the Turks, Iranians, and Arabs" (Yavuz & Günter, 2001, p.34). This claims that in nations and states where modern capitalism has failed to develop properly it is because it has been held back by non-capitalistic practices, values, attitudes and institutions.

Here it has been argued that the collapse of the Kurdish Emirates, and the resistance of ancient tribal systems, have stymied a 'bourgeois class' and central political power from developing (Eppel, 2018) weakening any attempts at nation-building. The failure of the nationalist project within Kurdistan has typically then been explained by a fragmented Kurdish psyche or elemental resistance to cooperation with each other (Bozarslan & Günes, 2021; Saracoglu, 2012). This thesis will show however, that the tribal structure that Yavuz & Günter (2001) claim is a weakness in Kurdish unification, is in fact a necessary part of collective Kurdish resistance, manifested for example in the currency of Swiss dinar.

In the Autonomous Region Kurdistan a two family tribal power struggle has dominated the possibilities of Kurdistan's future in the end of the C.20th.However, is it more convenient to explain the Kurdish failure for independence due to a lack of unified Kurdish identity or political will and vision, naturalised by something deeply internal to their socio-ethno-history of tribal allegiances (Günter, 2014), or external influences that have engineered things to keep this representation front-and-centre as a depiction of Kurdistan? Who is interested to research the promised land of Kurds by Atatürk after the building of Turkey (Izady, 2004)? Put another way, in whose interest is it that Kurds are not independent and autonomous?

Since the creation of modern Kurdistan intra-party conflicts have followed mainly between Mustafa Barzani and Ibrahim Ahmed-Talabani (Bruinessen, 1992, p. 28). The leftist educated Ibrahim Ahmad, along with some other intellectuals, perceived Barzani's political vision as severely traditionalist tribalism. This would lead to years of internal conflict, presenting the political space for the formation of the Patriotic Union of Kurdistan (PUK) in 1975, now the second most popular party in Kurdistan

(Günter, 1996, p. 229). Meanwhile, Barzani tightened his grip on the KDP receiving military support from the US and Iran (Bruinessen, 1992). The Kurdistan region then consists mainly of the three northern governorates of Iraq: Duhok, Erbil, and Slêmanî. The region of Kurdistan that fell within the Iraqi economic system functioned predominantly as a supplier of raw materials and agricultural products. This then led to a period of rapid and uneven growth for parts of Kurdistan. This provoked a long dispute with the centralised power of Baghdad, leading to the forced 'collectivisation' of the 1980's. Where around 4,000 rural villages were destroyed (Kurdistan Regional Government, Ministry of Planning, 2011).[36]

In response to the 1991 invasion of Kurdish cities by Iraqi forces, and the growing refugee crisis of those Kurds forced to flee to Turkey and Iran, a 'no-fly zone' was imposed. Those areas of Kurdistan were designated 'safe havens'. The Western media representation of 'rebel' combatant Kurds, which then became 'refugee' victim Kurds, was almost overnight. In the political vacuum, however, Kurds established the Kurdish National Assembly (KNA) and the Kurdistan Regional Government (KRG). Although the international community observed the elections as free and fair, no political recognition was expressed (Ihsan, 2016). It is interesting to note how 'helpless Kurds' were *given* 'safe havens', but when creating their own local government to provide public services wider political recognition is *taken away*. The KRG being formally recognised in 2005 as seemingly the only place that Kurds self-govern.

After the KRG was established in 1992, the historical conflict between the PUK and KDP resurfaced (Hama & Jasim, 2017). Between 1994 and 1998 the two parties engaged in a civil war known as "*brakuji"* ('Brother-war'). Both parties sought the help of Iraqi, Turkish, and Iranian Governments to expand their power inside the Kurdistan Region. Even though there was a ceasefire in 1998, the KRG remained governed by two separate party-run administrations, with the PUK running the Sulaymaniyah (Slêmanî) council and the KDP running the Erbil and Duhok councils, until 2006. The 2003 US invasion of Iraq and the 2005 constitutional recognition of Iraqi-Kurdistan as a federal region, the PUK and KDP unified into a single administration with Erbil as the nominal capital of IKR. In 2005, KDP leader Masoud Barzani was appointed president of IKR, with PUK official Kosrat Rasul as vice-president. It would seem, at last, Kurds had learned to work together for a collective goal. Even with the approval of a Kurdistan Regional Constitution in 2009, internal factionalism and external political partisan struggles, continued to plague Kurdish 'unity' at the high political level. As

36 Kurdistan Regional Government. Ministry of Planning. 2011. Regional Development Strategy for Kurdistan Region 2012-2016. Available online:
http://www.mop.krg.org/resources/MoP%20Files/PDF%20Files/gd_ps/regional_development_strategy.pdf

Günter (2018), Stansfield (2003) and Zeed (2017) point out, large numbers of Kurdish officials have long put individual and sectarian interests ahead of collective Kurdish ones (Günter, 2018, p.27). Also here, if it seems, it is in the interests of the Western powers, then issues like state-level corruptions gets investigated. Such as, where all major companies, whether it is infra-structure or security forces, are either owned by or have major share-holdings in them.[37] In response to such wide-spread corruption, in 2009 a new political party formed call the 'Movement Party' or 'Gorran'. This drew in many young people and activists looking to reform the political system, free of the PUK and KDP hegemony.

Another example we might give, is the 2017 Kurdish independence referendum. The call for independence was a highly political attempt at re-distributing power to the KRG, so that Kurds may live free from harm or economic sanctions. Another opinion, that originated in the West, and was repeated by the Gorran party suggested, it was a vehicle for Masoud Barzani's re-election and keeping power and the status-quo (Park *et al.,* 2017, p.206). Alongside this the business man and president of the 'New Generation' movement, Shaswar Abdulwahid, ran a "No, for Now" campaign. Again, one wonders, who is interests Abdulwahid was representing, especially, when he was getting support from the Murdoch owned *the Wallstreet Journal*.[38] It would then appear that the Kurds do not know what they want or when they want it. Despite 93% of Kurds voting in favour of independence, no sooner had this happened than the result was declared void as the result of an illegal vote (Fazal, 2018). Three weeks after the referendum, the Iraqi army advanced toward Kirkuk and other disputed areas. Whilst Barzani threatened retaliation if provoked, members of the PUK had silently made a deal with Iraq for their peaceful retreat. Not only another sign of Kurdish disunity but the very idea of not defending your homeland reveals a fracture in the Kurdish psyche adding to the disunity. An act of national betrayal (Hasan Hama & Hassan Abdulla, 2019). To be clear the result was successfully serviced by the Kurds in the interest of the Western power. This lack of cohesion and unified political will resulted in a large loss of Kurdish territory and the IKR's boundaries reverting back to those drawn in 2003 (Jongerden, 2019; Zadeh & Kirmanj, 2017). To what extent do we take these narratives as evidence for the dominance of Soviet 'Kurdology'; Arabic and European 'Kurdish studies' that severely limit the field or has an implicit bias (Scalbert-Yücel & Ray 2006)?

Leezenberg (2016) says that the features of modernity that nations states possess, such as Turkey's Kemalist notions of national identity, or Erdoğan's increasingly autocratic rule, stand in direct

37 Iraq-Kirkuk. (2006, February 16). Corruption in the Kurdish North. WikiLeaks Cable: 06KIRKUK37_a. Retrieved October 23 2021, from https://wikileaks.org/plusd/cables/06KIRKUK37_a.html
38 https://www.wsj.com/articles/with-kurds-set-to-vote-on-independence-a-lone-dissenter-sounds-alarm-1506250802

opposition to Kurdish 'federalism'. Everyday acts of Kurdish resistance are marked by "actions that lack a clear leadership or organisational structure, but nonetheless cumulatively undermine the authority of the state or the dominant class" (Belge, 2011, p.97). Actions rooted in communally shared ideas of justice that rely on the tacit cooperation of a larger community. This will be of particular relevance when we come to discuss the creation and maintenance of the 'Swiss dinar'. It was from this tacit cooperation and larger imagined community, that a type of inclusivity meant women as much as men created, reproduced and maintained the value of this currency. Kurdistan has a cultural history of matrilineal relations and empowered female, which the thesis will give a brief and incomplete account of next.

2.8.1 Kurds and Gender

When the 'Swiss dinar' was created this was a male and female refusal of the growing threat of Saddam. It required both men and women to act collectively for this currency to function. Whilst women's activities in the private and public spheres no doubt is organised along gender-relations, Kurds have a history of powerful female leaders. Individuals not valued for their biology, but give value by their *character*.[39]

Izady (1992) describes the Qutils/ Guti (Kurdish ancestors) who ruled Sumeria 2250-2120 B.C. who had women in charge of their armies (Ghirshman 1954, p.44). The famous Greco-Roman historian Plutarch reported a female consort of the Kurdish Pontian King Mithridates who in her defence of the Pontian state evoked images of the mythical Amazonians warriors. Izady (1992) argues, however, the evidence for Kurdish female military expertise is much older than the written records. At the Palaeolithic cemeteries in Shânidar central Kurdistan (famous for its Neanderthal remains) female skeletons were discovered buried with ornamented knives. Whilst the purpose of these knives is conjecture, they possibly represent the warrior status of the women.

The Zand dynasty (AD 1750 – 1794) was the last major Kurdish dynasty of the Middle-East, which employed the Kurdish custom of including women in military campaign when challenging for the rule of Persia. Men and women, husbands and wives, fought and dies alongside each other. [40] Today,

39 The Victorian Kurdologist G. Driver was not only surprised by the equality amongst men and women, but noted how Kurdish women are famed for their morality, with no indigenous Kurdish word for "prostitute" (Driver, 1922, pp.502-503).

40 The Sacred Band of Thebes from the 4th BC was an elite fighting force that consisted of 'lovers'. Plato in the *Symposium* noted how 'love' for each other is a greater motivation to fight than being paid as a mercenary.

the image of the Kurdish female resistance Peshmerga women fighter has gained international recognition. The reasons for this are varied and political, but Peshmerga as those who are prepared to sacrifice themselves for their land is denoted by character, not biology or gender. Just as with military capacity, Izady (1992) lists political leadership amongst female Kurdish roles. The last ruler of the medieval Kurdish Daylamite dynasty, the Buwayhids of Ray (modern Teheran), was Sayyida "Mama" Khâtun. She ruled for 30 years until the passing of the reign to her son Majdal-Dawlah in 1029 A.D. The C. 19th saw a spate of female Kurdish leaders and tribal chieftains. Lady Resh Fâtima ("Fatma the Black") of the city of Mar'ash in western Kurdistan in Commagene, represented the Kurds in the at the Ottoman court in Constantinople. She led horsemen during the Crimean War to prove her loyalty to the Ottomans. There was also Mama Pura Halima of Pizhdar, Mama Kara Nargiz of the Shwân tribes of central Kurdistan, as well as Mama Persheng of the populous Milan tribe of western Kurdistan (Nikitine, 1956). Adile Xanim (or Adela Khanum 1847-1924) became head of the powerful Jaf tribe even when husband Osman was still alive. She ruled in the Halabja region (Kurdistan -Iraq) and became famous for her governing capabilities (Bengio, 2016, p.32). During WW1 she helped save the lives of a number of British soldiers stationed in Halabja, which earned her the title Khan Bahadur or "the princess of the brave" from the British (Ibid., p.32). Major E.B. Soane, acting as her Persian scribe, described her as a "lioness".

Women have also played an important role in religious practices, from Goddess figures, female spirits and mystics, to the famous theologians. The rabbi Asenath Bârzâni (1590-1670), who was the daughter of prominent Mosul rabbi Samuel (Shmuel) Bârzâni. She was famed for her knowledge of the Torah and Jewish law, as well as the secret mysticism of Kabbalah. On the insistence of her father her marriage contract should guarantee that she would not be bothered by housework, but dedicate herself to religious works. There has also run parallel with this a history of female martyrdom. In 1849, the influential poet, women's rights activist and theologian of the Bâbi gathering to "signal the equality of women with men as a basic principle of the new Bâbi religion" and demand that Bâbi break from Islam (Fischer, 1978). Qurratu'l-Ayn, known for her fearlessness and religious devotion, became dangerous to the Islamic status-quo and was arrested and sentenced to death. She was the first women to be charged with 'corruption on earth' - which is now a regular charge against women within fundamentalist Islam.

Finally, Izady (1992) notes that ancient customs still practiced today by the Kurasonni tribe, celebrate the birth of female child more than that of a male. This brief and incomplete list of Kurdish women demonstrate what both Bengio (2016, p.33) and Bruinessen (2001, p.95) describe uniquely Kurdish phenomena, that is absent from neighbouring Arab, Turkish and Iranian societies. On a wider

symbolic level, how does the role of the 'feminine' and 'female' feature as part of Kurdish social-relation its effects on economic behaviors? In line with Siaband (1988) it will be argued that Kurdistan as the "Motherland", with its connection to nature and capacity to give 'life', in particular land (i.e., food) and the mountains (i.e., shelter; protection) as "mother", as well as mythical female animals (e.g., Simurgh/ Sīmir bird) mean Kurds connect life directly with the woman also explicitly seen in the language.

In Kurdish 'woman' is '*Jin'* and 'life' is '*Jîn'*. The word 'God' in Kurdish is '*Xwedê/ Xwedâ'*, which can mean 'my maker', 'my creator', 'my owner'. Broken down *'Xwe'* means 'itself' and *'dâ'* means 'creator', 'self-creation' or 'necessary being' is *'Xwedê/Xwedâ'*. Whilst 'mother' is '*Dayê'*, where *'yê'* means 'create' and *'Dâ'* 'creator' which also can mean 'my maker'. Finally, *'Dayê/Yadê'* means, that 'which gives us life or creates us'. Also, in Kurdish all the most beautiful natural features are described by female names, for example, *'ava zelal'* means clear water and *'Zelal'* is also a girl's name. The Kurds are partly descended also from the '*Hurrian'* cultural period, which not only introduced a wealth of Goddess deities e.g., Šauška and Nabarbi, but the word *'Hurri'* refers to a noble class of specially educated free women. Thus, you could say that the Kurds have deeply culturally rooted symbolic association with life, women, goddess and earth.

2.8.2. Female Symbolism in Kurdish Culture

In what way's then may 'gender' impact on money and value creation? Again, it is not disputed that there are wealth gaps between men and women. However, what could collectively bring Kurds together enough so that a currency maybe possible in the absence of centralised power, a non-commodity, demonetised currency?

Von Braun (2012; 2017) argues that there are three ways by which value is certified: 1) by ruling authority/ sovereign e.g., King; Emperor; State, 2) materiality e.g., gold or oil, 3) sacred via sacrifice. It is this third type that interests the researcher. The sacred certification of money is understood as the symbolic offering to God as a form of sacrifice. That in order to receive something of greater value, you must give that which is most valuable to you. For Kurds the land and nature has always held sacred significance (e.g., *Nistiman* – Kurdeity). The land cannot be offered as it is not theirs to give, it is the land given from God to the Kurds. Izady (1992, p.188) writes: "To a Kurd the mountain is no less than the embodiment of the deity: mountain is his mother, his refuge, his protector, his home, his farm, his market, his mate, and his only friend". In keeping with Polanyi, Kurds tacitly hold land/

nature as a fictitious commodity, which means *Nistiman* (means holy land and is also a popular female name) for the Kurds. It is not something that can be commodified.

From the 'Motherland' and 'mother mountains' we receive our 'mother tongue' (Izady, 1992, p.189). Like we own an un-payable debt to our parents for giving us life, so too to the land all Kurds share a debt – to which both symbolic and literal sacrifice is made. Sacrifice is how value is certified. The giving of value to receive something of greater value. As part of the thesis it is argued that during 1990-2003 and beyond, both men and women responded to the growing threat of Saddam by not only rejecting his forced economic measures, but by protecting the pure-sacred of Kurdistan in the collective circulating of a socially generated currency. Where this money did not circulate widely, other activities (e.g., bartering) were engaged in to take the place of currency, rather than use the 'Saddam' dinar. These other activities might be structured by gender-relations, but in the absence of useable national currency, men and women employed the sorts of symbolic boycotts being argued for in this thesis. This explicitly requires that women not be confined to the domestic setting, but active in society, as well as being involved in the constitutive changes that allowed the 'Swiss dinar' to bring prosperity to all of Kurdistan. Both men and women had to reject one currency, whilst creating, reproducing and maintaining the value of another.

As part of the thesis it is argued that deep tribal relations, oral story-telling traditions and non-capitalistic practices all aided in the existence of the 'Swiss dinar'. Kurdish cultural history is preserved in the story-telling traditions, which are profoundly connected to the landscape and nature. The presence of the sacred-feminine as well as female characters within Kurdish folklore has led some scholars to note the striking 'superiority of women' when compare to other traditions (Allison, 2001). Here women are more assertive and dominant, cursing their fathers, rivalling their husbands, and teaching men about bravery and honour (Aktürk, 2016). Within mythology the female also appears as the Simurgh (shortened to *"Sīmir"* in Kurdish). The *Sīmir* is noted for its wise, benevolent and generous character with powers to heal and sometime give immortality. In some variations it is believed to help purify the environment and provide fertility. It features in creation myths of all plants. It has astrological and astronomical significance in the union between the sky and earth serving as a messenger between the two. Significantly, the Simurgh in most versions is unambiguously female, birthing and suckling her young as well as protecting and healing the hero. In the Kurdish version the Simurgh bird is not only head of the bird world, but its home is in the Zagros Mountains. Together they symbolise the bravery of women. According to this myth Simurgh calls all the birds of the world to gather, to create a free homeland. The task is so great that only a few bird species survive, but their acquired wisdom means they educate the hero/legend *'Rustemê Zal',* whose also takes on this sacred goal. Accordingly, the most beautiful languages are spoken by birds and all birds are female, only the

stronger ones, who overcome difficulties, can create the heroes of the world and they are given these tasks by women. The 'female' is directly connected with life, nature, justice, beauty, wonder and freedom.

This also plays out at the level of name, where *'Azad'* for men means 'free' and *'Azadi'* for women means 'freedom'. You cannot have one without the other. Thus, bringing together Durkheim and Polanyi then, the 'sacred' even when represented as the female or male symbolically, is always more than this. It cannot be contained by human categories. 'Gender' is just one of the ways it manifests. Following Polanyi's double-movement, when the social-relation is threatened there is a social-protectionist response. Part of the Kurdish tribal-relation is that all internal feuds and power-imbalances are suspended when the tribe as a whole is threatened. Kurds all come from the same 'mother' (Kurdistan), referring to each other as 'brother' and 'sister', and will act as a collective to protect the larger tribe. Thus 'gender disputes' and 'power imbalances' whilst existing, will be suspended for the greater good of Kurdish survival. It is in this context that men and women achieve a radical equality and potentially the basis for an embedded currency.

2.9 Summary

The literature review and theoretical framework provide the reader with a background to the theory which will be used and the areas that will be analysed in the findings and discussion chapters. The main focus of the thesis is to research the effects between 'money' and 'identity'. When viewed through the 'absorption' and 'ambiguity' models two conflicting senses of what money is and how it relates to identity appear. Countries where programs of nationalism via national currencies have been attempted, it could be argued, have followed the 'absorption model' of dis-embedding the social and economic spheres. The naturalisation of identity that comes out of an equally naturalised notion of value in money. Where the economic is dis-embedded from the social the claim is that this prevents people from drawing upon non-economic sources for their notions of value.

However, as Kurdistan has historically lacked centralised state-power, their tribal-systems have retained an embeddedness between the social and economic. Here, for example, tribes can place local commitments above that of religion or state loyalty. Kurds have non-economic cultural resources to draw upon in the creation of competing notions of value. This was reified in the existence of the 'Swiss dinar'. The refusal of the 'Saddam dinar' and the circulation of the 'Swiss dinar' as a form of

boycott gives evidence for a ‘collective’ as opposed to national identity that was manifested by this currency.

The theoretical framework outlined in chapter two will be developed and synthesised in chapter four. Applying Polanyi’s ideas to the relationship between currency and identity the researcher conducted a thematic analysis of interview data. Followed by chapter five where it results of the interviews will be revised and refined in regard to the research questions. In chapter six the theoretical and practical implications will outlined as well suggestions for future research.

The following chapter three will describe and justify the methodology chosen and the subsequent methods used for deriving new knowledge.

Chapter Three – Methodology

3. Introduction

What follows is a description and analysis of the methods and procedures used, plus the justification for the methodology chosen for examining the lived experiences of Kurds, with specific focus given to 'identity' and 'money'. Furthermore, it begins with a discussion of the rationale for the methodology, followed by an explanation of the study population and sampling procedures. The chapter highlights the data collection procedures, as well as how the data will be analysed. The strengths and weakness of the methodology/ method will also be discussed. Given the researcher's interest in exploring the experiences of Kurds, a qualitative research methodology is chosen (i.e., Interpretative Phenomenological Analysis – *IPA*). This allows the researcher to study individuals and take into consideration their personal situations, different social characteristics, opinions, and attitudes regarding what it means to belong to a cultural identity (Smith & Osborne, 2003).

3.1 Research Paradigm

The present study is conducted within the interpretivist paradigm (Willig, 2014). Kuhn (1996) loosely defines a paradigm as the background conditions that allow for shared scientific beliefs, practices and experiences. It informs the scientist about how problems should be understood and addressed. According to Kuhn (1996), paradigms not only make it possible to find solutions to different kinds of questions, but they tell the scientist what questions and problems are scientifically meaningful and so which should be taken seriously. The term paradigm, however, has been taken up by both the natural and social sciences, where the debate rages on whether one can even have a paradigm within the social sciences (Percival, 1979).

The interpretivist-constructivist paradigm chosen here served as an experience-gathering, making and knowledge-producing activity, rather than attempting to verify or falsify a hypothesis (Eatough & Smith, 2017). According to Crotty (1998), it is essential for good research to answer four fundamentally important questions:

- What methods are used by the researcher?
- How are methods are chosen, which methodology is behind them?

- According to the choices made for the methodology/ methods, which theoretical perspectives are suitable?
- How did the epistemology determine these choices?

As Crotty (1998) says, nothing in the world exists without its relationship and dependence on other objects and how subject's experience those objects. This is fundamental to the interpretivist paradigm, that social reality is constructed, created, reproduced and maintained via the interactions of individuals, who are meaning seeking and creating beings (Guba & Lincoln, 1994).

When conducting interpretive research, it is important to note that social reality is viewed as being embedded. Therefore it is impossible to abstract it from social settings.[41] Whilst we can theorise about social reality, this is not how it is created, reproduced or experienced. Social reality is interpreted through a 'sense-making' process, as opposed to a hypothesis-testing one. The interpretive research paradigm can be compared to other paradigms such as those of a positivist or functionalist nature. These assume that reality is relatively independent of context. Therefore it is capable of being abstracted from their given contexts, and can be examined via controlled variables in a functional manner by using objective techniques, including standardised measurements (Park, Konge & Artino, 2020). When deciding whether to engage in interpretive or positivist research, it is dependent upon the paradigmatic considerations. One such consideration is the nature of the phenomenon under research and the most suitable way in which it can be examined (Cova & Elliott, 2008).

'Interpretivism' envelopes a large area of perspectives within the social sciences, often associated with psychology, sociology and anthropology. In regards to the approach and methodology of the interpretivist, the concept of *subjectivity* is paramount and the use of phenomenology and hermeneutics in communicating and describing it is central (Larkin, Watts, & Clifton, 2006). As social-beings we live with and through meaning and by necessity it is a 'value-ladened' perspective. Interpretivism does not accept the strong-positivist view that human behaviour can be described or predicted by science-like laws (Myers, 2008). While positivists desire complete objectivity, interpretivists accept subjectivity and meaning as a given, and seek a methodology that includes the presence and value of it as adding to the analysis of social reality.

Max Weber, for example, said we are tasked with "verstehen" (*to understand*), that we not only understand ourselves, but each other (Oakes, 1977). Sociology then is the study of understanding social behaviour that is influenced or governed by symbolic interactions and meaning-making

41 This is partly one of the reasons the researcher was drawn to the work of Karl Polanyi.

processes, which is an anti-positivist stance (Grix, 2010). The interpretivist then is concerned with understanding rather than explaining. Their arguments can often be unsatisfactory to the positivist and even nonsensical. There is an epistemic question about whether understanding can be achieved without on some level offering an explanation, or at least justification, for what is to be understood. However, the attempt at reproducing the natural sciences within the social sciences and humanities may equally be a nonsensical act as the phenomena under study are radically different (Bannister, 2014). For the interpretivist the world is built through the social interaction of individuals where "facts" cannot be disconnected from "values". Emphasis here is on how one's reality is shaped by the social lives, histories and cultures within which one is embedded and which are embedded within our very subjectivity. Those things we like to think of as fixed or natural are not "stable, social realities", but are created out of "people-based activity" (Wallerstein, 1991, p. 85). Brubaker (2006, p.11), for example holds that 'identities' whether national, ethnic or class-based should not be conceived as "tangible, bounded and enduring", but as "processual, dynamic and disaggregated".

3.1.1 Research Design

From the perspective of epistemology, an anti-foundationalist view is taken, meaning social reality and subjectivity are non-reducible to material reality and objectivity (Cruickshank, 2003). Objects have only a subjective meaning in the context of an observer and are not defined by their existence alone. In the interpretivist paradigm meaning is only given within a cultural setting and only participants within that social world are able to have an understanding of it. Social reality, like meaning, is public, however, so potentially anyone and everyone can be included. It is not the extreme world of cultural, moral or epistemic relativism whereby subjects are radically cut off from one another. Rather, the very basis of our subjectivities and shared languages involve the ability to influence what things mean as well as communicate and interact with one another.

The methodology of interpretivism then sets as its goal the ability to understand, not measure social reality. Methodologies that are seen within this context are, for example, symbolic interactionism, ethnography, discourse analysis, phenomenology and hermeneutics (Crotty, 1998; Bryman, 2008). Methods employed within the interpretivist paradigm, for example, can be case-studies, interviews, close observation of various spaces and relationships amongst people such as the workplace, home or festivals. For the aims of this research study accessing the lived experiences of individuals and the meanings they individually or collectively assign to it meant adopting a relativist ontology, a subjectivist epistemology and a qualitative methodology. The most appropriate methodological

choice for exploring the lived experiences of an ethnic identity, including their understanding and experiences of 'money' and 'currency', is interpretivism. The methodology of interpretivism has its sociological foundations in the work of Berger & Luckmann (1966), who described how reality is created amongst individuals in a social world. They say that "knowledge is socially distributed and the mechanism of this distribution can be made the subject matter of a sociological discipline" (Berger & Luckmann, 1966, p. 28). However, this focus upon foundations of subjectivity and subjective truth goes back to at least to the work of philosopher Soren Kierkegaard (1846/2009). For Kierkegaard life was best examined through the living of it and could only be understood objectively in retrospect. Another key component of interpretivism is to understand that there are as many realities as participants in the world and "that the task of the researcher is to understand the multiple social constructions of meaning and knowledge" (Robson & McCartan, 2016, p.25).

3.1.2 IPA as Method

To gain an understanding of Kurdish lived experiences the researcher applied the method of *Interpretative Phenomenological Analysis* (IPA) (Smith, Flowers, & Larkin, 2009). Here, participant and researcher are involved in a co-constructive process involving free and open discussion. The sharing and invitation to interpret gives the possibility of multiple perspectives. The philosophical and epistemological development of IPA are the areas of phenomenology (*lived experience*) and hermeneutics (*interpretation*), which includes ideas and approaches developed by Husserl, Heidegger, and Merleau-Ponty (Moustakas, 1994; Smith & Osborn, 2003). Husserl pioneered the method of phenomenology by attempting to overcome the threat of psychologism whereby psychological states play a central role in knowledge formation. Husserl's focus upon 'experience' and the awareness of interpreting is taken up by his student Heidegger, who wanted to study 'existence' from the point-of-view of the existing individual and how their existence and world is revealed to them. Finally, Merleau-Ponty developed this methodology in application to the 'body' and the role of 'embodied experiences'.

According to the thesis research questions, IPA is an appropriate methodological approach in understanding the lived experiences of Kurds, in particular, how money and identity influence one another. With this approach the researcher was able to become more involved with the lived experiences of cultural identity. It brings the researcher into the study, not just as a passive observer, but an active participant in the creation and discovery of meaning, themes and knowledge (Pringle *et al.,* 2011). According to Smith, Flowers & Larkin (2009), IPA is composed of an interpretative process,

known as ‘double-hermeneutics’ (i.e., empathetic and questioning). This is a discovery process of the of experiences. *Empathetic hermeneutics* (the act of trying to understand what a given experience is like) is the researcher’s attempt at understanding what might be uniquely ‘Kurdish experiences’, while *questioning hermeneutics* (how someone makes sense of an experience). This entails critical engagement through a dialectical relationship to further gain information regarding the phenomenon in question. Here not just what is said, but how and what is explicit is equally as important as what is tacit, and remains ‘unsaid’ (Turner, 2018).

Here, the researcher could draw upon their own cultural repository of knowledge with regards to Kurdish identity, which could help facilitate the IPA approach. The recorded interviews with ethnically Kurds supplied a rich trove of data to mine for meanings. In particular the areas of identity and money and its intersubjectivity (Smith, Flowers, & Larkin, 2009, p.17). Part of the IPA method is in establishing sensitivity to context. By using the interviewees own words the researcher can explore the phenomena under study. This will help to support the interpretations and claims that are being made (Smith, Flowers, & Larkin, 2009). The researcher took great care in translating and selecting extracts so as to support interpretations. This will be detailed later in the chapter. The aim was to highlight unique perspectives and understandings of being Kurdish and their understanding of ‘money’ and ‘currency’. IPA is not just interested in the ‘manifest’ (‘explicit’) meaning of words or phrases, but also in its ‘latent’ (‘tacit’) underlying meaning. Here the researcher chose to leave some keys Kurdish words untranslated when transcribing into another language. (Eatough & Smith, 2017). The reasons for this are: first, what those words connote in Kurdish have no direct translation into English. Second, as the thesis aims to investigate Kurdish identity and experience, the researcher thought it would be appropriate to use an untranslated term, rather than render an English approximation. A forced and approximate translation could be argued to be in-itself a form of colonial assimilation, an oppressive experience many Kurds have historically faced (Bermann & Wood, 2005).

IPA acknowledges the importance of context, in shaping experiences and memories. Thus the interpretative process involves both participant and researcher, being understood as a ‘co-researcher’. Here they work together to make meaning and develop an understanding of the emergent phenomenon (Yardley, 2000). This co-constructed environment was aided by selecting an interview location that was safe, comfortable, and convenient for participants. Here the researcher rearranged schedules and travelling to make the interviews fit the participant’s schedules. Participants were instructed as to their role, but expectations were kept to a minimum to prevent conformity to fully structured interview norms. For example, the semi-structured interview allows for additional questions, extended answers or unplanned events.

3.2 Data Collection Method - Semi-Structured Interviews

Also called an “in-depth” interview, the semi-structured interview lies between a structured and unstructured interview techniques. Here, the researcher has a number of pre-formulated questions in mind that will guide the interview. These questions in line with the research’s specific aims, but are not required to be asked in any specific order. The questions: about the meaning of culture and cultural identity; the social meaning of money; emotional and personal experiences of any perceived difference between ‘Kurdish’ and ‘Non-Kurdish’ currency; and, finally their responses to a hypothetical future Kurdish currency called “Kurdcoin”. All the interviews will be conducted in Kurdish, German and English. The transcription will be mainly in German. The questions may also be open-ended allowing space for interviewees to explore, with the aim of producing some valuable, but unintended data. This flexible kind of interview is a popular one because it allows for the pursuit of unexpected lines of inquiry during the interview (Grix, 2010). Barriball & While (1994) suggest the use of semi-structured interviews in tandem with surveys, as a means of counterbalancing the sometimes poor response rates of the latter. Surveys can force answers due to the rigid nature of ‘closed questions’, open questions and conversation may give more detailed and accurate responses. This approach is well suited to extrapolate the opinions and perceptions of individuals, even when the subject is complex and at times psychologically and emotionally difficult to talk about.

For Mason (2002) argues the methodological reasons one might choose to conduct a semi-structured interview are firstly, that one's ontological position may dictate that people's beliefs, feelings and perceptions as well as interactions with other people are part of the social reality that are under study. Secondly, this epistemological position allows for interactive conversation with people as a valid tool for generating data. Thirdly, if one views knowledge as interactionist and situational then something is to be gained from interaction with the interviewee, gaining knowledge that may have otherwise been lost or impossible to access. Lastly, one may wish to obtain a depth, nuance, complexity, and roundedness of what is to be understood, rather than a linear, standardised or shallow description.

Another common method for gathering qualitative semi-structured interview data is that of the ‘focus group’. Here part of the method is not just to interview individuals and record their response, but to record the spontaneous and organic interaction of a group. This means that instead of the researcher asking each person to respond to a question in turn, people are encouraged to talk to one another: asking questions, exchanging anecdotes and commenting on each other's experiences and points of view (Kitzinger, 1995). The researcher did not choose this method of interview as she believed it would be a barrier to open and honest discussion. It is possibly a Kurdish cultural trait that they are

distrustful of strangers, particularly those conducting 'official studies'.[42] Given the fractured and violent history of Kurdistan this seems reasonable, and so focus-group interviews would only invite suspicion of others where one-to-one rapport and trust would be much harder to establish. Whilst this in itself would make for fascinating further research about group-dynamics and identity, it was considered inappropriate for this thesis' aims.[43]

3.2.1 Rationale for Selected Strategy

The semi-structured Interviews was an obvious choice for the following reasons. First of all, the qualitative data is required. This means gathering data about Kurdish feeling, experiences. This is not just to study what is literally and explicitly said, but as part of the IPA approach, to interpret what is figurative and tacitly implied (i.e., cultural knowledge) or not spoken but present none-the-less. To this end, the researcher believes that with strong, empathetic and inter-personal communicational skills much information can be gained through conversation with subjects who can offer their opinions and perspectives.

The researcher notes her Kurdish origin as another strength that supports the use of semi-structured interviews. The fact that due to this native origin, it will not only be easier to identify target participants to build rapport with for gathering data, but will be able to pick-up on the others aspects that require cultural knowledge specific to Kurdistan and 'being Kurdish'. As Rubin & Rubin (2011, p.181) say that cross-cultural interviews can be problematic when conducted by an 'outsider', where the entire interaction may be culturally sensitive.

As the researcher is not from this part of Kurdistan, however, they were deeply interested in this part of Kurdish cultural history and how currency formation and identity maybe connected. It was also this lack of familiarity with Kurds from Iraq that meant greater attention had to be paid to local customs, traditions and stories. To try and accurately as possible record these experiences. Thus the semi-structured format and its flexibility would allow the researcher the freedom to engage in new lines of questioning and enquiry whilst being culturally and situationally sensitive to the participants. Smith, Flowers, and Larkin (2009) and Yardley (2000) claim that the real test of 'validity' in social-qualitative research is not whether the study can be reproduced, but whether its methods have been

42 This may also be of relevance when discussing how the Swiss dinar came into existence, in that Kurds possibly have tribal cultural traditions to call upon, which is sublimated in social conventions such as distrust of 'outsiders'.
43 Gómez *et al.,* (2017) has some fascinating research here on the ability of Kurd fighters to form and negotiate group dynamics with soldiers from other cultures.

clearly articulated. And whether the information presented can be taken on as useful, engaging or as significant knowledge. Like all knowledge this is also dependent upon the surrounding paradigms and power-relations within which such knowledge is contextualised (Ahonen *et al.*, 2014; Mlodoch, 2021).

3.2.2 Research Questions and Interview Protocol/ Guide

The thesis aims to answer two central questions:

1. What is the relationship between 'currency' and 'cultural identity of the Kurds'?

2. What are the perspectives of the Kurds regarding having a common regional currency and its impact on their cultural identity?

To find out what the relationship between money-currency and cultural identity of the Kurds might be. And whether having a regional currency could also impact upon this sense of identity? These questions, including the literature and theoretical framework, were used to guide and develop the semi-structured interview questions. The interview guide (See Article A in Appendices) was aimed primarily at answering the research questions. Here the interview was a mixture of open and closed questions, which allowed space for unplanned lines of questioning and discussion. The guide was designed to allow participants the freedom to explore their experiences, whilst bringing in the researcher as an active element in the meaning making process (Smith & Osborn, 2008).

Interviews through an IPA approach allows for the co-creation of meanings and knowledge. Where pluralistic realities exist, not only for the subjects of the study, but also for the researcher as well. The research questions and the co-constructed approach provided an open framework for exploring these realities, and in turn created a greater understanding identity and money experiences (Lincoln, Lynam, & Guba, 2011).As noted earlier, the interview is a complex exchange and therefore, it is imperative that in order to successfully use interviews in data collection, certain standardised approaches must be followed. Robson & McCartan (2016) recommends the division of an interview into the following five parts:

1. *Introduction*: the interviewer introduces themselves and communicates the purpose of the interview. In addition, ethical matters such as confidentiality and the medium of recording taking should be discussed.
2. *Warm-up*: simple, non-threatening questions are asked to break-the-ice and establish rapport.

3. *Main body*: the interviewer begins to ask questions about the main topic of their study. This part is highly dependent on which type of interview is being conducted.
4. *Cool-off*: easy, harmless questions are again used to ease any tension that has possibly built up and also to conclude the interview.
5. *Closure*: the interview is formally closed and the interviewee thanked for their time and cooperation.

Robson & McCartan (2016, p.284) points out the interesting phenomena of the "hand on the door syndrome", in which interviewees will open up and give the most useful information after recording has finished. It is recommended to be prepared for this and to restart the interview if appropriate.

3.2.3 Sampling Procedure

The selection of Interviewees for the study was based on their self-identifying as Kurdish and having actively lived in Kurdistan circa 1990-2003. Traditionally populations that do not want to be studied have been termed 'hard-to-reach' or 'concealed' populations (Morgan, 2008). The specificity, however, of the thesis is highly politically charged. The culturally sensitive nature of discussing Kurdish identity in Kurdistan meant that the researcher faced similar issues in recruitment. The historical and social constraints on discussing one's 'Kurdishness' even in Kurdistan with its own histories of nationalism, meant that obtaining open and honest dialogue was not easy. As part of the recruitment process most participants were initially reserved. Potential participants were contacted and recruited via a network of recommendations, also known as the 'snowballing method' (Quinney, Dwyer & Chapman, 2016).

One of the key criticisms of this method is that it does not allow for sample diversity by over or under-representing perspectives due to closed social networks of self-referral or exclusion (Kirchherr & Charles, 2018). That is, people tend to build strong social ties with people similar to themselves, or by the proximity of the work they do, or 'institutional culture' they come from. This would lead to a biased sample, where equally, people do not want to be interviewed, or lack the confidence, will be excluded if recruitment is only on a peer-to-peer recommendation. To limit this possibility the researcher ensured that their seed sample was diverse to begin with (Morgan, 2008). The seed source were contacts the researcher had at Research Institute Kurdistan RIK. This then gave the researcher access to other potential participants in various fields. Interviewees ended up being distributed over seven categories (See Figure 1), which were:

1. *Academic* level including lecturers from Research Institute Kurdistan (RIK) (A).
2. *Governmental* level including Politicians (G).
3. *Civil Service level* employed by the Government for works in the Public Sector including Judge (C).
4. *Business* level including Financiers and Private Business Owners (B).
5. *Security level* including Pesmerga (S).
6. Higher Education level Students (H).
7. *Non-profit* level including Private Citizen (P)[44].

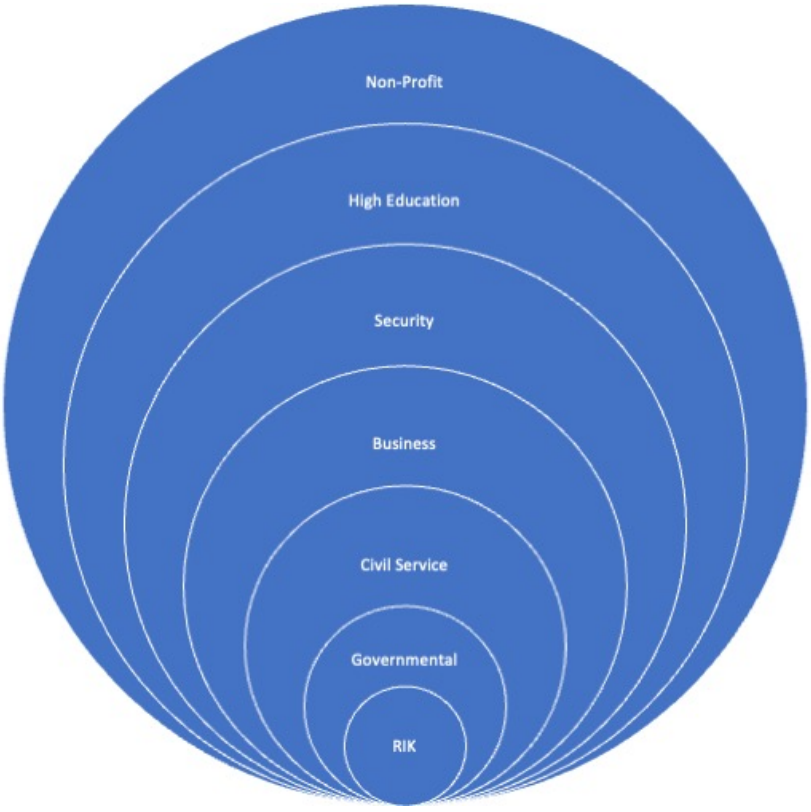

Figure 1: Snowball Sampling Acquisition; own source

Amongst these was a mixture of genders, ages, professions, educational levels (high and low), geographical locations and social-status. Whilst some participants had only ever lived in Kurdistan,

44These categories are however imperfect as some participants fit multiple categories.

others had been born there, moved away and returned. It is important for the research that all the participants lived in the Autonomous Region Kurdistan circa 1990-2003.[45] The researcher made a conscious point to ask all interviewees for at least 3 recommendations of other people willing to be interviewed, ranking them from their most to least likely to cooperate. The researcher also recorded the demographic details of the individuals taking part and sought to keep this as diverse as possible, by randomising the recommendations. Due to time and financial constraints 30 participants in total were recruited and interviewed. This is a relatively small sample, but enough to gather deep, rich meaningful data (McIntosh and Morse, 2015).

Information about the study, including a letter of 'Declaration of consent' and letter of 'Declaration regarding data usage and confidentiality' (See Article D/ E in Kurdish) and F/ G in Kurdish) in Appendices), were presented to the participants to be signed for consent before interviewing. All Interviewees were made aware that they were taking part in an interview about being Kurdish and their lives circa 1990-2003 in the Kurdistan region. Beyond this no other information was given so participants could not prepare answers, making responses more natural. Overall the responses were positive and people were happy to be engaged in research that brought light upon the Kurds.

3.2.4 Additional Recruitment and Considerations

The researcher had enough time to think about the profiles of their participants during the research, however, exactly what requirements participants must and should not have altered over the course of the research. Things that should be simple and uncontroversial such as public recruitment or conversations 'in the street' became impossible due to the highly charged nature of discussing Kurdish identity and cultural history. The area that surrounds the Autonomous Region of Kurdistan is inhabited by people who historically do not approve of Kurdish autonomy or independence (Yüksel, 1998). So, it was impossible to know just by random sampling whether the researcher was interviewing someone who was sympathetic to the idea of Kurdish identity. Thus the researcher made extensive use of the Research Institute Kurdistan (RIK). Other factors such as the Covid-19 pandemic delayed travel, but also presented opportunities for extended stays and gathering more data. The researcher tried as much as possible to minimize the time of preparation and risk of cancellation or postponement.

45 Just these two groups made for interesting and diverse views, with those who had moved away to European countries had a variation of 'outsider' perspectives, whereas those who had only lived in Kurdistan did not have a comparative experience to call upon.

3.2.5 Aborted Interviews

Some interviews were aborted, for example, a friend of a participant was to be interviewed online due to a positive Covid-19 test. As the interview progressed into the area of money and identity, the interviewee became aggressive and non-cooperative. Unwillingness to discuss the ideas presented made the interview hard to conduct. Another interview was cancelled due to the participant asking lots of questions over the phone about where the interview was going to take place, aims of the study and personal details about the researcher. This gave the researcher cause for concern due to the highly sensitive nature of the study and possible threat to the researcher's safety. Another concern was that due to the complex nature of cultural identity in the Autonomous Region of Kurdistan, the potential for conflict is easily provoked when excluding non-Kurdish identities.

3.3 Participants

Specifically in IPA, a small group of participants is typical (Smith & Osborn, 2003). Participants were exclusively Kurdish, had been born there and lived in the Autonomous Region of Kurdistan. Another criteria was that those participants had to have lived in Kurdistan circa 1990-2003 in order to address experiences of the 'Swiss dinar'. Participants were informed that their inclusion was voluntary, and that they could remove themselves from the study at any point. Participants were also assigned coded names to help ensure anonymity. (See Table 2 for Sample of Selection and Coding). It was also important that participants were either highly skilled or had an expertise in their field (Bogner, Littig & Menz, 2018). To this end, economic, legal, political and military experts were included in the interviews.

	City	Coding	Level
1	Slêmanî	M21Sstu	Higher Education
2	Slêmanî	M24Sstu	Higher Education
3	Slêmanî	F29Sadm	Business

4	Erbil	M30Emil	Security
5	Erbil	M32Etra	Business
6	Erbil	F34Eedu	Civil Services
7	Erbil	F37Eedu	Civil Services
8	Erbil	M37Eadm	Security
9	Dohuk	M47Dmed	Academic
10	Erbil	M37Engo	Non-profit
11	Erbil	F42Epol	Governmental
12	Slêmanî	F45Sedu	Civil Services
13	Erbil	M45Egov	Security
14	Erbil	M45Esci	Academic
15	Slêmanî	M47Sjud	Civil Service
16	Erbil	F51Eedu	Civil Service
17	Slêmanî	F51Shou	Non Profit
18	Erbil	M51Elaw	Business
19	Erbil	F53Eadm	Civil Service
20	Slêmanî	M53Sarc	Business
21	Erbil	M53Earc	Business
22	Erbil	M55Etra	Business
23	Dohuk	M55Dgov	Governmental
24	Erbil	M57Etra	Business
25	Erbil	M61Esci	Academic
26	Erbil	M61Epol	Governmental
27	Erbil	M63Epol	Governmental

28	Slêmanî	M63Seng	Civil Services
29	Dohuk	M66Dpes	Security
30	Erbil	M71Epol	Governmental

Table 2: Sample Selection and Coding; own source

3.3.1 Interview Locations

When scheduling the interviews it was important to find locations and environments that were both safe and comfortable for the participant and minimised the chance of interruption. Most participants preferred to be interviewed where they were working or living, however, some were conducted in the researcher's hotel, as well as restaurants and cafes. Three major cities were chosen due to the range of economic and political diversity: Arbil (Erbil), Slêmanî (Suleymania) and Dohuk (See Figure 23 in Appendices Article I for illustration of location of interview partners in the Autonomous Region of Kurdistan Iraq). Again, knowledge of Kurdish social norms was important here particularly as the researcher is female, but equally, that something as trivial as who pays for the coffee or tea can disrupt the interview setting.

3.4 Interview Process

At the start of each interview participants were asked their name, age and profession. Then the researcher engaged in small-talk to break-the-ice and build rapport. To build trust the researcher gave evidence as to their identity and explained their motivations and objectives. Before recording it was explained that any documentation would be treated in strict confidence, was purely for research purposes only and all primary data destroyed after use as outlined in the declaration regarding data usage and confidentiality form (see Article F/ G in Kurdish in Appendices). Participants were given time to ask for any additional information or questions. The setting was secured so participants could speak freely and consent was given for recording. All of the subjects agreed to be recorded and they signed a declaration of consent (see Article D/ E in Kurdish in Appendices) according to the ethical research guidelines of the University of Gloucestershire. The researcher explained what the topics were to be discussed, but also that the interviewee was free to interrupt or explore their own thoughts and feelings.

Interviews were semi-structured, and were scheduled to last approximately 90 minutes. Each of the interviews began by using an interview guide (see Article A in Appendices), but in each interview, extra questions appeared as the conversation progressed. The interviews were conversational, and because of this, the actual interview times varied from 30-120 mins. At the end of each interview, participants were asked if they would agree to providing follow-up information. The researcher assured all participants that the interview recordings will be permanently deleted after transcription by December 31st, 2021. In addition, the transcriptions will be deleted after December 31st, 2022 and the researcher agreed with each participant to delete their private data accordingly.

3.4.1 Researcher's Role

The researcher acted as the main "instrument" in the study, and as a guide and interpreter of experiences for participants during the semi-structured interviews (Lincoln & Guba, 1985). The researcher also thought it their role not just to guide the interviewee through the questions, but also emotionally and psychologically prepare the participant for what might be highly emotive issues, considering this period of Kurdish history. Due to the researcher's previous training in coaching "Kompetenzen für den Business Coach and Trainer" (certificated Business Coach and Trainer), as well as being mindful of the potentially emotive nature of some the interview content, the researcher was aware of her own feelings about what it meant to be Kurdish. The researcher intended to "bracket" or withhold her own interpretations and biases about participant experiences. This "bracketing" process helps to keep the interview as 'objective' as possible, to minimize preconceptions about phenomena based on the researcher's prior experiences (Creswell, 2013; Moustakas, 1994). Measures were taken to limit the researcher's cultural background as a self-identifying Kurd. This was done to prevent biasing the research. Careful attention was paid by the researcher to their own feelings, actively looking for examples where they may have begun to project, force or manipulate, the data or views of the participants. A research journal was kept to monitor this process. This journal allowed the researcher to capture initial thoughts and feelings during and immediately after the interviews.

The journal was also used during initial and subsequent readings of the transcripts, which helped during the iterative analysis process. Whilst the researcher may desire truthful responses, if interviewees are not relaxed or feel safe, they will give generic, generalisable or shallow answers to end the interview quickly. The researcher then had to draw on their own Kurdish identity to build

rapport and trust so they may open up about experiences they may not necessarily be able to share even within their own community.

3.5 Interview Questions Development

According to Silverman (2017), one should effectively develop interview questions following a standardised method. In order to create questions that are able to facilitate robust discussions on the subject matter and promote the attainment of the research objectives (Charmaz & Belgrave, 2012). The interview questions development was as follows:

1. Outline the main areas of the study and delineate the broad questions that are related to these broad areas of study.
2. Ask yourself what sort of data you are seeking to retrieve from the interviewing process – the research objectives and the research questions should act as signposts.
3. Narrow down to develop questions that are fall under these broad questions and tailor the questions to specific kinds of participants.
4. Tailor and adjust the questions.
5. Formulate the questions in a way that they are able to motivate the respondent to answer honestly and completely.
6. Make use of 'how' instead of 'why' questions to set the respondent free rather than justifying themselves they are invited to describe events.
7. Delay difficult or sensitive questions to an appropriate moment.
8. Ensure a review of the questions to determine how the questions should flow in a way that will better help gather the information for the purposes of analysis.
9. Ensure that the interview questions are validated in line with steps 2 and 3.

Following Charmaz and Belgrave (2012) and Silverman's (2017) above guideline, the researcher sought to develop their own objective and research-based interview schedule. The following steps were taken in the development of the interview for the data collection:

1 Review the concepts and areas of literature as relevant to the thesis aims and objectives. Outline a general list of broad questions that could be derived from these concepts.

2. Critically balance the need for the interview questions and what the research sought to answer from these questions.

3. For each of the broad questions under the main themes, the research derived and developed relevant questions, each time validating them by tying them to a specific theme cited in the literature.

4. The researcher derived and validated the questions and ensuring that they were research based.

5. Tailor and formulate the questions following the 'how' approach instead of the 'why' and ensure that they could be asked effectively with slight variations depending on the responses.

6. Review of all the questions to be used. Develop a sequential flow of questions while ensuring that all the difficult and/or sensitive questions can be asked accordingly.

7. Determine all necessary questions that can be informative to the study have been identified and effectively listed as part of the interview schedule.

Through the above steps the researcher was able to derive a robust interview schedule for use in the data collection. There are 24 questions that cover the following areas:

- Money and currency in general and then specifically related to 1990-2003.
- Identity and cultural identity in relation to money and currency.
- Future perspectives on a hypothetical currency.

Those interview questions (see Article B/ C in Kurdish - in Appendices for list of 24 Questions) developed for the study served as a guide and as a flexible data collection method.

3.5.1 Data Collection

According to Smith, Flowers and Larkin (2009), IPA comprises of an interpretation process called a *double-hermeneutics* (i.e., empathetic and questioning). Empathetic hermeneutics is the researcher's attempt at understanding the participant's experiences. Questioning hermeneutics entails the researcher's critical engagement via open discussion and dialectal processes. For the empathetic hermeneutics the researcher could draw upon their Kurdish background. For the critical aspect of the questioning hermeneutics a semi-structured interview was used, which is a primary form of data collection for IPA (Smith & Osborn, 2003). With the use of semi-structured interviews, particularly via open-ended questions, the participant and researcher engaged in a dialogue. Here, information was shared and clarified continuously, each ideally adding to the other's understanding. Follow-up questions varied with each interview, as the researcher was willing to let participants' follow their own journey as they recalled their experiences. For example, what it meant to be Kurdish, their memories of 1990-2003, and what money meant to them. This open-ended approach is a valid and "integral part of the inductive principles of phenomenological research" that enables the researcher and participant to explore phenomena without being limited by a predetermined process (Smith, Flowers, & Larkin, 2009, p.65). Each interview was audio recorded and transcribed. Each participant was made aware of the level of time commitment that was needed, and that they should make themselves available. Recorded interviews were transcribed, aided by the use of a research journal and field notes. This also provided a record of the research procedure, helping to organise data. All digital data was stored on a password-protected computer and files on a hard drive. As the interviews were conducted in three different languages (e.g., Kurmanci, German and English), all of which the researcher is fluent in, it was also necessary to maintain accuracy in translations – here linguistic software programs, dictionaries and translators were used. However, as language and meaning are not just about what was said, but how it was said, a record/ journal was made of every interview and the intent of what was expressed e.g., gestures, idiomatic phrases, ironic speech, non-verbal cues...etc. This also brings another limitation, in that some sentiments i.e., experiences that could be uniquely Kurdish remain untranslatable.

3.5.2 Interview Analysis

Initially both written and recorded audio transcripts were read and listen to several times. This has both an immersive affect and re-connects the interviewer with the setting and events. With every listen and read the researcher noted insights and initial thoughts. Observations and reflections were

also made as to words, phrases or behaviours (verbal and non-verbal) that maybe of potential significance. Within the transcripts distinctive phrases and emotional responses were highlighted (See Table 3 for an example of original interview notes).The researcher also had to factor in how much the recording process itself and their presence affected the interview.

Original Interview Transcript	Interviewer's notes
"Kurds were proud, money had high value, life had a greater value. This heighten value of money was kind of, how to say, 'Keramet'. The rest of Iraq does not and cannot even know these things".	How is it possible that life should have greater value during war-chaos? Money=Keramet? (During the war one problem less) Cross-check – such a huge difference between Iraq and Kurdistan?
"That makes me proud, the Kurds did not give the counterfeit money to be exchanged… The fact is that the rare dinari Swiss was worth much more than the fake Iraqi dinar. Kurds had become different from Iraq, that made me feel proud…The current currency is something foreign and worthless. I don't trust this currency as a Kurd".	Legal and official fortune through fake currency? Interviewee preferred poverty instead wealth with `fake` money? Explore difference in this context? What is the nature of this difference between Iraqi and Kurds? Why the feeling of pride? Nationalistic?

Table 3: Example of original interview notes; own source

3.5.3 Transforming Notes Into Emergent Themes

Once a set of detailed and robust field notes, interview observations, reflections and commentaries have been made these are then to be made into emergent themes. Here the researcher tries to formulate a concise phrase or word that encapsulates those various explanatory notes, but is still grounded in the participant's experiences (See Table 4 for an Example of development of emerging themes).

Original Interview Transcript	Emerging Themes
"Kurds were proud, money had high value, life had a greater value. This heighten value of money was kind of, how to say, 'Keramet'. The rest of Iraq does not and cannot even know these things".	Links money to the value of life. Money 'has Keramet' (character)? Makes a distinction between Kurdish and Iraqi experiences of money.
"That makes me proud, the Kurds did not give the counterfeit money to be exchanged… The fact is that the rare dinari Swiss was worth much more than the fake Iraqi dinar. Kurds had become different from Iraq, that made me feel proud…The current currency is some-thing foreign and worthless. I don't trust this currency as a Kurd". – (M61Esci)	Distinction between Kurdish 'real' 'valuable' money and Iraqi 'fake' 'worthless' money. Current currency (NID) has little or no value. Money experienced as 'foreign'. No trust.

Table 4: Example of development of emerging themes; own source

3.5.4 Potential Relationships and Clustering Themes

From the emerging themes connections are then made so they can be grouped or organised around conceptual similarities and that each group is given a descriptive label (See Table 5 for an example of grouped themes). This can be time consuming as entire transcripts need to be thematised before looking for potential connections. In practise not all themes and labels work as they do not fit well with the emerging themes or due to inadequate evidence. Whilst it is conventional that superordinate themes and subthemes can appear it is not always the case. Here the researcher found themselves returning to five core themes based around endoglossic Kurdish words. Relevant short extracts from the transcripts are given in the findings chapter which illustrate these five themes. Here, Nvivo was used to also produce word-clouds in support of the emergent themes.

'Qîymet' Social notion of 'value' Economic notion of 'value'. Valueless fake, foreign Iraqi money Valuable real, familiar Kurdish money 'Keramet' The character of money The character of one who deals with money Iraqi dinar as characterless. Unreliable Kurdish money as characterful. Reliable.

Table 5: Example of grouped themes; own source

For a more schematic analysis of the methodology used see Eatough & Smith (2017):

Stage 1: Identify themes for each research participant; marking words and commends that appeared to be important, noting them in the margin of the transcript.

Stage 2: Notes and observations made in the margin were initially grouped into loose themes.

Stage 3: The potential themes were organised and studied intensively for possible connections across them. Those themes were analysed and compared to the original transcripts to avoid error. Selected quotes from the transcripts were used to illustrate the themes.

Stage 4: Superordinate themes were identified, followed by the potential subordinate themes.

Whilst the recorded interviews were to be translated and transcribed there are some important ethnographic details that must be addressed. Firstly, the interviews were conducted primarily in Kurmanci, however, the researcher as a Kurd growing up in Bakur (Turkey) was never allowed to legally learn Kurdish. Turkish was the state language and thus obligated.This has had detrimental effect on her relationships with theses languages. Thus, German as her freely chosen language comes more 'naturally'. So, even during the interviews process a form of translation was happening automatically and habitually, which she had to be mindful of. Here the research journal took on an auto-ethnographic role in embracing vulnerability with purpose (Ellis, 2004; Ellis, Adams & Arthur P. Bochner. 2011). As Lapadat (2017) states, the purpose of journal keeping and reflectivity provides a more ethical form of research which "prevents researchers from appropriating the voice of others, instead centring in the research the voice of the researchers themselves" (Rutter et al., 2023). Thus, autoethnography connects the personal to the cultural (Denzin, 1997). As Jennings et al., (2020, p.81) notes, "one the strengths of autoethnography is that it recognises that emotions are often not only a valid part of the research process, but they can add to the depth and power to analyses". For the researcher this was an on-going process every time engaging with the Kurdish language.

3.6 Transcription and Translation

The recorded interviews were transcribed by the researcher. The reasons for this were: firstly, due to the sensitive nature of the interview data, third party transcription services were too unsafe to use.

Here the researcher was concerned for the safety of the data, the anonymity of the participants and minimising risk in the data protection (accidental and malicious). Secondly, an advantage of researcher transcription is that the researcher is intimately involved with the data capturing process and analysis. Where the researcher can begin to consciously and unconsciously incubate ideas. This approach is supported by Brinkmann & Kvale (2008) and Gibbs (2008), where transcription is an initial interpretation and reduction of the collected data. Lastly, the researcher has greater control over the data.

The translation process was performed over a number of stages:

First, the researcher listened to the audio recordings and attempted to translate from Kurmanci into German one-to-one. Secondly, the researcher became aware of translation issues in this attempt as the literal German did not match the contextualised notes made in the field journal. Thirdly, the hard to translate sections of the interview were time-marked. Here a linguist was used to identify and translate the words of mixed languages e.g., Sorani was mixed with Kurmanci. Fourthly, whilst those words could be translated from Sorani into Kurmanci, it became apparent that not all words could be translated into German. Here, the researcher noted which words and phrases they struggled to translate. Fifthly, the researcher then re-listened to the audio recorded interviews with the new context of the untranslated words and phrases with the aim to integrate them. Lastly, after this process was performed on all interview transcripts, they were then translated into English.

To ensure translation accuracy the researcher used a linguistic who was fully briefed on the research topic. The researcher and linguistic played-back the anonymised audio recordings and between them negotiated the best translation for the context. This is where the researcher's field notes and journal really helped. This process was repeated for the German into English translations. Interpretation and hermeneutics are a necessary part of the IPA methodology. The research was conducted across 3 languages, Kurmanci, German and English. Thus, it needs to be discussed how much ‘language’ and ‘culture’ figure in the analysis of the interview data. Themes emerged that could be organised around endoglossic terms that potentially describe a rich phenomenological relationship between money and identity, but has no direct equivalence in German and English. One of the central issues with translation is whether one is trying to mirror the syntaxes preferring lexical approximations, or if one is aiming for semantic truthfulness. Trying to capture the meaning of a sentence even if the chosen words are different to the ones spoken. The researcher did both, where a subjective value-judgement is made to balance between syntaxes and semantics. What became apparent to the researcher is not just the pluralism of meaning, but the movement between the ‘literal’ and ‘figurative’, the ‘prosaic’ and the ‘poetic’, the ‘explicit’ and the ‘tacit’. The themes that were settled on included both these

domains of linguistic use. This highlighted a weakness with *Nvivo* that it did not help with data interpretation (Dollah, Abduh, & Rosmaladewi, 2017). Thus the researcher found Nvivo limited. So whilst *Nvivo* helped with the organising of the data, the researcher needed to use the IPA method utilising field research journals and notes, as well as draw upon their cultural knowledge to aid with the analysis of the data.

3.7 Study Reliability-Trustworthiness

The researcher utilised the 'bracketing' method to identify their own beliefs and experiences as part of the research process. This was done to maintain the objectivity of the research and prevent bias. All interviews were audio recorded, translated and transcribed to guarantee accuracy. The researcher constantly checked for validity of interpretation throughout the interview, to make sure a misunderstanding had not occurred. This formed part of the iterative process, based on discussion and participant feedback. The researcher also employed Yardley's (2000) criteria for validity, as recommended by other qualitative researchers (Heffron & Gil-Rodriguez, 2011). Yardley presents a selection of quality criteria that can be applied across qualitative studies, including IPA (Smith, Flowers, & Larkin, 2009). Yardley (2000) details four principles for assessing the merits of qualitative work: *sensitivity to context, commitment and rigour, transparency and coherence, and impact and importance.*

3.7.1 Sensitivity to Context, Commitment and Rigour

Here the lived experiences of Kurds, the cultural knowledge of money and identity were informed by an extensive literature and theoretical framework review. This assisted in the development of research questions and the interview guide used in the study, which improved the researcher's sensitivity to context as to 'cultural identity' and 'money'.

In addition to the literature review, the researcher's own personal experiences of being Kurdish and growing up in a Kurdish household provided insights into the struggles and challenges that Kurds have faced. Here the use of the research journal as an auto-ethnographic tool helped the researcher come to greater understanding of their own issues with identity, which could be placed in a wider socio-cultural context. Such personal experiences also created a level of sensitivity and

understanding that almost certainly would not have existed and potentially impossible to non-Kurdish researchers. Here Zalme (2020, pp.4-5) argues that research done by non-Kurds tends to not be sensitive enough to diasporic differences amongst Kurds.

Yardley (2000, p.221) defines commitment as a "prolonged engagement with the topic (not necessarily just as a researcher, but also in the capacity of sufferer, carer etc.), the development of competence and skill in the methods used, and immersion in the relevant data (whether theoretical or empirical)". Here the researcher's commitment and motivation are outlined in section 1.1.

3.8 Pilot-Study

A pilot-study is considered an essential stage in improving the interview data collection process before using it for the actual collection of data. A pilot-study is defined as, "an initial practice test of a research procedure to see if it is working as expected" (Stangor, 2014, p.424). It assists in generating conceptual factors of interest. It is considered to be an excellent way of determining the viability of the study (Leedy & Ormrod, 2005). Pilot testing is conducted as a valuable strategy to anticipate any language or semantic issues in the data collection process. Hence, pilot-testing of the interview questions will assist in ensuring that the questions in the interview guide are clear and understandable to provoke the best possible responses from the participants. For this reason, the pilot-study will be conducted on a small group of persons from the study population as recommended by Pallant (2020). Three potential participants will be used in the pilot-study to ascertain the validity, understandability and reliability of the interview data collection process. The validity of the interview questions will be determined based on the understanding of the interview questions and the engagement of the participants (Janghorban *et al*., 2014). Through interviewing the participants in the pilot session, the research will benefit from gaining comments from the participants. This aids in identifying any vague, ambiguous, incoherent, semantically loaded or repetitive questions. Based on their comments and recommendations, the questions in the interview guide will be amended and reviewed appropriately. For example, there were recruitment, linguistic and translation issues. At the level of recruitment it was not made clear that those taking part should self-identify as Kurdish, which resulted in an aborted interview. At the linguistic level the researcher did not feel competent to perform full interviews in dialects other than Kurmanci. For the pilot-study the researcher involved a translator, however, it soon became apparent that 'natural conversation' was going to be impossible. With the translator

dominating the conversation and adding unnecessary information to the procedure e.g., word selection, question phrasing.

3.9 Limitations

The study, which was based on the lived experiences of Kurds, with a specific focus on the period 1990-2003, has limitations. Here participant's abilities to accurately remember (specifically to the historical period) and articulate their experiences, within the context and time-frame of an interview. The presence of the researcher, whilst recognised as a member of the Kurd community, simply by being there potentially influenced the participant's responses. The small number of exclusively Kurdish participants, which is a specific delimitation of the study, was also acknowledged as being a limitation. The exclusion of non-Kurds potentially affects the findings and it is a consideration for further research as to whether similar experiences and themes exist amongst these populations. Whilst for some researchers this delimitation may call into question the generalizability of the study, following Rubin and Rubin (2011), the point of qualitative research:

"*Is not looking for principles that are true all the time and in all conditions, like laws of physics; rather, the goal is understanding of specific circumstances, how and why things actually happen in a complex world. Knowledge in qualitative interviewing is situational and conditional"* (Rubin and Rubin, 2011, pp.38-39).

Thus the aim is to produce research findings that are meaningful, rather than epistemically valid, deepening our understanding of social-reality.

The next chapter will present the research findings from the interview data, followed by a discussion of the thematic analysis underpinned by the theoretical framework presented in the literature review.

Chapter Four: Findings

4. Introduction

An initial research objective was to interview Kurds between the ages of 18 and 75 years old, who had been born and lived in Kurdistan between the period 1990-2003.[46] The main objective was to investigate the potential relationships between 'money-currency' and 'identity' and specifically what this can tell the researcher about 'Kurdish identity'. The researcher picked the period 1990-2003 as it illustrates a unique episode of not just Kurdish history, but monetary history. Within Kurdistan in this time-frame there circulated two competing currencies, what will be referred to as the *'dinari Swiss'* (DS) and *'Iraqi dinar'* (ID).[47]

What emerged from the analysis of the research data were a series of themes that could be organised around the social-relation and what will be understood as 'embeddedness'. These themes were labelled: *Wesîle, Bereket, Qîymet, Keramet and Azadî.*. Whilst this could be interpreted through what Rousseau called "civil religion", where a 'religious essences' can be found within conventionally secular practices such as science, politics, business and economics (Bellah, 1967; 1985; Bellah & Hammond, (1980); Fenn, 1969). Kurdistan, however, is nominally a secular region, it has a history of liberal-pluralist attitudes towards religious and cultural practices (Allsopp and van Wilgenburg, 2019, pp. xviii; 66; 200; Aqrawi-Whitcomb, 2015), as well as deep-rooted tribal traditions to call upon (Sarigil, 2018; Taş, 2013). Drawing upon Polanyi's theoretical framework the researcher considered the possibility of how such themes relate to embedded and dis-embedded experiences of currency.

Participants spoke of their everyday experiences and were asked to remember the past and speculate on the future, where they used literal and figurative language, from which five themes emerged. The researcher called these the '*aspects of the social-relation'*. The themes, whilst abstract in nature, represent a class of definitions with literal and figurative meanings potentially derived from the embedded social and economic spheres.

The art of interpretation and translation here was to either try and uncover both literal and figurative meanings and possibly analyse a semantic hierarchy where one 'meaning' was favoured over another, or one was meant at the exclusion of the other (Newmark, 1988; Seidl, 2009). There are aspects of language that are translatable, such as the nuts and bolts of grammar and syntax. There is, however,

46. From now on reference to Kurdistan during this period is identical with the Autonomous Region of Kurdistan.
47 The convention of writing the 'Swiss dinar' as *'dinari Swiss'* is taken up as this is what Kurds called it.

still considerable debate over whether other aspects of language are untranslatable (Large *et al*., 2018). The researcher went with a 'Wittgensteinian' approach to language, as adopted by social theorists such as Peter Winch (1958; 1964; 1987). Here, language, subjectivity and culture are all implicitly linked, especially if those 'forms of life' play an important role in creating, maintaining and reproducing social-reality. This is important for the inability to understand, as it requires experiential or tacit knowledge from living and existing within that culture. This has also been a barrier to many of the studies undertaken on Kurdish identity and culture as coming from Occidentalist or Orientalist traditions (Houston, 2009). To this end what is unspeakable is also unwritable.

Next before looking at how the emergent themes were derived from the data the researcher will sketch the general distinctions between 'currency' and 'money' as various participants understood and used these terms differently.

4.1 Currency and Money

As most of the people interviewed were not economists or financial experts, they relied on what is called 'folk-knowledge' to discuss their experiences of 'currency' and 'money'. Moreover, money in general is understood through a 'folk-theory', where the realities of how banking and finance works is totally different to how most people think it does (Braun, 2016). However, this is not exclusive to the average person, where conflicting alternative interpretations of what 'money' *is* exists among experts e.g., modern monetary theory (Salerno, 1994). This fact shows either how little 'money' is understood or that certain myths and beliefs are required for certain types of economies to function. The 'folk-theory' of money that was displayed in the interviews when discussing 'abstract money' revealed how 'currency' and 'money' are often understood as being interchangeable. However, when we came to discuss a particular currency such as the DS, ID and NID, detailed, specific and subtle differences were made that seem to resist reducing the social to the economic. Next, a general, normatively agreed distinction between 'currency' and 'money' will be sufficient for our analysis.

4.1.1 Currency

This is a tangible object such as coins or paper notes, but crucially it does not store or hold its value i.e., it can change even to zero. Currency does not hold or store its value because it generally has no intrinsic value. Rather it is a representation or signifier of the value of money, which is implicitly

linked to overarching economic factors such as the quantity of currency in circulation. Currency is also generally a medium of exchange. The value of goods and services cannot be derived from currency as it is a medium of exchange and not a measure of value e.g., inflation means the same object will cost different amounts. On a more philosophical point, it is through currency that money becomes 'real'. We use currency to make purchases, which is really the ability to make choices and exercise our will and power in the world. It is not just money that becomes 'real', but to a certain extent our existence e.g., a human life is worth *x* amount to a government, a pharmaceutical or insurance company. However, the social-aspect of 'currency' also is an affirmation of my existence e.g., reciprocal trading and transactions can only take place if two (or more) parties *recognise* each other. By 'recognise' the researcher means a reciprocal socio-ethical acknowledgment of existence and the right to exist. If you are someone with whom I want to do business to this end any form of money or object that is attributed value can become 'currency' e.g., spices; cacao beans, sugar and so on. This is the case with 'complementary currencies'. This does not require a central bank or authority to tell us what the value of our currency is, rather it is the value that we create by recognising each other and affirming their right to exist symbolised literally and/or figuratively in what we exchange.

4.1.2 Money

This is intangible in nature, such that it is a shared idea, a collective belief system with its own doctrines and dogmatisms. 'Money' refers to the belief that 'intrinsic value' *exists* and it can be stored (Simmel, 1900/2004). Money tends to use 'realist' vocabulary, in that the 'real value' of goods and services can be converted into any currency. Sometimes a distinction is made between 'good' and 'bad' money, in that good money refers to a currency that has something approximating intrinsic value e.g., gold; oil; water, whereas bad money is a currency of no inherent worth e.g., paper notes; common metal coins (Selgin, 1996). 'Good money' is only as good when it can guarantee a store of value or so to this end, 'value' is an expression of the social-relation, where modern paper currency is really just a promissory note between the bearer of currency and the authority issuing it. Socially then this is the value of people keeping promises and that trust means something. For 'trust' to mean something, there must be value to people being reliable, honourable or loyal, which will be discussed further in the thematic development. Put another way, without the value of promises and trust, we lose confidence not only in our institutions and official bodies, but in each other. Mistrust, scepticism and cynicism can be corrosive to collective beliefs and social cohesion as it also dissolves the very basis for which money was probably invented i.e., social interaction and relations (Graeber, 2011).

Next the themes according to the data analysis of the interviews will be presented and defined as to their pluralistic meanings.

4.2 Themes

Five themes emerged that organised or mediated the participant's experience of 'money' and 'identity'. Here, it struck the researcher as important that not only Kurdish terms were being used, but that *how* such language was used, may be significant in the expressions of Kurdish identity. So, rather than translate them directly and explicitly into German and English, where arguably a bias towards Eurocentric hegemony and Orientalism is present (Said, 2003), those terms are left untranslated. The idea is that such terms have a symbolic, hermeneutic, ethical and phenomenological import (all grouped under the 'social') central to Kurdish experience of money and identity (e.g., *"Kurdeity"* - Gómez *et al.,* 2017). Where 'currency' becomes 'Kurdish money' the embedded social and not the economic originated the source of value in the dinari Swiss. It will be argued that a collective Kurdish identity may be possible due to the claim that the Kurds spontaneously and independently acted together to turn the dinari Swiss into a valuable currency. Simultaneously, it also functioned as a kind of boycott to the rival Iraqi dinar.

Why the ID was not used or trusted, according to the thesis, is because the DS was experienced as an embedded currency. The DS arose out of the 'ambiguity model' meaning non-capitalistic, Kurdish tribal traditions could be called upon as non-economic sources of value. This allowed a currency to exist in the *absence* of centralised state power or a federal banking system. As the 'ambiguity model' allows for the embeddedness the social and the economic to be revealed, it also allows for the possibility an irreducible notion of Durkheim's 'sacred' and 'profane'.[48] The 'pure-sacred' in this instance was the reification of Kurdistan within the DS (i.e., the social-relation). As a result, the ID took on the role of either the *'impure-sacred'* and/or *'profane'*, both of which are symbolically a threat to the 'pure-sacred'. That is, to acknowledge, use or value the ID was regarded as taboo, immoral or even evil. The other threat of the ID was that due to such poor printing quality by Saddam's regime it became literally and figuratively worthless. Where citizens could not tell 'real' from 'fake' money, making it meaningless i.e., profane. The implication is that even if Kurds could see the difference

48 The researcher calls this 'irreducible' as the profane can never become sacred, whereas in the absorption model, the two spheres dis-embed and the economic can become sacred.

between real and counterfeit Iraqi currency, they would still *not* have used it. Here there is another idea of value, which is greater than that of the purely economic meaning.

The five themes are *'Wesîle', 'Bereket', 'Qîymet', 'Keramet'* and *'Azadî'*.[49] These five themes emerged from the interviews in relation to *abstract, past, present* and *future* currency.

Next an overview of the five themes and their pluralistic meaning, hermeneutic-depth and phenomenological richness. All of them indicate the embeddedness of the 'social' and 'economic' within Kurdish experience.

4.3 Definitions of Themes

4.3.1 Wesîle/ Wasta

These two terms are interchangeable. Their primary sense is: 'means'; 'way'; 'mediator'; 'medium'; 'facilitator', 'instrument'; 'tool', but also implies 'occasion'; 'chance'; 'agency'; 'reason' and 'purpose'. It can be used as a verb, adjective or noun (Cunningham and Sarayrah, 1993). Research focusing on Arabic cultures highlights *'Wasta'* as type of 'social capital', a tacitly agreed network of preferential treatment and reciprocity (Ta'Amnha, Sayce & Tregaskis, 2016). As Alsarhan and Valax (2020, p.114) argue that 'Wasta' in Arabic cultures (e.g., Jordanian) can be used for almost anything, but it always implies a type of nepotism or preferential treatment of some sort. Whilst Kurds pride themselves on being honourable and fair, there is possibly a deeper cultural notion of *'Wasta/ Wesîle'* that is being appealed to, such as when Kurds unified to exclude the ID. The dominant meaning, however, of the Kurdish *'Wasta'* is a neutral-functional sense referring to a 'way' or 'medium', simply a 'purpose' or 'means' to do something without the implication of unfair treatment or favouritism (Barnett, Yandle & Naufal, 2013). As in English, there's a distinction to be made between the indefinite and definite article, between '*a* way' and '*the* way'. Under the 'ambiguity model' money is just a way to achieve something. Under the 'absorption model' money is *the* way to achieve something. Due to the cultural assimilation of Arabic terms, the Kurdish use both '*Wesîle*' and 'Wasta'. For the purposes of disambiguation from other Arabic uses e.g., Iraqi, only the term *'Wesîle'* will be employed.[50]

49 Also referred to as 'aspects of the social-relation' and '*Kurdeity'*.
50 The Turkish words 'vesile' and 'wasīla' also have similar connotations.

4.3.2 Bereket/ Bê-Bereket

The religious origins of 'Bereket' are central to its primary meanings being 'blessed'; 'blessing'; 'abundance'; 'plenty'; 'rich'; 'fertility'; 'nourishment'; 'productivity' 'infinity/ limitless', but it also implies 'intrinsic value'; 'satisfaction' and 'modesty'. The traditional socio-religious use implies special favour, mercy, or benefit, but it can be used in a secular sense, where something improbable or unlikely has occurred bringing about something good. It also has the property of being both a countable and uncountable noun. 'Bereket' is a quality things have, it is a description of an object, as opposed to something derived from human activity. This then echoes the 'sacred-social' in which 'value' is not purely a naturalistic or functional concept. 'Bê-Bereket' on the other hand is its negation. Something without-blessing, an ordinary object is profane. The phenomenological experience of whether something like 'money/ currency' has this special quality or is merely an ordinary object is another reason the IPA methodology was used. It implies that there is another source of value that is higher or more important than the one derived from the economic sphere. It must also be acknowledged that whilst the Arabic-Islamic term 'Baraka' has a wealth of research behind it (Von Denffer, 1976) the term *'Bereket'* is a relatively understudied cultural term.

4.3.3 Qîymet/ Bê-Qîymet

The primary sense of this term is 'value', but it also means 'use'; 'utility'; 'price'; 'cost'; 'valuable'; 'valuation'; 'precious'; 'asset'; 'worth' and 'worthiness'. *'Bê-Qîymet'* is its negation, meaning 'no-value'; 'worthless'; 'useless'; 'inferior'; 'defective'; or 'insignificant'. It can be used as a noun, adjective or verb, to signify something or someone of value, to describe the value of something or someone, or the activity of valuing something. 'Value' here can be used in a purely economic way, such as to describe 'use' and 'exchange' value common to all currencies and commodities, or it can be used in a non-economic way to express something about the social-relation, such that some things have a value greater than that of money. So, all currencies have '*Qîymet*', but when combined with 'Bereket' it refers to the 'highest' or 'best value'. Under the 'absorption model' where the profane can become sacred, this articulates the idea that *'money gives money value'.* Here, notions of identity naturalised through money also share in this 'sacredness', which is argued to be the basis of most nationalism and exceptionalism. Put another away, the distinction between nation, money, identity and value are all collapsed into one e.g., the Euro means you are European. However, when understood through the 'ambiguity model' it refers to the idea that the highest source of value is not

to be found within the economic sphere. As the 'ambiguity model' allows for a non-economic embedded notions of value to dominate, it also makes sense of non-capitalistic traditions e.g., 'gift giving'. Where objects become sacralised, de-commodified and individuated, signifying the opening-up of a potential social relationship (Graeber 2011; Sherry, 1983). The object may have little economic 'use' or 'exchange' value in-itself, but its 'social-value' signifies potential 'trust', 'cooperation', 'friendship', or 'trade'. The 'ambiguity model' takes on increased significance here when we consider the almost exclusive circulation of DS within Kurdistan, amongst the Kurdish. What also may be of significance is where '*Qîymet*' combines with 'Bereket' as a 'gift from God'. This 'gift' or 'highest value' provokes a sense of how the smallest things or actions can have big effects. Symbolically this is important to any ethnic minority or culture that aims for self-determination on an international global stage.

4.3.4 Keramet/ Bê-Keramet

Primarily this refers to a type of 'character' of 'virtuous' or 'prodigal' ability. It generally refers to a person with the qualities of 'prophecy', 'fore-sight'; 'wisdom'; 'knowledge' and 'dignity'.[51] The development of 'good character' is arguably the most important thing in Kurdish culture. Historically, 'honour' is not only tied to tribal organisation and leadership, but it is common for it to be a stronger bond than religious loyalty or state membership (Jwaideh, 2006, pp.33-34). Through Bocheńska (2013; 2014; 2022) analysis of Kurdish literature; folk-stories as morality-tales; and other oral tradition, she argues there is a comparison to be made here with Ancient Greek 'virtue ethics' – that through storytelling, epic poetry and song, the audience is asked to identify with the 'hero' as a kind of archetype. This again features as part of the 'social' – a way of right conduct – the ethical imperative as to how one *should* act or be with others. This however is not meant in a dogmatic 'Sharia' sense, where one has to follow a proscriptive set of rules, rather as with the Ancient Greek notion of '*arete*' it is about developing an 'excellence of character' – which includes the wisdom of *knowing when to follow and when to break proscriptive rules*.[52] There is something deeply tribal about this and arguably one of the barriers to Kurdish nationalism – that there are more than one way to be Kurdish and any proscriptive, top-down, centralised notion of identity just will not work.

51 The word *'Karamat'* exists in Arabic, which means, 'miraculous powers possessed by the Shaykhs, of mystical religious orders (Jwaideh, 2006, p.378).
52 Socrates being the great Platonic exemplar.

This maps nicely on to the 'ambiguity model', in that good character is what drives the economic, that is knowing when to allow social-economic intervention, to what extent and to what ends. As with the Ancient Greek notion of 'virtue' it also means one cannot be directly instructed how to be of 'excellent character' rather it is a learned disposition. So simple copying of 'excellence' is itself not good character as you lack the deeper understanding of why a particular action is 'good'. So, it is not necessarily what one does, but how one does it. This is what is to be valued. For example, according to Bocheńska (2013; 2014; 2022) the Kurdish fairytale characters of Mizra, Mahmud, Baksamat, Small Evdile, Chilkezi or Gulbarin all do 'bad' things (including killing their own parents). However, it is a feature of Kurdish protagonists that they are sensitive to and guided by the 'spiritual' dimension (i.e., sacred-social). This could be a faith and belief in the value of their traditions and customs, according to the researcher's definition of *Keramet*. Bocheńska (2014) also highlights the ambiguity between the pure-impure sacred within Kurdish folk-stories, as they are for the person of good character to decide.

Here the 'Kurdish' virtues of *honour*; *courage*; *hospitality* and *patience* are commonly signified in song, poetry and stories (Bocheńska, 2013; 2014; 2022; Izady, 1992). The researcher considered here Polanyi's point as to how such idealised socio-cultural character traits might influence economic behaviour. For example, to only earn honourable money, the bravery of meeting financial adversity, the desire to be generous and spend money on other people. According to Izady (1992) if there is a hierarchy of Kurdish virtues it would be honour, dignity, integrity as the most valued aspects of one's character. The 'ideal Kurd', the *pahlawān* or 'hero' – is a person of great bravery, wit and magnanimity. They are duty or obligation bound – that to lose with honour is better than winning dishonourably, which also necessitates the courage to stick to what one believes or values. Then there is the virtue of hospitality, of being sociable and light-hearted, where overly moralistic or formal behaviour here are un-Kurdish traits. Again, it is part of the virtuous character that knows when and how to be serious and when not to be. Some have argued that these traits are divided along tribal-chieftain lines, that affairs are to be dealt with fairly, with honour and respect, also formative of collective Kurdish institutions (Jwaideh, 2006, p.31).

'Keramet' then refers to desirable character, which if 'excellence' of *honour*; *courage*; *hospitality* and *patience* have been achieved the economic i.e., 'money', 'wealth', 'commodification', 'use-exchange' value, will have no determining effect upon your character. Moreover, it is character of the person that gives 'money' greater meaning and value. Without good character (social) wealth and money (economic) are wasted. The value (*Qîymet*) of good character (*Keramet*) then can be revealed with money. Another aspect of good character and the social is the love of 'freedom' (*Azadî*), which has its own theme.

4.3.5 Azadî

The primary sense of this term is 'freedom'. Both *freedom from* and *freedom to do* something. It refers to the state of 'being free'; 'liberty'; 'power' and 'status', but it also has a socio-ethical meaning to it which includes 'sacrifice'; 'in the service of God' or 'in the service of that which is greater than me'. Through 'self-sacrifice' and 'service' *self-improvement* (*'Keramet'*) becomes a form of '*Azadî*', which is connected to 'status' i.e., the idea of self-made or self-created individual. This makes sense of the supposed 'individualistic' or 'isolationist' nature of Kurds. 'Status' as 'social-standing' within a tribal-network is about how one chooses to conform to social conventions – freely acknowledging one's duties and obligations, which may involve breaking the law. *'Bê Azadî'* then is being compelled to act a certain way, without choice, either through threat of violence by an authority or through thoughtless habit. '*Azadî'* is the ability to act outside of both of these. To respond to authority or break with habit.

'*Azadî'* also links socio-political history with ancient religious motifs of 'freed people', be it the Hebrew slaves or C.21st minorities seeking social and legal recognition. To this end '*Azadî*' and 'Azad' are popular names in Kurdistan, but as representative and expressive of Kurdish culture, the naming of people with traditional Kurdish names has been banned in surrounding countries e.g. Turkey (Scassa, 1996). So, the choice to name someone or be called '*Azadî*' can be viewed as a politically subversive act signifying a literal and figurative notion of 'freedom'. To this end, included in the discussion chapter is an analysis of the significance of naming currency, particularly to name the rival currency to the Kurdish money the 'Saddam' dinar.

Another similarity that is to be developed at a future time is the notion of '*Azadî*' offered here and that of Arendt's (1958/ 1998) '*political action*' and *'natality'*. The 'freedom to act', the will and ability to bring something new into the world, and collectively maintain as world building (Logan, 2001). The freedom to self-determine is a socio-ethical issue at the core of all minorities. Without the ability to co-exist, then no one is truly free. The social-relation is responsibility and limitation, where each requires the other to be free as a condition of their own freedom.

Lastly, a term that went unspoken, but tacitly implied was 'trust'. It introduces a 'chicken and egg' scenario, in that do we value because we trust things or do we trust because we value things? Trust can be a *Wesîle* (a medium, way), which means it belongs to *Bereket* (a relationship with the transcendental other). 'Trust' is with *Qîymet* (value) particularly when combined with *Keramet* (good character). That people of good character are trustworthy because they have proven themselves to be worthy of trust. For the thesis it is associated with bravery - which can be as simple as speaking the

truth, however the desire to resist and respond to the existential threat of Saddam in the name of Kurdistan is how trust revealed itself in the currency. Finally, 'trust' gives *Azadî* (freedom) – without trust freedom is impossible. That is, without the four other themes, for examples, without a way, value, blessing or good character freedom is meaningless. It can be noted that money/ currency in Kurdish means *'pere'*, which also means 'companion'. It is interesting to consider 'money/ currency' as a type of companion, for a companion is not a companion without trust.

Next the researcher will present how the themes emerged from the interviews about people's experiences organised across four levels: First, abstract currency in relation to general money, second, how the DS was experienced, third interpretations of the ID and the current NID, and lastly, what a future currency might be like ('Kurdcoin = *KC*). The themes are presented in the order that they appeared across the levels, but this does not necessitate a hierarchy.

4.4 Abstract Money & General Currency

The interviews began with a discussion on money in general or 'abstract money'. Here the aim was to assess the participant's views and knowledge on economics and finance. It was also to determine their views on the role or function of money in society and how it possibly relates to identity.

4.4.1 Wesîle

All participants understood abstract money as a 'means', 'way' or 'medium' for something. It could refer to the activity of buying or meeting one's needs. In general, it was viewed in neutral, objective or functional terms. That 'money' is neither good nor bad, but simply a means, way or medium by which exchanges become possible or how a goal is achieved.

"Money means that I can simply fulfil my wishes and my dreams and do what I want. Money fulfils your desires." - (M24Sstu)

"Money is everything. In my case, I couldn't study if I didn't have money…it's obvious that if you have no money, you can't do anything." - (M21Sstu)

"Yes, it is a tool-a Wesîle- a medium of exchange for life. "Wasta" for life." - (M55Etra)

"For me money means home in one house, Wesîle…" - (M63Epol)

However, for other participants they used '*Wesîle'* in a way that implied 'money' can be a means for harm or even social-destruction. For if money were only understood a means for wealth accumulation, what could be more desirable than that? Rather, participants explained how 'money' is always in the service of some higher motive or value.

"I see money as a wasta to meet the necessities. It is used to live a modern life; it is a part of a modern life. It is not a goal, it is not a desire, it is just a Wesîle." - (F42Epol)

"*I would fulfil the wishes of my grandchildren and my children. Then I would help poorer women."* – (F53Eadm)

"Money connects, creates and destroys. But I always want to believe in humanity." - (F51Shou)

Other participants expressed a highly philosophical interpretation. They seemed to be struggling with the idea that if money is the only *Wesîle* – then the world it creates is also a world it can destroy.

"Money is not everything, but at the same time everything." - (F37Eedu)

"I think that money can create everything and at the same time destroy everything. Money can redefine the world." - (F51Eedu)

Regardless of the sample selection all participants demonstrated a pragmatic understanding of money e.g., it is a *Wesîle*, not a Wasta. Again, the researcher would like to note the under-theorised notion of *Wesîle* compared to the more theorised 'Wasta', which has greater affiliation with Arabic and Islamic cultures. The discussion of abstract money also brought up the notion of '*Azadî*'.

4.4.2 Azadî

'Money' in the most general sense means 'freedom' and 'power', which then give 'status'. 'Freedom' can be a highly abstract notion, but at its most pragmatic it's the freedom to do something, or not. Thus money can allow you to trade and exchange, which for Kurds appears to be inherently social. As one participant said, people are influenced by money, but to the extent that they can interact with others.

"Money is dependent on the social, because the social makes the action "bazar dike". The social is acting it up and the social is doing the negotiating and the social is made of individuals. And the individuality is influenced by money - it has a relationship with money...Money means power and freedom." - (M61Esci)

'Bazar dike' is intentionally left untranslated. The researcher would like to draw special attention to these words as it potentially has all five themes embedded within it. *'Bazar dike'* most generally means 'economic activity within the marketplace'. *'Bazar'* literally means 'all forms of markets'. However, it also refers to a rich experience of being in a Kurdish place of reciprocity/ redistribution; where tribal status is valued; where a kind of social-debt is incurred. To owe and be owed, it can also mean 'the greatest form of reciprocity'. Where everyone acts in everyone else's best interests, to be left with that which is most valuable. They then expanded upon this idea of money as an integration and freedom to exchange between social and economic spheres:

"Money exists with the behaviour of economic activity, through exchange in the system or through the planning and organisation of a country. Money only exists through exchange in the economic and social spheres." - (M61Esci)

Other participants viewed abstract money as a way of exercising their will in the world. A way of affecting reality and changing things. This could be the choice to buy something or to invest in and develop one's self through education. It implied that either freedom only comes through money, as the most powerful agent of change or that money is freedom:

"Of course, having money means being able to do what I want, to achieve my dreams. Living by my own is freedom." - *(M24Sstu)*

"Money is everything. In my case, I couldn't study if I didn't have money. Money gives me hope. If I don't have it, I can' t do anything. If you have money, then everything is possible." - (M21Sstu)

In contrast, some participants seemed to make a distinction made between money; currency and value. That is more than one notion of value was being appealed to. Here even in the abstract, participants related it to specific contexts. For example participant 'F51Shou' explains how even during times of war and conflict, the freedom a strong performing currency gave, somehow added value to being alive:

"My stepmother went out and collected bags from the street, washed them, dried them and sold them on. Sometimes she came with one coin, and with that we could have rice for the whole week. That is not possible nowadays. At that time, money was very valuable – Qîymet. It was a difficult time, but a time with new beginnings and it turned out beautiful." - (F51Shou)

Here the researcher noted an imperative when discussing abstract money, in that, there are certain essential or necessary properties and qualities 'money' *should* have. According to the participants, if they cannot spend it, exchange it for goods and services or it is not worth anything to anyone, then it is not money in any meaningful sense of the term. Here the discussion then also crossed-over into '*Qîymet*'.

4.4.3 Qîymet

The discussion about abstract money repeatedly brought up the ideas that it should not only *have* 'value', but *bring* 'value'. Here the 'economic value' of money was thought about alongside its 'social value'. The characteristics or qualities of money should bear some identity with the culture that uses it. Following this, a culture that is not reflected in the money used, will have less or even no-value. The strength or weakness of currency can then be the '*Wesîle*' by which the social grows or shrinks:

"In our society and because of our territory we can use money to show our culture. I use my money to show my culture…In any case, it means development." - (M53Earc)

"It is a representation of value, a sign of my profitability, the extent of my power." - (M61Esci)

"It [money] would make ourselves better known. It would bring "Bereket" again. It would help to identify me, especially in Turkey. We would trade with our currency and have our economy in our own hands. Kurdistan would introduce itself to the world. Everyone would welcome it." - (M57Etra)

Some participants, however, gave a pessimistic outlook for how money and value influence each other. It was stated that without money people are not perceived, valued or taken seriously. It is the absence of power and freedom. Here money can make your existence valuable or meaningful to others:

"With money you exist…you are perceived." - (F53Eadm)

"If I don't have it then I do not exist, so my freedom does not exist." - (M61Epol)

"The whole world means money nowadays. In fact, if you don't have money nowadays, they don't know you. So, it is the importance of money. It is your existence. It is the identity." - (F53Eadm)

One particular quote that interested the researcher was where a participant explicitly made the distinction between their own identity and a the medium (*Wesîle)* through which they are forced or obliged (*Azadî)* to express themselves. They were defining 'abstract money' in terms of what the current economic situation is for them:

"This currency has no value for me…Well, I am depending on this money. When my salary is paid in [new] Iraqi dinars, I feel like a subordinate. I have my own language, my own culture, I look and smell different, so why don't I have the right like everyone else who has a country and an identity card

to go with it. Why do I have to identify myself in a different way? Why must Iraq pay me for my achievements for what I do and not the country I live in and the region." - (F42Epol)

'Abstract money' should not make you feel like a "subordinate" through its lack of '*Qîymet*' (*Bê-Qîymet').* Here 'currency' as a '*Wesîle*' for 'control'(*Bê-Azadî)* and even a form of harm is not desired in what 'money' should be. The idea of 'money as a weapon' is repeated by other participants. By contrast, other participants rather than define abstract money by what it is not, gave a positive definition. It was essential that an abstract currency should not just have '*Qîymet*', but that it comes with and from *'Bereket'*.

4.4.4 Bereket

Where *'Bereket'* was used here it was a qualifier '*Qîymet*'. It is also one of the hardest terms to translate. There is no direct translate in English as it implies multiple meanings. We might say 'beauty in struggle', that a little gives a lot. Whilst the participants here deviated from the interview questions on abstract money, their reminiscing threw up valuable insights into the possible social-relation of Kurdish currency:

"Money was scarce – Keramet – valuable – Qîymet. In Soran, money was so scarce, that we lived more by exchange – exchange of goods." - (M37Engo)

"Money was short, but "Bereket" was there. We knew that if we worked, we would get something in return with 'Keramet'." – (M45Egov)

The use of the term *'Keramet'* in the last quote refers to deep descriptive meaning of 'character'. Where money has a character, like the person who uses it. There is a personification of an inanimate object, which may be a valuable Kurdish trait. That is, to be able to treat some objects as 'bad' and others 'good' as if they had intentions and minds of their own. Foremost, however, is the character of the person. Are they good or bad? It is this that money can reveal.

4.4.5 Keramet

Even with the discussion on abstract money, participants struggled to separate the character of money from the character of the person who uses or is paid by it. Here the value of abstract money is determined by the person who uses it – are they noble or dishonourable? Here socio-ethical concerns dominate even abstract economic ones:

"In our culture, the one who has sold himself has – no Qîymet, no Keramet *-less value up to no character". In my opinion, money should never take on such dimensions…I would not go after something which is incorrect for the sake of having it. If I were to accept bribes, I would be very rich overnight."* - (M47Sjud)

The above participant was of high status and social standing, who exercised a lot of power in their job. Here the temptation to abuse that power was constant, so strength of character was all the more important.

"Whether I have money or not - I always remain the same. Money has no influence on my character." - (F53Eadm)

However, some of the younger participants viewed education not as a development of character, but of potential earnings and future employment. What was expressed, in this researcher's opinion, is a lack of character. Public displays of wealth offended the participant because they do not have it. Any form of jealousy or self-subordination means one is inferior to others and money:

"Some fellow students provocatively show that they have money. This hurts those who don't have it. Money only has meaning when you have a healthy attitude, when you are healthy and have healthy ideas." - (M21Sstu)

Implicit within the discussion on abstract money was thar, *character determines value*, not money, politics or religion. People determine value, not 'things'. Here *'Keramet'* is realised through the economic by furthering each other's '*Azadî*' with *'Bereket'* via the development of the social.

4.5 Dinari Swiss (*DS*)

The interviews then developed into discussions about personal experiences in Kurdistan, focusing on the period circa 1990-2003. Due to the personal nature of these memories a lot of trust was involved. Here the researcher in assisting the participant's recall was mindful about doing this respectfully so as to build greater trust. One of the objectives was to have the participants speak about their experiences of money during an economically unique period of history. Chapters one and two outline why this period of history is of interest both from a cultural identity and economic point-of-view. Whilst the academic literature portrays Kurds as lacking a collective identity and their tribal networked origins are somehow a barrier to modern state formation, the researcher was interested to know how Kurds thought about and experienced both currencies (See Figure 11-16 in Appendices for Images of Swiss dinar (SD). Is there evidence for a collective Kurdish currency? If so, what does this mean for Kurdish identity?

Whilst some participants were adults during the period 1990-2003, some were children. Those who were adults could give their perspectives on work and professional considerations. More importantly, they could also give their insights into socio-political and moral matters as part of situated time and place in Kurdish history. Those who were children could relate in terms of familial or 'youth' experiences such as holidays; hobbies; gifts; shopping; pocket money; schooling and so on. It was the first time participants had been asked to consider specific currencies, that connected them to particular events. Here participants retold clear experiences involving improved familial security, greater choices and possibilities. However, these were more than just consumer relations, they spoke about key events and objects that symbolised and evoked feelings of hope and optimism in connection to the DS.

What revealed itself in this part of the interview was the overwhelmingly positive experiences people had. To convey this positivity every participant either directly or indirectly spoke of the DS as having some 'special' quality of a 'special' time. The researcher tacitly understood this as *'Bereket'*.

4.5.1 Bereket

Mention of the dinari Swiss was met with universal positivity. Indeed, there was almost a 'mythical' aspect to it. In the moment when the researcher had this experience it led them to consider whether the DS as a symbol could be a positive connection not just to the past, but also to the future? What stories, experiences and memories would be re-awoken making the DS a kind of storehouse of cultural memory and knowledge? Significantly here, participants explicitly called the DS *"Kurdish money"*;

"The dinari Swiss money was called Kurdish money. This was just the way it was seen. We were theoretically and practically separated from the Iraq at that time, so was also our currency. From the viewpoint of money and the economy, we were separated. We, the Autonomous Region of Kurdistan had our own currency and Iraq had its currency." - (M47Sjud)

However, when the Swiss dinar was no longer legal currency, even under threat of imprisonment, participants continued to keep hold of it. They spoke about it and the times it was associated with great affection. Here we must be reminded that this would have overlapped with the Gulf Wars and the Iranian-Kurdish civil wars. How could a currency have such an effect on memories of a conflict heavy time?

"I still have the Kurdish currency. I wouldn't give it to anybody. Those were the best days of my life. In one sentence: I worked one day and lived four days on it. All Kurds were like that." - (M45Egov)

"I don't know why my family still has this currency; I think it's a sign of good times. My mother said that Kurdish currency was even more valuable than in the rest of Iraq." - (F34Eedu)

"I have fond memories of the currency and so does my family. It was peaceful, and a great currency for us Kurds. There was also the official designation of autonomy, this reminds us too." - (F51Eedu)

Other participants who had no direct experience of the DS, its existence and absence was understood through their parents. Here there was a general understanding that the DS meant 'hope' even for those who had never seen it (See Figures 7 - 16 in Appendices for Images DS and Coins). Equally, the loss of the DS meant the loss of economic independence and borders. Where the removal of such a

'Bereket' currency was understood a the loss of an aspect of Kurdistan. The researcher noted the potential significance of shared inter-generational cultural memories.

"The dinari Swiss gave hope." - (M32Etra)

"Everyone still misses the Kurdish dinar." – (M30Emil)

"My parents still grieve for this currency." - (F29Sadm)

Highly emotive words like 'hope' and 'grieve' suggest an almost familial, if not religious aspect. We 'miss' and 'grieve' the loss of loved ones, but currency? Surely, more than economic loss was being expressed here? This was a sentiment echoed across all three cities. For some, however, the loss of the DS was a trade off in the new Iraqi constitution. A kind of 'sacrifice' for the independence of Kurdistan:

"At that time, money was very valuable – Qîymet. It was a difficult time, but a time with new beginnings and it turned out beautiful." - (F51Shou)

Participants also experienced the DS in terms of 'protection' and 'security'. A kind of shield, not only from immediate existential threats, such being able to buy food, but a wider socio-cultural barrier separating Kurds from Saddam's Iraq.

"You can protect yourself with it. If you talk about Iraq or Kurdistan, then there is no means with which you can protect yourself or with which you could be protected, except with money. It is used only when it gives you a status and therefore a symbol." - (F42Epol)

Such 'protection' meant that Kurds experienced a kind of magical transformation or in religious terms, 'transubstantiation':

"...we were welcome tourists or guests of Iraq, which is actually something unimaginable." - (F37Eedu)

The DS changed them from 'threat' or 'rival' to *"tourist"* and *"welcome guests"*, as one would be on holiday. Even for those who experienced it they claimed it was *"unimaginable"*. This then is *'Bereket'*. The feeling being recognised by others, the freedom to be a tourist, the feeling of being 'welcomed' and to spend money as one wants.

The 'protection' the DS brought meant that Kurds could trade with rivals and enemies from surrounding countries. Whilst they are talking about economic protection, there is also a sense of a higher power looking after them.

"In Kurdistan, we have also managed to do business with our enemies. These enemies imported their goods, because of the value of dinari Swiss." - (M63Epol)

"...dinari Swiss was recognised by all our enemies and friends – Qîymet." - (M57Etra)

The apparent unifying and protecting effect the DS had in not only allowing Kurds do business with their enemies, but making it desirable for Iraqis, for example, to want to import their goods. It also brought the feeling of being secure and welcome in normally hostile surrounding regions as something *"unimaginable"*. It is this miraculous quality that is *'Bereket'*. As *'Bereket'* means abundance it also speaks of the wider re-connection of Kurds with Kurdistan. Not only did Kurds do more business with Kurds internally, but those living abroad looked to re-locate and re-connect with Kurdistan. A kind of 'revival' of Kurdistan. A renewed trust with other Kurds:

"The Kurds cooperated with the Kurds living abroad and some of them came back to live here. The economy keeps people together." - (M45Egov)

"The Kurds did more business with each other and among themselves then than they do now." – (F37Eedu)

"...when it is needed, Kurds always stick together." -(M37Esec)

The idea of Kurds working, sometimes exclusively, just with other Kurds is not good 'free market' practice. It is also a matter of record that the DS could only circulate internally as there was a limited fixed supply. Was the unspoken agreement about how the DS should be used and how the ID/ NID should be refused, part of wider collective action that expresses a unified identity? It will also be considered in the discussion chapter has to how the dinari Swiss does not meet standard definitions of 'complementary currency' and maybe is what makes it of such great interest to theorists of crypto-currencies?

Next the theme of '*Qîymet*' came out of the presence of *'Bereket'.* When the two are paired this way it was not just a currency *with* value, but a currency *of* value, the highest value.

4.5.2 Qîymet

When discussing the DS there was an almost nostalgic sense that everything had greater value. An increased prosperity that led to better memories, greater social stability and interaction. One female participant who was a child during the time of the DS explicitly admitted to not understanding it. However, the very fact she could rely on what other people had said shows the deep meaning and significance this currency must have had for people:

"I don't understand it, but most people say that everything was better in the past than today." -(F34Eedu)

The researcher noted the potential influence of gender roles here, such that young females are generally excluded from business and financial activity early on, whereas young boys are not:

"...from 2001-2002 I had dinari Swiss. At that time I was 10 years old. I got 3 dinari Swiss every day. 2 dinari Swiss for going to and from school and home. With the rest I could do what I wanted. That

was so nice, I knew what I had, I felt comfortable. That's why I have quite good memories of this currency." - (M32Etra)

During the interviews it became apparent that the use of '*Qîymet*' when paired or used separately from *'Bereket'* created multiple meanings for 'value'. Participants were not just referring to the strength of currency, or stored wealth, but that with the Swiss dinar came a socio-ethical satisfaction. Some participants indicated that whilst they were financially poor, they were socially rich. They were happy. Life was meaningful, even if difficult:

"Money had a lot of value. The time was tough, but also wonderful. We didn't have much money, but we were happier than we are now, because the time was somehow a grateful time…My husband bought a lot for us for less money there." - (F53Eadm)

"I have fond memories of the currency and so does my family. It was peaceful, and a great currency for us Kurds." - (F51Eedu)

It must be noted that both participants were adults during the Gulf Wars and Iranian-Kurdish civil wars, yet they spoke about this currency and time period as *"happier", "grateful", "fond memories", "peaceful".* This would be starkly contrasted with the experiences of the NID. Even though the NID is a creation of 'peace-time'; gave the Kurds a recognised region; protection of the Kurdish language in the new Iraqi constitution; and even a 'Kurdish' unified currency, it is not experienced as '*Qîymet*' or *'Bereket'.*

When *'Bereket'* is paired with '*Qîymet*' it evokes 'intrinsic value' – something that is valuable in-itself. So, whilst the DS has since been removed from circulation, de-monetised and replaced by the NID as the official unified currency of the region, *some participants continue to own this currency*. It was indicated to the researcher that the ownership of now officially unrecognised currency took on greater value as a Kurdish artefact. As above connected the owner to a greater time, a greater Kurdistan:

"I still have the Kurdish currency. I wouldn't give it to anybody. Those were the best days of my life." - (M45Egov)

Another finding during the interviews about the DS; ID & NID were the binaries that participants used. These were generally value-laden judgements about the *'social-worth'* of the currency, as opposed to its 'economic value'. Another form of '*Qîymet*'. Participants made the distinction between 'real' and 'fake', 'legitimate' and 'illegitimate', 'good' and 'bad' money. This started to reinforce the idea of symbolic boundaries and preference for one thing over another, not strictly based in economic decision making:

"That makes me proud, the Kurds did not give the counterfeit money to be exchanged… The fact is that the rare dinari Swiss was worth much more than the fake Iraqi dinar. Kurds had become different from Iraq, that made me feel proud…The current currency is something foreign and worthless. I don't trust this currency as a Kurd." – (M61Esci)

"It's like a newspaper, you read it and throw it away. It's a foreign currency for me. I have no relationship with it." - (M57Etra)

To be able to make such distinctions between 'real' and 'fake', 'legitimate' and 'illegitimate', 'good' and 'bad' money is an expression of *Azadî*. The researcher noted that the participants whilst content to make such distinctions, also implied that they were happy to live with the consequences of these decisions, even if it meant breaking the law. This also ties in with the other theme of *'Keramet'*. 'Freedom' is also an expression of character. When the participant said: "*makes me proud, the Kurds did not give the counterfeit money to be exchanged"* they speaking about the refusal to obey 'Saddam's law', which made the DS illegal. Here one's character (*Keramet)*is tested in what they chose to do ('*Azadî')*, which can bring '*Qîymet*'.

4.5.3 Azadî

When discussing the DS *'Azadî'* referenced the quality of freedom people had. The freedom to do things that a strong currency that is hard to counterfeit brings:

"...the dinari Swiss could not be counterfeited. It was valuable, if you went to the bazaar, you could buy a lot of things with it." - (M55Dgov)

Thus, the dinari Swiss was a way of expressing one's will in the world. To exercise the ability to make choices and self-express. This when done in 'enemy' territory not only highlights the protective aspect of the DS, but a kind of power over your enemies. Your money allows you to be taken seriously and treated as an equal:

"It was always a real pleasure for me when we went to Iraq together. I was allowed to buy everything, everything. I didn't understand it at the time. I was allowed to buy the more expensive things." - (F29Sadm)

'Azadî' can be the freedom for self-determination. The dinari Swiss allowed Kurds to distinguish and demarcate themselves from the surrounding regions, which for many is a dream of Kurdish existence:

"...in the time of the dinari Swiss, we were better off than the Iraqis. We could afford more than the Iraqis. That was very nice, because there was a difference, between us, in what should matter…Yes, it was like that. We were treated differently during that time. We had support, strong backing and the whole thing connected us." - (F45Sedu)

It must be noted the use of the collective pronoun *'we'* (*'em'* in Kurmanci). Here the participant clearly meant 'we' in the wider-collective sense of 'we Kurdish' (*"the whole thing connected us"*). With the strength of the DS came economic growth, which meant more places to socialise, eat, drink, shop, more investment opportunities, more chance of trading, the expansion and urbanization of habitable areas and so on. Not only did this all add to people's sense of freedom, but as above, it acted as a way of separating Kurdish and non-Kurdish identities:

"From an economic point of view, this period was the best time. Since 1991 we are autonomous, it is still such a nice feeling. Kurdish money was very valuable. We could buy a lot from Baghdad. During that time we built up Kurdistan in a very good way." - (F51Shou)

The *"nice feeling"* of being autonomous and the ability to *"buy a lot from Baghdad"* are both *Azadî'*. The freedom to go into the capital of Iraq and have one's money recognised was a great thing. Other participants spoke about how the DS had an appeal to even anti-Kurdish populations, yet the Swiss dinar brought freedom from harm in the pursuit of doing business:

"...enemies imported their goods, because of the value of dinari Swiss. We were doing well, therefore the dinari Swiss was strong. We had good prospects. It was good times for Kurds…" - (M63Epol)

'*Azadî*' then is not just the *freedom to do* things, but to be *free from* things. Freedom from harm, control, external authorities. This is deep in the Kurdish psyche. The threat of having one's freedom taken away. To have *freedom from* those things that threaten the social-relation, is not just a problem for individuals, but has been endemic to Kurdish culture in general. It is not sufficient that people have enough to eat, drink or the ability to buy clothes and pay rent, but that these are done as an expression of '*Azadî*', *to live freely as a Kurd.* To be treated as an equal person and just not at the permission of someone else. It made sense this a reason why the DS was remembered so fondly:

"...when they [Iraqis] needed the dinari Swiss, they came over to Kurdistan and to get some. They were aware about the region, about the cities based on the dinari Swiss. They were aware of the good economies because of dinari Swiss." - (M53Earc)

"Yes, the fact that the dinari Swiss was stronger in value – Qîymet - than Saddam money helped us a lot. During the autonomy building, the currency was a "strong backing" for us. We could buy elsewhere cheaply – the money was with "Bereket"- and we could build here. dinari Swiss was recognised by all our enemies and friends – Qîymet." - (M57Etra)

The *"dinari Swiss was recognised by all our enemies and friends"* not only speaks about a kind of reciprocity, that the currency was treated the same by both, but it acted as a kind of 'identity card'. The distinction between 'friend' and 'enemy' though, implies separation and boundaries. How did the Swiss dinar allow these boundaries to be transgressed in the act of trading and exchange? The seeming

power of the Swiss dinar thus made it a bargaining chip, used as leverage for demanding that Kurdish be recognised as the official language of the autonomous region:

"...the Kurdish language was adopted as an official language by law in 2005." - (M51Elaw)

The '*Azadî*', however, that came from gaining an official legal language was ultimately at the expense of a strong regional currency. Whilst Kurds are now free to speak their language and express their Kurdish-ness (e.g., literature, art), the removal of independence through the unification of the currencies and centralisation of economic power, is almost a negation of this freedom. Who controls currencies and how economies become integrated into globalised systems can be a limitation to *Azadî* (Bhambra, 2020; Crespo, 2020; Crespo 2020a).

As the discussion on '*Azadî*' revealed the connections between people, freedom and currency, it also speaks of the 'character' of those people, the quality of freedom they desire or will settle for and the type of money needed for this. 'Character' here can refer to the character of people ('*Keramet*') and the character of the money itself, which includes its economic and social value ('*Qîymet*').

4.5.4 Keramet

From the beginning it was tacitly understood by the researcher that 'strength of character' is a huge part of Kurdish culture. Thus, *money should not determine character.* As one participant said:

"With money or without money, I have and I will have, always the same character." (M53Sarc)

'Character' is not something that can be bought and sold. A person is their character, their values and principles, which are not for sale. There is a higher-value than the economic:

"you cannot buy all with money." - (M57Etra)

"Whether I have money or not - I always remain the same. Money has no influence on my character." - (F53Eadm)

Money, however can 'reveal' character by what people do with the '*Azadî*' it allows them. One of the ways character is expressed through money is in how it was acquired and what people do with their wealth. A test of a person's character is not just what they do when they have money, but also when they do not:

"Money is only a tool to satisfy my desires and necessities. But "money" is not the objective." - (M47Sjud)

It is critical that both with or without money one must act with 'honour' as the most valued Kurdish characteristic. To act with dishonour is a central trope of Kurdish folklore, where many stories are told about betrayal not just as a reminder of Kurdish history, but also as a morality tale. If 'money reveals character' then '*Qîymet*' is created by those who are of good character: generous, kind, sociable, and wise. Whilst 1990-2003 was a very prosperous period for Kurdistan it is also understood that wealth accumulation for its own sake is not the goal. Money not only exists to be spent or given away, but as the DS was a fixed, limited supply it necessarily had to circulate. In the absence of DS it was revealed that individuals should use the US dollar or simply barter with each other:

> *"The reason why we use more dollars in the Kurdish region is simply because this Iraqi currency has no value and no relation to our culture."*- (F42Epol)

"If they didn't have it [DS] they lived by exchanging goods. Definitely, they were very tight to each other." - (M66Dpes)

The social character of a person is revealing of their status. Here people act to secure and preserve their status, rather than economic self-interest. As Izady (1992) says, "The result of a struggle is far less important that the way it is conducted, and therefore to show valour in the conduct of the exploit is praised whether one wins or loses." Thus to be rich, but dishonourable is a contradiction for Kurds.

If you were dishonourable, people would not want to do business with you. Wealth accumulation would be difficult. However, if a currency is inherently weak, or unvalued due to its connections and associations with 'dishonour' (e.g., Saddam's money) then one would not want to be rich. One participant spoke about how DS was enjoyed more even though it was tougher to get, unlike today:

"It was tough to earn money...You enjoyed the money. Today it is different. Money has no more flavour." - (M47Sjud)

It is an interesting phrase to say that *"money has no more flavour"*. What was meant is that there was a greater appreciation and appetite for life. Even if the individual had less, they stilled lived more. *'Keramet'* is then knowing how to live, but the DS was the '*Wesîle*' for making it possible.

4.5.5 Wesîle

The importance of the DS for Kurds then meant it was not just a '*Wesîle*', but *the* '*Wesîle*'. It was the way to greater wealth, prosperity, health, business opportunities and travel. At its most basic then 'money' gives 'power'. Power can enable, but also restrict, depending on who has it. One participant commented on how the DS allowed for trade, but also religious-cultural freedom of expression:

"If we in Kurdistan do not have the money, we wouldn't have the power to trade. The economy is a part of the mixing of cultural identity and the nations and religions even. For example, now some Muslims are saying there is no God, if you would say this in former time, you would probably be not alive." - (M63Seng)

It is this type of freedom that the DS brought which made it highly symbolic for Kurds:

"The dinari Swiss equals Kurdistan." – (M66Dpol)

The DS as the '*Wesîle*' for bringing Kurds together. A revival of Kurdistan and Kurdish social-relation, which is only possible if people trust one each other:

"Money is the connection between people who do not know each other. Like you go to the shop and want to buy something, so if you like, you can have a great conversation, like me with the shop owner. Then you enjoy to buy the product, so you get to know him." - (M63Seng)

It is interesting that the above participant linked socialising and consumerism. A Kurdish convention is to combine socialising with shopping. The linking of socialising and consumerism as potentially culturally embedded practices as opposed to dis-embedded consumer behaviour as asocial, purely functional; transactional; contract relations. Here getting to know who your business with is important. An assessment of 'status' and 'character' of which 'haggling' is a part. For many westerners, shopping can be conducted without saying a word. Money does the talking. Consumer rights do the talking. The customer does not need to know the shop assistant.

It was also commented how money acted as a *unifier* at the wider geographical level between the cities of Kurdistan who operated under different political parties. Such internal differences and disputes have been highlighted as central to Kurdish disunity, but as the '*Wesîle*' the DS *'unified'*:

"Talabani and Barzani...in the matter of money they have always been unified." – (M63Seng)

Such unification through the DS brought other advantages. It gave them the security to *not* use money. It brought a sense of independence and freedom where even if Kurds did not have the DS there was greater motivation to exchange goods. As Kurds were prospering through the DS it gave a very real choice to not use the ID and instead simply exchange goods:

"If they didn't have it [DS] they lived by exchanging goods. Definitely, they were very tight to each other." - (M66Dpes)

A ‘tight’ social bond that gave freedom and independence to use or not use money (*Azadî*). A shared sense of struggle that brought people together. Once again it occurred to the researcher that the choice to engage in bartering, or non-monetary exchange of goods, rather than use the ID, suggests a currency preference not entirely based in economic decision making. A socio-ethical value is being used to that determine what economic behaviour should be.

If the thesis is accurate then the DS as *the* ‘*Wesîle*’ embedded the four other themes. In reflection, an important moment in the interview process came with participant M63Epol:

“Kurds were proud, money had high value, life had a greater value. This heighten value of money was kind of, how to say, ‘Keramet’. The rest of Iraq does not and cannot even know these things.” - (M63Epol)

Through the DS not only was ‘Kurdistan’ realised, but it set itself apart from Iraq. Potentially something uniquely ‘Kurdish’ was expressed by the beliefs and attitudes around the DS, ID and NID that allowed this currency to function as the ‘*Wesîle*’. It is how Kurds set themselves apart from the surrounding regions via the DS, even in the absence of a centralised bank or state authority, which will developed as part of the discussion and conclusion chapters.

The interviews then moved on to Kurdistan post-2003 and what, if any, were the differences in experiences between the currencies? This time period marked a unification of currencies as both the DS and ID had ceased to be legal tender. More importantly, how come the DS continued to circulate within Kurdistan and what did this say about Kurdish identity? Was this an act of defiance and an expression of *Azadî*? Had the DS had taken on such a significant symbolic role it was too valuable to simply convert and exchange into NID? Why would someone want to own a currency that was not legally recognised anywhere? Such questions will be taken up in the discussion and conclusion chapters.

The researcher concluded the interview section on the DS. The immediate impression the researcher got was that the DS was *the* ‘*Wesîle*’ as to how Kurds wished to be viewed globally. It was the means to economic independence and power, which would allow for greater freedom and possibilities. It was what would re-connect Kurds, locally and internationally. Moreover, was it what gave the Kurds

the bargaining power to demand legal recognition of an autonomous region, plus freedom and protection of the Kurdish language? In this sense was it the '*Wesîle*' for modern Kurdistan? To conclude the '*Wesîle*' (DS) brought *Bereket*; *Keramet*; *Qîymet* and *Azadî*.

4.6 Iraqi Dinar (ID) & New Iraqi Dinar (NID)

What marked this period of the interviews was the lack of positive emotional and experiential responses to the ID and NID, the use of negative words and definitions. Sometimes this was in terms of what the ID & NID *are not*.[53] Whilst the researcher aimed to focus on the present currency, having given room to discuss the older currencies, participants seemed to merge negative memories, experiences and stories (See Figure 17 – 20 in Appendices for Images of countified and real Iraqi dinar/Saddam dinar).

Of the five themes it was only '*Wesîle*' that remained prominent. Here the NID is considered money, but only in the most basic, functional sense – a 'medium', 'way' or 'means' for doing something. This could be a store of value or means of exchange.

4.6.1 Wesîle

Due to the weakness of the NID (See Figure 20 - 22 in Appendices for Images), money as a '*Wesîle*' to live is becoming more difficult. Here there is an immediate tension with 'life' (social-relation) and what money allows you to do:

> *"I take a lot of banknotes with me when I go shopping - a small bag full of banknotes - especially small banknotes. The bottom line is that I come home with the necessities, like vegetables and meat. And even all that is not enough until the end of the month."* - (F53Eadm)

Whilst as a '*Wesîle*' the NID allows the necessities to be met, it also acts as a constant reminder of what one cannot do. It seemed to perform the symbolic function of reminding the user *what it is not*, what they *do not have* and what this money *cannot do.* As one participant powerfully described it:

53This seemed to mirror a recurrent theme in Kurdish studies, where Kurds themselves are constantly defined in terms of what they are not – 'not-Turkish'; 'not-Iranian'; 'not-Iraqi' and so on.

"Every time I see that money, I feel obliged to have it. I am still converting it. I still can't get used to the other money…I constantly and repeatedly see what I can't do. I see what I have not been able to do. The current currency is something foreign and worthless. I don't trust this currency as a Kurd. It is a contradiction that we have money in our hands but simultaneously we don't have it. Since we no longer have the dinari Swiss, I just don't feel comfortable." - (M61Esci)

A double-movement seemed to appear in how NID as thesis is a reminded the user of the DS. As reminder of what it is not, it connected the participant to a vision, memory or even ideal of what they did have, or even better, what they *could* have.[54] A social-protectionist response. The unfamiliarity or even alienation the NID seemed to present the user with seemed to speak of deeper phenomenological experience of money and value. A 'money' that is not experienced as money, but something *"foreign and worthless"* that cannot be trusted. As a '*Wesîle'* it even puts it in tension with the economic meaning of money, such that the user does not trust it will be a store of value, nor can be used to exchange for things. This suspicion was confirmed later on by participants explaining they prefer not to use this currency.

If the DS was *the* '*Wesîle'* (pure-sacred), then the NID is simply *a Wesîle* (profane). This paper money is just 'paper'. A medium. Any hint of special quality was absent. This again spoke of the phenomenology of money. How one experiences 'value'; 'trust'; authority'. Things needed for a currency to function:

"...this [money] is just paper…The new currency is still something "strange" for my mother. My mother says since the new money has more zeros, a lot has changed. Since then, everything has become worse." - *(F34Eedu)*

"I see it as if I have a token/ food stamp, I use this when I need to meet our needs. I want to meet the needs. No more than that, I have no relation with this foreign currency." - (M30Emil)

54 When participants were shown examples of the DS this interpretation became undeniable.

The use of the terms *"strange"* and *"foreign"* imply that this is not *their* '*Wesîle*'. The connection between identity and currency here was at its most explicit. Explicitly and tacitly the disassociation from the NID was hard to deny:

> *"...there is nothing Kurdish about it and we don't want to have to deal with it…This currency is not an identity for our people. This is a feeling for every Kurd, as this currency is not a sign of the Kurdish identity."* - (F42Epol)

There were strong feelings of 'un-Kurdish' or even 'anti-Kurdish' money. The NID's lack of economic value seemed to be matched by its lack of social-value. In both senses it is *'Bê-Qîymet'*. To what extent are these judgements influenced by the centralisation of the NID in the Central Bank of Iraq? Are there deeper symbolic structural elements that identify it as not-Kurdish? Such questions will be considered in the discussion chapter.

4.6.2 Bê-Qîymet

The experience of the NID as being economically weak was universal:

"This currency has no value - it goes out of hand quickly, I can manage with it for a maximum of 15 days, then I have no more. I must see how I can manage." - (F51Eedu)

"I go to work every day and in the middle of the month I have nothing. it's so sad. I work the whole year for 331 days and I get paid for one week and if I buy cheap, very cheap, then the money is enough for a fortnight at the most." - (F53Eadm)

However, it was not just its economic performance that made it *'Bê-Qîymet'.* With the unification and centralisation of the Kurdish currency with the Federal Bank and Iraqi Government, some participants had expressed how the NID was now the '*Wesîle*' for oppressing and harming Kurds:

"For 10 years I've been getting the same amount of salary, but it's worth less and less, and since 2014 I've been getting hardly any salary. It's currently exactly $500, but it doesn't cover my fixed costs." - (F34Eedu)

"...When my salary is paid in Iraqi dinars, I feel like a subordinate...Why must Iraq pay me for my achievements for what I do and not the country I live in and the region." - (F37Eedu)

Under payment, deferred payment, and sometimes no payment of an already weak currency added to the NID's lack of value. Being 'othered' through currency that is supposed to be 'yours'. To feel like a subordinate when one is paid. The lack of a salary showing how much your work is worth and how you are unvalued. This lack of value was experienced by young and old:

"It [money] has no further meaning for me." – (F29Sadm)

"It's not a currency. It has no value. The work I do every day has no value." - (M32Etra)

"This currency has no connection with us." - (M47Sjud)

"the new money is just paper…it is not familiar, still strange for us...here in Dohuk nobody would say to you something positive about it..."- (M47Dmed)

The obvious disassociation with the NID, it is "just paper"; "no value"; ""strange", seem to be more than just economic dissatisfaction. If the NID is experienced as harmful to the Kurdish social-relation, then like the ID ceases to be desirable to own or trade in. One participant rather than use the official name of the currency referred to it as "Bremer money":

"After that, there was the Bremer money. This is the current money." - (M57Etra)

This is named after Paul Bremer, who was the de facto head of state of Iraq as leader of the Coalition Provisional Authority (CPA) following the 2003 invasion of Iraq, which also over saw the implementation of the new Iraqi constitution. Under his leadership large sums of money went missing, greater privatization of Iraqi infrastructure, and increased levels of corruption (Klein, 2003). Just as the

‘dinari Swiss’ and ‘Saddam dinar’ took on a nickname, so too the current money has been re-named. Like the ‘Saddam dinar’ in takes on the associative characteristic of dishonourable individuals *(Bê-Keramet)*. It denotes a lack of trust. If the ‘Saddam dinar’ or ‘Bremer money’ have any value, then it is this constant reminder of *what it is not*, of what Kurds use to have, a connection to their past which fits the various Kurdish traditions of re-citing cultural memories via laments, tragic epic poetry and melodized speech (Bocheńska, 2022; Bruinessen, 2003; Reigle, 2014). The use of emotive terms like ‘grieving’ and the clear separation-loss participants felt for the DS strangely reminded the researcher of a kind of tragic love story. For example, one of the most celebrated pieces of Kurdish literature is *Mem û Zîn’* by Ehmedî Xanî which is not just a tragic love story, but as an allegory for the separation of the Kurds from the possession of their homeland (Hassanpour, 1994). Kurdish sacrifice, loss and reward are deep parts of Kurdish story-telling. Ways of reminding of who one is and where they came from. Why might ‘money’ be any different here?

> *“A drop of colour in water does not dominate but the colour changes the water. That is important for a nation.”* - (M47Sjud)

Here the participant poetically describes the affect small changes can have on a larger scale, but it could also refer to the small acts of resistance, including, the constant reminder of what *‘Bê-Qîymet’* the NID has for collective Kurdish existence.

As with *‘Bê-Qîymet’*, the NID did not just symbolise the lack of economic and social value in one’s currency, but acted as a ‘reminder’ of shared experiences and memories. One of the most explicit reminders was the lack of ‘*Azadî*’. Without money, regardless of the currency, you will struggle to live. Without a *‘Wesîle*’ ‘*Azadî*’ becomes meaningless.

4.6.3 Azadî

Participants described the most obvious lack of ‘*Azadî*’ being the constraints of low wages or a weak economy:

“What I can do, where I can live, what I can eat, how far I can go with my life all depends on my salary.” - (F45Sedu)

However participants explained how '*Azadî*' without '*Wesîle*'; '*Keramet'* and '*Qîymet*' is a useless form of freedom. To be free in name only, without the ability to self-define or to constantly be in an inferior position is not meaningful freedom. Economic integration/ unification that happened with the new Iraqi constitution can then become the opposite of freedom, rather than the source of it. Participants recalled highly vivid and emotive experiences of forced or coerced compliance in one's own lack of '*Azadî*'. Where you use the currency it acts as a constant reminder of your own participation with the 'enemy'. Something unthinkable for most Kurds. Here it is worth quoting a participant at length:

"Every time I see that money, I feel obliged to have it. I am still conver*ting it. I still can't get used to the other money. I see it as my power but only to trade. Every time I think about how much of an unfree person I am, how much restricted I am, as a Kurd, both because and how Iraq is determining the economy of the Kurds. It is not good, why don't we have our own money. I constantly and repeatedly see what I can't do […] people are spending Saddam's money, even though their family members were killed by him! For example, his brother was killed by Saddam, and he has to spend his money, where in the worst case his face is on it, that is impossible. This currency will never give peace in the hearts of the people. Saddam's money is a daily blow to us Kurds."* - (M61Esci)

Having an undesirable currency, not only because it is weak, but because it also signifies a form of oppression or violence is interesting. This situation is even more interesting when it is considered that the ID was legal, but no Kurd wanted it and the DS was illegal, but every Kurd found it desirable. What does this tell us about the socio-ethical limitations on economic behaviour? Likewise, one of the responses to this situation is not only to show a preference for the DS over the ID, but also a preference for using US dollars. The researcher noted that this is a wealth distinction amongst Kurds about who get to use US dollars, but at the same time it also comes with an aspirational value. The US dollar not only is an '*Azadî*' for trade and social mobility, but represents an option in currency preference.[55] Indeed, one participant advocated not using the NID for doing business:

"Kurds exchange the currency for US dollar, this way they could assess the value and use it better for business. The main thing is not to do business with the new currency. The new currency was

55 It will be a part of future research to consider why the US dollar is experienced as an embedded or dis-embedded currency.

completely strange to the people. Since oil is traded in US dollars, the currency with which people feel safe is the US dollar. Properties are valued, bought and sold and even rented out in US dollars." - (M53Earc)

Today, both the ID and DS have both been made illegal, replaced by the unified national currency of the NID. However, outside of the preference for US dollar, the DS still continues to be collected, circulated and used as currency within Kurdistan to this day:

"According to paragraph 281 of the Iraqi law, anyone who had dinari Swiss in his hand to spend, for example in Baghdad or any other city under Saddam control, he was punished…According to paragraph 283 (S. 94) "Kanune" says anyone who uses a money that is no longer allowed and who publicly and encourages others to use it or to do business with it is punishable by 5 years in prison and more." - (M47Sjud)

The obvious question here is why run the risk of imprisonment for an unofficial currency that is not legally sanctioned? Whilst it makes sense that one would chose a strong global currency like the US dollar, why bother with an unofficial regional currency that has been banned and is not formally accepted anywhere? An important aspect of '*Azadî*' for Kurds is the ability to respond and resist. Is the choice to trade in DS or US dollars a form of economic resistance ('*Azadî)*'? A resistance for Kurds is an expression of self-determination. 'Resistance' here could be the use of the informal economy, black-markets or bartering (Foucault, 1976/1990, Legg, 2005).

The choice to resist and use '*Azadî*' as a means (*Wesîle*) to free and build Kurdistan is part of what is being called 'character' (*Keramet*). Mainly when discussing the NID it was the lack of character (*'Bê-Keramet'*) the money had which featured most. As with the DS it was not just about how money reveals the character of the individual, but also how the currency itself has or lacks character. Those who were economically and socially aware as to the value the DS had for Kurdistan showed character. However, such economic literacy is not widespread, and the limitations the NID has imposed on the Kurdish has also weakened their character e.g., indifferent, lacking Kurdish pride, hope, feeling tired...etc.

4.6.4. Bê-Keramet

The NID's lack of character is most explicit when discussing its lack of economic worth. Here the primary characteristic of money is that it should have value:

> *"The current currency has no value and with the less value...you have to plan how to cover your necessities. If I cannot afford any of the necessities this month, then I hope to afford it next month. My salary would at least be paid, not like now."* - (F45Sedu)

However, those of *'Keramet'* will chose not to use the NID where possible:

"The currency is very weak, of course because of the economy. Currently I have more dollars in my pocket than dinars." - (M63Epol)

The preference for US dollar use over the NID it presented evidence not just for the desired membership of wider international economic community:

"...the dollar gives us a sense of security for us Kurds through its strength and internationality." - (F42Epol)

But one of the better options for building 'life' in Kurdistan:

> *"...That is why we always compare it and trade with dollars. To build a steady life here. everything is with dollar…The reason why we use more dollars in the Kurdish region is simply because this Iraqi currency has no value and no relation to our culture."* - (F42Epol)

Thus, *'Keramet'* is those Kurds who refuse to circulate the NID. To not be subservient to centralised Iraqi state-power. It is a form of self-determinacy ('*Azadî*') even if it means breaking the law. As an expression of '*Azadî*', resistance; solidarity and reciprocity with other Kurds, is to not be

complicit in the weakening or the economic binding of Kurdistan to those hostile surrounding regions:

*"*So until now *people are using the dinari Swiss, I have every day minimum one case of forbidden currency use…We currently have the situation in the courthouse every day that people are still trading with the 25 dinar. It is prohibited by law, so there is the prison sentence of 5 years plus a daily fine."* - (M47Sjud)

How Kurds created and valued the DS in response to the ID seems to have shifted to the Kurdish choice to value the US dollar, or even the DS, over the "Bremer money" of the NID all imply a boundary and 'sorting' between what is 'good' and 'bad' for Kurdistan.

The fuller use of *'Keramet'* does not just mean 'honourable' or 'wise', but implies the 'miraculous'. A 'miracle' is not only religious, but can generally mean an extraordinary and valuable event. Something that avoids rational or naturalistic explanation, or simply a mathematical improbability, a lucky event or coincidence. *'Bê-Keramet'* then is the opposite. This could either be the unmiraculous, which is the ordinary, the mundane, the banal (profane). 'Money' that is barely money. This sub-ordinary is also what means it lacks *'Bereket'*. It does not bring prosperity, wealth, hope, abundance, freedom or power – in fact it may be doing the opposite, where Kurds are refused payment of salaries and wages are withheld with no good reason:

> *"Money is a weapon."* - (M55Dgov)
>
> *"Now no matter how we work and what we do, there is no money for the time being because we are dependent on Iraq."* - (M45Egov)
>
> *"My salary at least would be paid, not like now."* - (F45Sedu)

Those of '*Keramet*' are working to oppose and overturn such limitations, by seeking other means, such as using the DS; US dollar or bartering, however, all such factors make the NID *'Bê-Bereket'*.

4.6.5 Bê-Bereket

The tacit understanding of ID & NID as *'Bê-Bereket'* is where currency loses its 'special' quality. It becomes "strange"; "foreign"; "not familiar" or even "meaningless", then it is no longer 'money' or certainly no longer 'Kurdish money'. It is not trusted. Even though the NID is new money, hard to counterfeit, durable, bears all the marks of 'money', and for the first time, has Kurdish language and images on it, it still remains 'un-special' – 'not-Kurdish':

"the new money is just paper…it is not familiar, still strange for us...here in Dohuk nobody would say to you something positive about it..."- (M47Dmed)

"It's like a newspaper, you read it and throw it away. It's a foreign currency for me. I have no relationship with it." - (M57Etra)

Whilst participants understood that money, culture and people should all represent each other, why did a new currency, that could be freely spent anywhere, which had Kurdish language and images on it, not represent them? What was the difference in identity with the DS that had Arabic and English writing one it, no Kurdish images, and could only be spent in Kurdistan, which was in a state of physical decline? Whilst no participant could really articulate what this difference was, was it to do with how the DS and NID were created, reproduced and maintained? How the Kurds created the DS, whereas the NID and ID came from state centralised Banks?

> *"Money is the icon of a country; in this case it was for the Kurds and Kurdistan. For all Kurds, money is one of the most important fundamentals. Because the currency is the basic, the foundation, for the formation of a country. The flag is a symbol of pride. Money should unite people."* - (M47Sjud)

Here the interviews on the NID were concluded and moved on to considering the hypothetical possibility of a new currency that would be exclusive to Kurdistan. The researcher was not just interested in how such an idea would be received, but what they would call it and what this might say about Kurdish identity?

4.7 *Kurdcoin* (KC)

Whilst a number of names were suggested the researcher decided on the name 'Kurdcoin' (*KC*). It has a similarity to modern cryptocurrencies such as 'Bitcoin' and digital currencies. Whilst it aims to bring Kurdistan into the modern technological world, it also names something specific to every Kurd. It does not exclude anyone. Whereby naming it after a specific region or historical period may exclude younger or less educated Kurds.

It was only in retrospect did the naming as a kind of ritual took on greater importance for the researcher, which will be discussed later along with the naming of the DS and ID currencies.

An observation here was that through the conversation on KC as an independent regional currency, an 'anything is possible' optimistic attitude became common. The researcher also considered that the previous findings on the DS may have affected the participant's attitudes towards such a currency in presenting an idealised 'Kurdish money'. To this end *'Bereket'* was the first theme that presented itself.

4.7.1 Bereket

All participants greeted the idea of an exclusive Kurdish currency as a welcome idea. It generated a lot of excitement, hope and optimism. Very few were concerned about the technicalities and realities of how KC would work. They immediately focused in on the idea that through KC not only would socio-economic growth and prosperity occur, but a renewal of Kurdistan, in which people would 'see' themselves:

"Kurds would look for themselves in this new task. We would grow stronger together again, as my mother speaks of earlier times. That connection from the past would be there again. People would know their neighbours. We would have to learn to trust each other again." - (F34Eedu)

The growth and abundance that may come with KC, even though hypothetical, suggested a connection to the past. It may, like the DS, act as a connection to cultural knowledge, memories and experiences. For others, this new currency would be like an identity card for Kurds, it would allow them to be known. Much like the DS it might have this transformative effect of turning Kurds into welcome guests and tourists once again:

"It would make ourselves better known. It would bring "Bereket" again. It would help to identify me, especially in Turkey. We would trade with our currency and have our economy in our own hands. Kurdistan would introduce itself to the world. Everyone would welcome it." - (M57Etra)

If KC could do all that the participants hoped for then it became *the* '*Wesîle*' ("*Bereket")* for Kurdish growth and economic independence.

4.7.2 Wesîle

KC as the '*Wesîle*' would be the way for global recognition for Kurds. It would be their way on to the world stage and how they would become distinct from Iraq, Iran and Turkey for example:

> *"Anyone who doesn't know Kurds, thinks that Kurds and Arabs are the same, or Kurds are Turks. Here we would show our differences."* - (F29Sadm)

"My generation would not need to explain themselves when I am abroad. I would make people who don't know Kurds say we have our own language, our own flag and our own money, then they would believe more. I would get more recognition because I would be accepted." - (M37Eadm)

KC would symbolise the people and culture. It would somehow perform something that the NID was currently not doing. Of all the participants (F51Eedu) gave the closest to a religious experience of currency. They said that if such a currency was possible they would *"sacrifice"* themselves for it. It would share an identity with Kurdistan. That may be it would inspire such devotion because it had become 'sacred'?:

> *"The thought alone - the sentence alone sounds great - that would feel wonderful and then things would also change. I would be very happy. We suffer economically a lot, that has an impact on our lives[…] With the new currency, I would finally make sense of everything that has been happening to me and my family. If it ended at some point, the events would give a reason – "Wesîle". I would not be lower or of less value*

"Qîymet" than other people. That's why I would sacrifice myself for it. I would do everything for it if there was actually a Kurdistan." - (F51Eedu)

The optimism for a new currency and the potential 'creative' or 'generative' power of money suggested to some that with the right vision for a country everything can be built from scratch. Given the right conditions Kurdistan can we *"woken up"*:

"Money can buy know-how. Money without know-how and vision has no meaning. Any social life can be woken up with it, cultural identity can be expressed, redefined actively or passively. One can even build everything from the start, for example like Singapore, Dubai…" - (M45Esci)

Attention was then turned to how KC might function as a national currency. Whilst there was great optimism for how KC could be the socio-economic '*Wesîle*' for Kurdish identity, the researcher noted how this was in contrast to the disassociation from the NID. Whilst the Kurds have the NID, it is not *theirs*. Some Kurds seemed to appreciate what they had with the DS and what was traded off in the negotiation for the new Iraqi constitution. For some the hope that even in the absence of an internationally and legally recognised country of their own, KC could be an affirmation of their right to exist through economic relationship with others:

"Even if we do not have our own country now, when we do get our own currency we would trade economically with it to the outside world, and that would build up our relations with other nations…A currency is like an identity card." - (F42Epol)

"For example, USA equals dollar or Europe equals euro. Both currencies are the economic power of the country. The stronger the currency, the higher the country's presence to the rest of the world. Furthermore, the national currency is the identity and the way the country is run." - (M47Sjud)

For all participants, the existence of an exclusively Kurdish currency was not just a delimitation within the field of global currencies, but that it signified a literal and figurative separation from the

immediate surrounding regions and identities. Some participants speculated on what this might look like:

"...we have one of the biggest vegan cuisines and nobody knows it…We need to focus, plan, structure and implement the new currency which makes a clear economic separation…Kurds would be able to exist in their own culture and do business internationally…that would be the first strong presentation. It would offer hope. People need hope!" - (F37Eedu)

According to the interviews, the KC was with *'Bereket'* and the '*Wesîle*' for Kurdistan, then it must also have '*Qîymet*'.

4.7.3 Qîymet

All three currencies under discussion were spoken about in terms of their social value as well as their economic value e.g., that it connects people, culture and should represent 'Kurdistan'. In all cases it was assumed the KC would be a strong performing currency. However, for some the strength of currency comes from the strength or 'character' of the people that use it:

"Money is made strong by the people, by solidarity. So, we the people give the money its value, like for example the Americans give the dollar its value…We need to focus, plan, structure and implement the new currency which makes clear our economic separation." - (F37Eedu)

"In my opinion, money is the cohesion and the landscape of a country. That is why in Kurdish we say: Track/rail of money, these tracks guide the strength of a country. The country runs on those tracks." - (M47Sjud)

The idea that money gets its value from the social-relation, such as solidarity, reciprocity or collective actions, is one that is explored in this thesis. KC then would bring more people together, to re-connect people and their histories. In the sense of trust, cooperation and getting to know one another again, the social-relation would be stronger:

"As I can see, in my age, that this generation needs to develop with each other, to re-define strength. They need to learn from the past and make it better in the future. They need to intensively work together and only together – with each other. They have nobody else except themselves. So they would learn to run again, just keep trusting each other. They need hope, this would be a great hope." - (M71Epol)

"They [the Kurdish] would again start to trust each other and built hope. We would get another chance…Yes, my business partners would tribute me with more respect." - (M32Etra)

Whether this was optimism or naivete, the assumption was everyone would act in the best interests of everyone else. Kurds would act for Kurdistan. Thus, the choice to value Kurdistan and act for its benefit is thus revealing of *'Keramet'.*

4.7.4. Keramet

'*Keramet*' would manifest itself though KC in how it represents and reflects the best of the Kurds. The desire and ability itself to have a Kurdish currency that would then reflect the intentions and attitudes of its people. Those who do not want an exclusively Kurdish currency, who do not mind being tied to the surrounding regions and their governments, who do not want economic separation and independence thus lack character. It implies you do not value being Kurdish, which is also something that comes with years of conflict and the weakened state they currently find themselves in:

> *"I would see a lot of proud Kurds, yes! Now people are sad and disappointed. Thank God, there is the "family". We help one another. We would clearly care about ourselves. We would be independent."* (F37Eedu)

The naming of the currency was, as with all naming conventions, is a highly political act. To use a Kurdish word or dialect to name something, which might refer to a particularly 'Kurdish' experience, value or phenomena – is a statement of intent. Naming conventions and practices have been highly

regulated and legislated in the Middle-East, which is key to modern state-formation and nation-building e.g., a creation myth of national identity (Scott, Tehranian & Mathias, 2002, p.10).

The potential significance of such naming rituals will be developed in the discussion chapter and how 'myth-making' that is either internal ('embedded') or external ('dis-embedded') to a culture effects how those stories are received. However, the very ability to be able to call this currency KC reflects '*Azadî*'.

4.7.5 Azadî

KC then as a potential source of economic and socio-ethical freedom is '*Azadî*'. The most obvious sense of freedom here was consumer freedom. The freedom to buy and do more things.

"If you have it [money], you have more choices. Depending on how much you have, your choices expand accordingly." - (M55Etra)

"You would buy and sell everything in the name of Kurdistan and travel freely." - (F53Eadm)

However, the perceived *freedom to* and *freedom from* that comes with a strong currency suggests the reciprocal relationship of trade and exchange, but also to act and be acted upon. Here freedom is key to the reciprocal relationship, that both parties enter freely into an agreement or dialogue, but also that no one is really sure whom is acting upon whom? Like a friendship, power is contested and negotiated. Everyone owes everyone (shared social-debt). Here people would come to see each other *in* the currency. A representation of the social-relation between Kurds and the ideal of 'Kurdistan'.

"If at some point, we are perhaps united, despite differences in the population, a Kurdish currency that is used in Erbil or Diyarbakir could be a symbol for Kurdistan." - (F42Epol)

"Nothing has a value, it means nothing to us as long as we are not free. When we are free, then everything is enjoyable. Then you have a goal, then you are free, and you can develop as a society, evolve and so on. All is the economy - including social freedom." - (M61Esci)

The ability to successfully maintain a currency necessitates that at some level there is collective agreement, for example that *x* is money, or *y* is valuable. Whilst Kurds are fragmented in many ways, does the economic collectivity override such localised and regional differences?

"...suppose now we had our own money like before, then every Kurdish child would say: "my money, my country" - and so they would express themselves much more. They would accept our cultural differences. We would be accepted." - (F29Sadm)

It became apparent to the researcher that in having the participants reflect on the possibility of KC it stirred their imagination. They were allowed to re-imagine what Kurdistan could be. The possibility of KC as a symbol briefly connected people to their past and future. Below is a summary of phrases that not only signify 'Azadî', but the social-relation upon which money functions, which KC seemed to evoked:

"Have more choices."

"Trading in the name of Kurdistan."

"Travelling freely."

"Symbol of Kurdistan."

"Develop as a society."

"The world would accept our cultural differences. We would be accepted. "

"We would have to learn to trust each other again."

4.8 Naming *Kurdcoin*

Participants were invited to name what this hypothetical currency would be called, and what this might reveal about the links between 'currency' and 'identity'? Whilst the name 'Kurdcoin' was settled on by the researcher, it is worthwhile to see what names were suggested. Only the name of the currency was asked for and not what the money should look like or how it would be designed, which

would make for further interesting research. Kurds have form here in naming currencies, by providing slang or labels. The most obvious are the *'dinari Swiss'*; *'Saddam dinar'* and what is currently called *'Bremer money'*. What is there in the re-naming of a currency? What is being attempted in stigmatising or affirming a currency? These questions will be developed in the discussion chapter.

Unsurprisingly, in every case the name given signified something about 'Kurdistan', from its festivals, flora and fauna, its geographical place names, its historical chiefdoms and emirates, and older prior currencies. For some it should not bear any name that suggests 'non-Kurdishness' e.g., dinar or dollar and that a name should be borrowed or created exclusively using Kurdish dialects. This is particularly interesting for the current research if the thesis is arguing for the 'Swiss dinar' as a Kurdish currency i.e., both 'Swiss' and 'dinar' would have been rejected.

What the researcher noticed is that the majority of answers (See Figure 2) could be categorised into 3 groups: 1) to name the currency in honour of 'Kurdistan' or a cognate that meant belonging to Kurdistan/ Kurds, 2) a name that evoked an aspect of Kurdish Culture e.g., *Nevroz* and 3) a name that evoked a period of Kurdish History e.g., the medieval Emirates of *Soran.*

Figure 2: Word-cloud Names suggestions; own source

Whilst every name is supposed to signify 'Kurdistan' it became noticeable whether people were past, present or future orientated. Those who gave the names of old prior currencies, chiefdoms and emirates, possibly appealing to a quality believed about the past. A 'golden era' that represents Kurdistan at its best? Whilst this may be a nostalgia for a former greatness through a currency, it may also appeal to a shared fate, both good and bad, between peoples. A reminder that what was fought for and gained can be lost easily.

Those who were 'present-oriented' picked objects and events that continue to exist, from flowers that grow in the mountains, to festivals that happen every year, to the name of the region itself to denote the currency. For those who may not be educated in Kurdish history, these cultural meanings may be more accessible.

It became noteworthy that few participants seemed to be 'future-oriented'. The closest suggestion to a new name that evoked a new-Kurdistan was *'Kurdika'*. 'Kurdika', was the hypothetical currency suggested during the 2017 independence referendum:

"...if we had that, it would be like having some freedom for Kurds. And I would call it 'Kurdika', like it was said during the referendum." - (M51Elaw)

The historical referendum that took place however has become a source of controversy and political divisive. It potentially stirs up conflicting feelings and memories. There was internal disagreement over the timing and legality of the referendum. Barzani argued the move towards independence would be welcomed by the international community. World powers stated the referendum would weaken the Iraqi-Kurdish response to Islamic state militants, particularly if it leads to conflict over oil reserves such as Kirkuk (McEvoy and Aboultaif, 2022). All this would eventually lead to Barzani stepping down as president of the Kurdistan region and ultimately the abandonment of his nation-building project with Iraq expanding their territories (Mohammed and Alrebh, 2020). Would 'Kurdika' be associated with such events? If so, would it spark feelings of resentment, anger, or even doubt over the possibility of an autonomous Kurdistan? Going the other way, could it act as a reminder and symbol of hope and collective identity, that 92.73% voted for independence, that it marks and commemorates a significant event in the story of Kurdish autonomy?

The name ‘Kurdcoin’ (KC), however, was settled upon. The reason this was chosen as it was ‘future-oriented’ and contemporary, to be considered alongside other similar sounding cryptocurrencies. Firstly, it clearly designates ownership – ‘the coin of the Kurds’. Secondly, the term ‘Kurd’ gives wide-scope for interpretation as to what it means e.g., it can reflect whatever the beliefs are about Kurdish identity and to this end every Kurd can see themselves in this currency. It is a new name so it is not associated with any other national currency or prior historical events. If there is an association the researcher would like it to be with ‘Bitcoin’ not only to show how a new currency is possible, but that it can possibly exist as an alternative model to other fiat currencies, a reminder of the DS. Just as the these new currencies offer alternative ways of existing, it is speculated that Kurdistan’s independence will probably be via some alternative model of direct democracy and power-sharing, such as democratic confederalism, e.g., the ‘Kurdish Model’ (Akkaya, A. H., and Jongerden, J. 2013; Baris, 2021).

4.9 Summary of Findings:

The interview data approached through IPA method and thematic analysis revealed five fundamental themes that may be unique to Kurdish culture and experience: ‘*Wesîle’; ‘Bereket’; ‘Qîymet’; ‘Keramet’; ‘Azadî’.* Each theme was developed and their meaning expanded, but ultimately had to remain untranslated, as equivalent terms do not exist in German or English.

Where currency was experienced as ‘Kurdish’ then all five themes were present as well as an overwhelmingly positive attitudes. Whilst ‘trust’ is not explicitly mentioned, it is tacitly implied by the five themes. What is surprising is that given the time period under discussion (circa 1990-2003) participants were dealing with the Gulf Wars, Saddam’s regimes, Iranian-Kurdish civil wars and a limited supplies of money, yet people were happy.

By contrast, the ID and NID only had one of the themes ‘*Wesîle’.* It was the most basic description of money. A medium. However, outside of its economic meaning, its social-meaning seem to dominate, with the ID representing ‘Saddam’ and his violence towards Kurds. Thus, any Kurd of ‘*Keramet’* could not and would not deal with this money, seeking other means. Both the ID and NID were met with universal negativity. It was interesting to note that as a ‘national currency’ the NID meets all the basic requirements: it uses nationalistic language, images, it is the first time Kurdish has been used on currency, it comes from a central bank and is pegged to the dollar – so why do Kurdish experience it as *‘un-Kurdish’*?

The findings also revealed some of the alternative means (*'Wesîle'; 'Keramet')* by which Kurds could (*'Azadî')* build and strengthen the social-relation amongst Kurds (*'Qîymet'; Bereket').* The most interesting and unique was the creation of a non-commodity, non-state-backed fiat currency that continues to be used and circulated to this day, even though illegal in the DS. What remains to be seen is whether this is something uniquely Kurdish? Is the possibility for such a currency connected non-capitalistic tribal-relations, in which social-value dominates economic-value? Outside of this, there was the use of the US dollar, bartering and use of the informal economy as all ways around centralised state control. Other possible strategies is the disassociation and stigmatising or affirming and honouring of a currency. Where the DS came represent something very special (pure-sacred) and the ID something very bad (impure-sacred). In the case of the NID money became like 'paper'; 'strange' and 'worthless'. Through naming-rituals, story-telling and a phenomenology of money, those currencies (profane) came to signify something more than just their economic functions.

Next, the discussion chapter will systematically develop the key findings in relation to the theoretical framework in answering the research questions. What can these five themes tell us about the relationship between Kurdish identity and currency? Focusing on the Kurdish experiences of the DS, ID and NID, whilst drawing upon Polanyian and Durkheimian theory. Framing 'currency' as an embedded and dis-embedded phenomena via the 'absorption' and 'ambiguity' models, it will be considered whether money as the social-relation can take on a 'pure-sacred' role, or as a 'dis-embedded' non-social relation can it become either 'impure-sacred' or even 'profane'? With the attempt to answer these questions the novelty of the concept of the *'symbolic boycott'* will be developed.

Chapter Five: Discussion

5. Introduction

The findings chapter documented and interpreted Kurdish experiences of money using IPA. From the data analysis five dominant themes were revealed that the researcher will argue are representative of the Polanyian concept of 'embedded' and 'dis-embeddedness'. The words used for the themes are endoglossic and it will be discussed here: whether they signifying a potential unified collective identity? How this might have been achieved via currency? Whether the absence of these themes signify 'dis-embeddedness'? What does this mean in terms of Kurdish identity?

Based on the notion of 'gradational embeddedness' (Gemici, 2008) Table 6 below shows the basis of currency embedded and dis-embeddedness. 'Gradational embeddedness' is where the degree of embeddedness changes depending on the society and how the economic is integrated. 'Embeddedness' is to have the social and economic woven together in an ambiguous relationship (i.e., ambiguity model), with and through non-market; non-economic ends and motivations. However, 'dis-embeddedness' is to have the complete separation of the social and economic through the commodification or total absorption of labour, land and money (i.e., absorption model). Whilst this is impossible, such that labour, land and money are not real commodities, it is the playing out of this utopia that will lead to the destruction of the social-relation upon which this whole enterprise is founded. Whilst the researcher acknowledges that Polanyi's own use is more sophisticated than simple binaries, this will be helpful in our discussion of the findings. One of Polanyi's contributions here, Koo & Ji (2022) argue, was his conceptualising "the *symbolic structure* of capitalism as an institutional articulation of particular economic facts, accounting concepts, and economic theory" (p.1). Below in Table 6 is a mapping out of these symbolic structures and boundaries that are of relevance for the current discussion. However, it will also be argued that depending on whether one is in an embedded (ambiguity) or dis-embedded (absorption) economy the dynamic between Durkheim's 'sacred-profane changes. This then introduced the novel concept of 'gradational sacredness'.

According to Polanyian, 'money' is one of the three 'fictitious commodities', where he puts it closer to *a language* than an object produced for exchange in the market (Polanyi, 1944/2001, pp.75; 137; 204-5). As such its existence comes from its deep-embedding within human culture and social-relations. Here 'business' was always regulated by socio-ethical concerns. The non-economic

determined the economic. As Gordon (1985) highlights in the works of Macneil "how economic purposes and actions are deeply embedded in social fields, in densely woven webs of local customs, conventional morals, bonds of loyalty and entrenched power hierarchies" (p.574). The most fundamental of these is how human existence is more important than economic freedom. However, with the commodification of land, labour and money, treating these as 'real commodities' we get the dis-embedding of social from the economic. Here all land can be owned; all human activity is to be monetised as labour, and all money takes the form of universal money, which is infinitely convertible.

Categories	**Embedded/ Ambiguity**	**Dis-embedded/ Absorption**
Themes	*Wesîle; Bereket; Qîymet; Keramet; Azadî.*	*Bê-Wesîle; Bê-Bereket; Bê-Qîymet; Bê-Keramet; Bê-Azadî.*
Power	De-centralised	Centralised
Structure	Inter Tribal-Relation	Nation
Basis of Exchange	Language - Status	Information - Contract
Form of Integration	Reciprocity/ Redistribution	Free Market
Motive	Social - Debt	Economic - Self-Interest
Institutions	Kinship; Family; Polity; Kurdeity	Supply and Demand
Money	De-Commodified/ Fictitious Commodity	Commodified/ Real Commodity
Currency	Swiss dinar (DS) - Collective	Iraqi & New Iraqi dinar (ID/ NID) - National
Value	Tacit	Explicit
Metaphysics	Constructivism/ Anti-Realism	Objectivism/ Realism

Table 6: Kurdistan 1990-2003: Polanyian Symbolic Structure/ Boundaries; own source

Whilst the discussion chapter does not aim to give an exhaustive account of the binaries given in the Table 6 each of them will be touched upon in presenting the evidence for the DS as an embedded collective currency, and not a dis-embedded national currency. The argument will be how Kurds came to identify with the DS as well as experienced the ID and NID as *'un-Kurdish'* or *'not-Kurdish'* money. If the DS was experienced as a 'fictitious commodity', something closer to a language (Polanyi,

1944/2001, pp.75; 137; 204-5), then it is non-commodified or de-commodified *Wesîle; Qîymet; Keramet;& Azadî.* As a 'fictitious commodity' its socially constructed nature is tacitly understood. Is this what allowed a currency to be created, reproduced and maintained in the absence of a centralised bank or authority? The researcher considers the lack of metaphysical realism and objectivism that appears to characterise dis-embedded 'national currencies', by their naturalising identity, nation, and value in money as key. If both 'embedded' and 'dis-embedded' currencies represent different symbolic boundaries and structures, using Durkheim, if the `social-relation` came to represent the 'pure-sacred' e.g., DS = Kurdistan (i.e., ambiguity model), then how does this organise the 'impure-sacred' and 'profane'? Likewise, if the `economic` came to represent the 'pure-sacred' e.g., money = value (i.e., absorption model), how does this organise the 'impure-sacred' and 'profane'? It can only be a side consideration as to how a dis-embedded national currency that naturalises 'value', 'money', 'identity' and 'nation' all into a single currency, deals with the contradiction between 'nation as sovereign' (sacred) and 'economic freedom' (sacred), when 'national interests are integrated into wider global economic interests and systems.

Where Durkheim argued that these symbolic spheres of 'sacred-profane' should not mix, what did the act of keeping them apart mean for Kurdish identity? Such activity the researcher has named a *'symbolic boycott'*. The term 'boycott' is used for its inference of 'collective activity' when showing socio-ethical judgements of approval or disapproval. Some of the ways symbolic boycotts were performed will be developed within this chapter (See Table 7 below). If the Polanyian interpretation holds then the root of this embedded activity is that the social-relation gets to limit what is considered economic behaviour or value. It is the tribal-relation and non-capitalistic practices that determine what is worth doing and how it is done. The freedom of the markets is less valuable than social freedom.

The below two diagrams (See Figure 3) represent the Polanyian relationship between 'embedded' and 'dis-embedded' economies, that the thesis is using as its theoretical framework and a categorisation of the types of symbolic boycotts presented in the findings. These will be referred to throughout the current discussion chapter and developed in line with the thesis arguments.

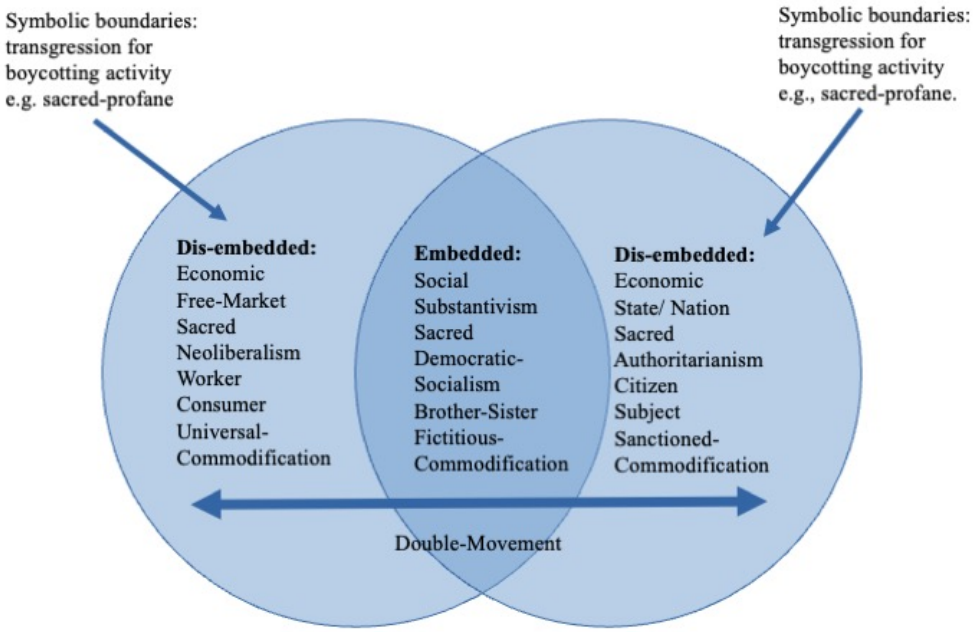

Figure 3: Embedded and Dis-embedded Relationships; own source

See Table 7 below for examples of symbolic-boycotting activities (A; B; C; D; E) revealed in the findings.

Symbolic-Boycotting Activity	**Quote**
A) Preference for the DS; US dollar or bartering.	"Kurds exchange the currency for US dollar, this way they could assess the value and use it better for business. **The main thing is not to do business with the new currency.**" - (M53Earc) "If they didn't have it [DS] **they lived by exchanging goods**. Definitely, they were very tight to each other." - (M66Dpes)
B) Preference for the informal economy	*"So until now* people are using the dinari Swiss, I have every day minimum one case of forbidden currency use…We currently have the situation in the courthouse every day that **people are still trading with the 25 dinar**. It is prohibited by law..." - (M47Sjud)

(including illegal activity).	
C) Currency as a unifier for Kurds i.e., preference for Kurdish unity in who one does business with (e.g., reciprocity & redistribution)	*"The Kurds cooperated with the Kurds living abroad and some of them came back to live here. The economy keeps people together"* - (M45Egov) ***"Money should unite people."*** - (M47Sjud) *"If at some point, we are perhaps united, despite differences in the population, a Kurdish currency that is used in Erbil or Diyarbakir could be a symbol for Kurdistan."* - (F42Epol)
D) De-commodification - DS as a social convention closer to a language than an object created for pure exchange.	"Money is made strong by the people, by solidarity. So, **we the people give the money its value**..."- (F37Eedu) "...I would make people who don't know Kurds say we have our own language, our own flag and our own money, then they would believe more. I would get more recognition because I would be accepted." - (M37Eadm) "Money is the connection between people who do not know each other." - (M63Seng)
E) Kurdish unification via stigmatising of ID & NID.	*"The fact is that the rare dinari Swiss was worth much more than the fake Iraqi dinar. Kurds had become different from Iraq, that made me feel proud...**The current currency is something foreign and worthless**. I don't trust this currency as a Kurd."* - (M61Esci)

Table 7: Examples of symbolic-boycotting activities A-B-C-D-E; own source

Next will be developed the themes from the primary findings, with regards to symbolic boundaries, boycotting, sacred-profane, and the secondary literature and theoretical framework.

5.1 Cultural Embeddedness: Abstract Money

Firstly, it is significant that the researcher used untranslated Kurdish terms, that potentially signify unique culturally specific Kurdish experiences, when deriving the themes. It was not just that some participants also used these words, but revealing something that is so close to a culture, especially if you are a part of it can be incredibly difficult. What was obvious to the researcher and the participants speaking may well be completely missed by a non-Kurdish speaker. Again, what went unspoken was the issue of 'trust'.

So, as one of the strengths of the IPA method, locating themes via iterative hermeneutical and phenomenological analysis is one the primary findings. If Wesîle; Bereket; Qîymet; Keramet; Azadî signify culturally Kurdish experiences, what does this mean for a region that historically has been denied independence and academically marginalised as those on the peripheries of nation states. Max van Manen (2016, p.7) states that "the purpose of the phenomenological reflection is to try to grasp the essential meaning of something" which is achieved through "the ability, or rather the art of being sensitive—sensitive to the subtle undertones of language, in the way language speaks when it allows the things themselves to speak." (Ibid.,). Not only is this important for minority and colonised groups, who hear objects and practices speaking with their own voices, but that 'money' as a social-relation is a form of meaning sharing. It was here that the research journal became vital, where the researcher could reflect upon the linguistic depth of shared cultural meaning and almost a duty to keep those themes untranslated. 'Money', however, famously 'talks', but the language of the markets, which generally is what most academics have studied e.g., its quantitative meaning. Yet, even at their most dis-embedded, "economic purposes and actions are deeply embedded in social fields, in densely woven webs of local customs, conventional morals, bonds of loyalty and entrenched power hierarchies" (Gordon, 1985, p.574). This is what gets revealed in times of crisis. How Banks, Governments and multi-international economic bodies preference the printing and distribution credit and debt and their justifications for those decisions (Overbeek, 2012). The tensions between 'embedded' and 'dis-embedded' notions of money are teased out next.

5.1.1 '*Wesîle*'

The participants understanding of 'abstract money' and 'general currency' seem to reveal a 'dis-embedded' notion of money. Firstly, they were being asked to consider the money in the abstract,

devoid of context. This is what 'dis-embedded' money is when it becomes 'universal money'. Universal money, as Shell (1995) argued, occupies a physical and spiritual reality that keeps people connected to a transcendental order. However, this is also where the economy becomes sacred, our reason for being. 'Universal money' should be transparent and infinitely convertible. As Carruthers and Babb (1996, p.1556) say, "money works best when it can be taken for granted and its social construction is hidden". Money should not draw attention to itself. If it does draw attention to itself, then it is as the most general and universal means by which something is achieved or how value is used and exchanged. '*Wesîle'* here as a 'means', 'purpose' 'way' or 'medium' is used in its most functional, neutral and objective way. What is of interest to note is that in keeping with 'gradational embeddedness' some of the aspects of 'abstract money' and 'general currency' mentioned appealed to 'dis-embedded' and 'embedded' descriptions of money. For example, where '*Wesîle'* is used in its neutral-functional sense, it is not '*Bê-Wesîle'*, which comes from a value-judgement that requires social-knowledge. '*Bê-Wesîle'* makes sense when suggesting something is not-the-way, means or medium for how something can be achieved. In terms of this thesis, whilst Kurdistan can be potentially become a free, independent region through money, it would not and cannot be achieved through the currency of the ID and NID. It's a further consideration as to whether Kurdcoin (KC) could be the '*Wesîle"*?

Other participants explained how money is always in the service of some higher motive, purpose or value. It was made clear that money can be a '*Wesîle'* for life and death. Which of these one gets is whether one is embedded and seeks to protect and grow the social-relation or one is dis-embedded and seeks to protect and grow the economic, even if it means social and/ or environmental collapse. Here participants spoke about helping future generations and the belief in humanity over pure-capital.

They also made profound points that if money is the *only* '*Wesîle'* then the world it creates is also a world it can destroy. Like Polanyi's fictitious commodities, once land, labour and money become dis-embedded and commodified, and then another '*Wesîle'* for creating and changing the world, including preventing its destruction, becomes necessary. A resistance to this idea was expressed in how 'money' should be subordinate to the other themes. Here there is a higher notion of value found in the social-relation. It is a part of this thesis to argue that whether participants expressed 'embedded' or 'dis-embedded' interpretations, and which aspects of each that included or excluded is part of what is being called a 'symbolic boycott' (See 5.3).

5.1.2 'Azadî'

In discussing 'abstract money' participants still understood economic relations in terms of social ones. Here 'freedom' is the inter-play of the social and economic spheres. Thus, freedom is the ability to exist with others in a reciprocal relationship. If money then as an embedded phenomena is closer to a language, then 'money' like 'language' only makes sense if other people share in it. That it has a public aspect. Communication cannot happen if only one person speaks a language. For currency to be of value, other people necessarily have to recognise that value. As a Kurd the researcher felt the underlying conflict of such a statement. The value of currency, like the value of anything, only works if it is shared; mutually recognised and reciprocated. What then of the value of Kurds to the international stage? Just as the value of currency can be gamed and manipulated by global centralised powers, what of the value of Kurds to geo-political interests?

Relating back to '*Wesîle'*, if the economic is the only means by which people can become free, then the world the economic builds is also a world it can destroy. A notion of freedom that is dependent upon unrestrained market freedoms is paradoxically a '*Wesîle'* for economic slavery.

It may be of significance that younger participants, who have grown up only knowing the NID as adults, gave the most 'dis-embedded' notion of abstract money (See Table 8). The claim that "money is everything"; a way to "achieve my dreams" is put in tension with the poor economic situation of the NID:

(M21Sstu)	"Money is everything. In my case, I couldn't study if I didn't have money…it's obvious that if you have no money, you can't do anything."
(M24Sstu)	"Of course, having money means being able to do what I want, to achieve my dreams."

Table 8: Young Participants views about NID; own source

However, amongst other younger participants, the views of their parents and memories of family experiences involving the DS, keeps a notion or possibility of 'Kurdistan' alive and the expectation how money should be and was (See Table 9). This also possibly highlights the importance of story-telling:

(F34Eedu)	“I don't understand it, but most people say that everything was better in the past than today.”
(F29Sadm)	“It was always a real pleasure for me when we went to Iraq together. I was allowed to buy everything, everything. I didn't understand it at the time. I was allowed to buy the more expensive things.”

Table 9: Young participants DS Memories; own source

The researcher asks here, by not having a meaningful adult experience of an embedded currency, such as the DS, is this a potential barrier to Kurdish economic independence? That future generations of Kurds will seek economic emancipation through dis-embedded means. Or, if properly embedded, will the social-relation always dominate economic matters and if so, what significance then does keeping Kurdish culture and history alive have? This will be partially examined through the role of language and the creation, reproduction and maintenance of symbolic boundaries. One example here came with participant (M61Esci) who spoke about *"bazar dike".*[56] This context explains how money is to be used. As stated previously, ‘*bazar’* literally means any and all forms of markets. In a ‘dis-embedded’ economy the ‘contract’ precedes ‘status’ (Polanyi, 1947). What this means is that free market societies rests on a “supply-demand mechanism that operates through contracting”, whereas economically embedded societies work via status, which determines social position and income (Gemici, 2008, p.17). ‘Status’ establishes the rights, duties and economic behaviour of individuals through their belonging to a social group, which in terms of Kurdistan is your ‘tribal-relations’. Here an individual’s motives for buying or selling something originate in non-economic factors such as honour, tribute, worship...etc. Thus, tribal status and ‘*bazar dike’* are about this socio-cultural based reciprocity, recognising hierarchy and by doing so expressing value within it. This is also part of the ‘exchange’ process, such that ‘bargaining’ is not just about getting the ‘best price’, but it’s about building a relationship with the vendor. It’s a test of each person’s character and whether they are someone you would want to do business again with.

However, ‘*bazar’* as someone from a dis-embedded economy might interpret it means that contractual relations precede status. It does not matter who you are as long as you have the money. Where commodities and exchange are freed from the restraints of socio-ethical relations. At its height ‘money’ stands in for ‘status’ as part of this contracting. For example, it is a familiar experience to go

56 (See. 4.4.2 - M61Esci)

into a shop, feel legally obliged to pay the advertised price and leave without uttering a word to anyone. 'Money' has communicated all the necessary information. Indeed, it can feel quite discomforting if someone bargains over a price in a German supermarket for example. The disruptive force of bringing a social-relation into an economic one is itself interesting. No relationship is established with the shop assistant or checkout staff as none are needed. Indeed, if one is a paying customer, indifference or invisibility is expected. We do not deal with the individual, we deal with their money (Macneil 1980;1986).

Another Kurdish context that was given even though abstract money was being discussed, was the presence of war and conflict. Here it became most pronounced that more than one notion of value (*Qîymet*) was being discussed in how it gave *'Azadî'*. If the participants model for abstract money was the DS then it meant the ability to live more, even in terms of struggle. The researcher would like to add to this interpretation, the ability to be more Kurdish. Here there is troubling question. It seems to be a finding, which will be discussed later, that the *'Azadî'* was traded off in the negotiations and settlement of the new Iraqi constitution, where the currencies were unified in the NID. It is suggested by the findings that Kurds now feel the absence of Azadî even more, with their economic dependency upon Iraq. The removal of Saddam, the protection of the Kurdish language by law; the representation of Kurds within the Iraqi government and even Kurdish text and images on the currency is still experienced as dis-embedded.

5.1.3 'Qîymet'

During the interview process on the 'value' of abstract money, it was probably most obvious that participants were using the term 'value' in multiple ways. No participant gave a strict economic definition of money, but always explicitly or tacitly gave the understanding that 'value' is somehow determined by people and their social-relation. 'Value' is product of what people think, belief, feel and how they act, all of which can be determined by character (*Keramet*). Here 'value' has the social-relation built into it. Are you the sort of person who lives for the greatness of Kurdistan or are you the sort of person who only seeks self-interest, or believes what their enemy says about them? Even though participants were being asked to consider abstract money, it makes sense that they would imagine the best possible form of abstract money and not something average. No doubt this could also be a response to the current situation with the NID. That to imagine another currency, is to try and imagine greater possibilities and a better future for your country. This was also implied by the seemingly hopeless opinion of some participants about what having no money does to you (See Table 10):

(M61Epol)	"If I don't have it then I do not exist, so my freedom does not exist."

Table 10: Participant Quotation; own source

Again, a mirroring of the lack of value in a weak performing currency and the lack of value the person who uses it shares in. What is possibly being expressed here is the realisation of the 'self-destructive' thesis, where a truly dis-embedded economy even dictates what it means to be free and even exist. This same hopeless realisation came with other participants who defined 'abstract money' in contrast to the current situation with the NID. In what sense do Kurds exist if the *Wesîle* for living does not allow for Kurds to flourish and grow? What if money is the means by which one is made to feel subordinate and inferior? Money as a kind of weapon? One participant explained a feeling of alienation (See Table 11):

(F42Epol)	"...I am depending on this money. When my salary is paid in [new] Iraqi dinars, I feel like a subordinate."

Table 11: Participant Quotation; own source

By implication, an abstract idealised money should not do this. It should not draw attention to itself by the very act of being paid, of value-exchange, producing a feeling of inferiority. The conflict of depending on money due to lack of choices and disliking the money you get is destructive of the five themes. *'Qîymet'* should then be the value of the Kurdish social-relation, to affirm it. Ideally then money should make one feel valued, special, alive, hopeful, powerful, that you matter – that it comes with '*Bereket'.* The opposite of easy come and easy go.

5.1.4 'Bereket'

Where *'Bereket* was used it was a qualifier of *'Qîymet'.* The best, most idealised form of Kurdish currency is one that comes from *'Bereket'.* It does not just have *a* value, but it is *the* value. The highest form of value. This is the most profound sense of non-economic. It should enable you to buy whatever you want, it should be able to sustain you, but most of all it should be 'life enhancing'. It should

protect and advance the social-relation. It is a 'blessed currency'. This is what puts it closest to the 'sacred' and is what all Kurds would desire. 'Blessed' means extraordinary, but it also means knowing what is average (e.g., profane) or even destructive of the 'pure-sacred' (e.g., impure-sacred). Keeping the two domains separate is another form of symbolic-boycotting. This is where a Durkheimian analysis is helpful to the thesis.

If 'embedded' social-relations are bound up in reciprocity and status, then *'Bereket* is a condition of 'sacrifice'. Any sacrifice is the idea that one gives up something, even themselves, in order that they may getting something more or greater back. It is an act of love. This is not only true of 'religious' reciprocity, from Abraham or Jesus' sacrifice, which gave back to humanity, but also of the social-relation. Parents sacrifice themselves to their children, but in doing so get so much more back. Peshmerga sacrifice themselves and their families in order to get a greater Kurdistan back. *Pêşmerge* according to Izady (1992, p.555) translates as 'self-sacrifier'. Here they represent the ideal of reciprocity, the giving of what is most precious, in order to get something more precious back done out of love and commitment ('*Bereket').*

Equally, a blessed currency offers this hope. Comaroff and Comaroff (1945/2009) suggest that one way to limit the corrupting effects of money is "to let it go" – that wealth should "circulate visibly and constantly" (p.172). A *'Bereket'* currency then would be potent, of infinite potential, so always more could be done with it. Only a small amount would be needed to make life enjoyable. Moreover, the implicit notion of abundance and growth that is implied by *'Bereket'* means the social can grow from such blessed conditions. Kurdistan would rise from it. This is *the Wesîle.* It is this social-relation that this money represents illustrates the links between embedded social-moral and economic notions of value (Guyer, 2004).

5.1.5 'Keramet'

'Character' here has a counterpart in Polanyi's 'status'. Every Kurd would understand tribal hierarchy. Those tribal leaders supposed to be living examples to all Kurds as to how to conduct oneself, something also echoed in the Kurdish oral story-telling traditions. Part of this is an 'incorruptibility'. Every Kurd should act for the greatness of Kurdistan and not for its weakening or destruction (See Table 12). 'Bad character' then is someone who puts the economic above the social. These people can be bought, will trade their principles, sell their own mother as the saying goes. Even with abstract money, this does not determine who you are or whether someone should respect you, rather, it is the person who determines the value of their money, by how they conduct themselves. This is what is

particularly sad for Kurds where they are forced or obliged to accept a currency which they know is harming them. However, as will be discussed, there are other ways of creating value, beyond accepting what a centralised bank or authority tells you what something is worth.

(M47Sjud)	“In our culture, the one who has sold himself has – no *Qîymet, no Keramet* -"less value up to no character."
(M61Esci)	“That makes me proud, the Kurds did not give the counterfeit money to be exchanged… Kurds had become different from Iraq, that made me feel proud…”

Table 12: Participant Quotations; own source

Whilst much of the commentary on Kurdish political history is about the corruptibility and nepotism of Kurdish officials, one of the things that will be developed is that there is a distinction to be made between ‘ethical’ (status) and ‘legal’ (contract). Here it is a show of character as to when, which and how the law is broken. This also another place where symbolic-boycotts are performed. A display of character is how you exclude and separate legal and ethical matters as well as resolve them. A person who lacks character only believes that what is legal is also moral. This has been a tool of oppression for any minority seeking equal rights. Moreover, how Kurds have responded to dangers and threats to Kurdish existence, including how the DS came into existence, is a manifestation of *‘Keramet’*. Put simply, people give value to money, money does not give value to people.

The warm-up part of the interview was unexpectedly rich in information, stories, memories and experiences, that the researcher had to make sense of. From the IPA thematic and Nvivo analysis, the five themes: *Wesîle; Bereket; Qîymet; Keramet; Azadî* emerged. What the researcher argues is that via a Polanyian theoretical framework, already suggested throughout, and subsequent Durkheimian concepts, the DS came to take on the role of the ‘pure-sacred’. As such, it became identical with the five themes, or what we might call the social-relation of Kurds. The argument is that if this is how the DS was experienced, then it has a claim to an ‘embedded currency’. Moreover, it gives strong evidence that there is a collective, unified Kurdish identity that transcends party political; religious; geographical and linguistic differences.

Thus, national currencies as an expression of political nationalism seeks full absorption of the social by the economic (Madra, & Yılmaz, 2019). Here the state is active at every level of daily public life through the economy. Where ‘national identity’ is naturalised in ‘national currency (Gilbert, 1999,

p.40). Programs of nationalism in the Middle-East, such as Kurdistan, are not successful however, because their embedded non-capitalistic tribal-relations allow for internal tension and ambiguity of power sharing and negotiation (e.g., ambiguity model). However, unlike those nation states where this would be fatal for political and social organisation, the researcher would like to say that Kurds do not just exist, but *flourish* here. Such ambiguity of power allows them to exist in the absence of centralised power. Embedded in Kurdish culture as non-capitalistic, tribal-relations and traditions (e.g., the feudal-blessings thesis), which forms the basis of the Kurdish social-relation (Tekdemir, 2021, p.45). As a manifestation of this the creation, reproduction and maintenance of DS will be presented as evidence for its 'embeddedness' (i.e., *Wesîle; Bereket; Qîymet; Keramet; Azadî*).

5.2 Embedded and Dis-Embedded Currencies: DS; ID & NID

If the DS was an embedded currency, then it must possess or reveal certain features. According to the findings, not only did the DS represent the social-relation of Kurds, where it manifested the inter-tribal networks of Kurdistan, but as such it became a way of symbolically separating and distinguishing Kurds from the surrounding regions. [57] See Table 13 below for examples of identity demarcation via currency.

57 Already within the literature by 2004 academics were saying Kurdistan had its own currency. The 'Kurdish' dinar as the 'Swiss' dinar (Azam and Saadi-Sedik, 2004).

(M47Sjud)	*"The dinari Swiss money was called Kurdish money...**We were theoretically and practically separated from the Iraq** at that time, so was also our currency."*
(F34Eedu)	*"Kurdish currency was even more valuable than in **the rest of Iraq.**"*
(F37Eedu)	*"...we were welcome tourists or guests of Iraq, which is actually something unimaginable."; "...When my salary is paid in Iraqi dinars, I feel like a subordinate...**Why must Iraq pay me** for my achievements for what I do and **not the country I live in**..."*
(M61Esci)	*"Kurds had **become different from Iraq**, that made me feel proud…"*
(F45Sedu)	*"...in the time of the dinari Swiss, we were better off than the Iraqis. We could afford more than the Iraqis. That was very nice, because **there was a difference, between us**, in what should matter…**We were treated differently** during that time...**the whole thing connected us."***
(F42Epol)	*The reason why we use more dollars **in the Kurdish region** is simply because this **Iraqi currency has no value** and no relation to our culture."*
(M57Etra)	*"**It would help to identify me, especially in Turkey**. We would trade with our currency and have our economy in our own hands."*
(F29Sadm)	*"Anyone who doesn't know Kurds, thinks that Kurds and Arabs are the same, or Kurds are Turks. Here **we would show our differences**".*

Table 13: Examples of identity demarcation via currency; own source

As an embedded currency what we would expect to find is a deep connection between culture and identity. Moreover, if the central organising principle of that identity is Durkheim's 'sacred-profane' then what is allowed and disallowed as belonging to the 'sacred' is highly significant. The 'pure-sacred' according to chapter two provokes feelings of reverence, awe, inspiration, love and devotion. It is marked by a 'special' quality, which is what makes it sacred – a special power to elevate or transform that which is associated with it. As such the pure-sacred is always experienced as positive - that which is most valuable; beneficence; life-giving; good and the 'impure-sacred' as negative – that which is of least value; harm; death-bringing; evil.

From the findings then universal positivity was shown towards the DS. This view was expressed from members of all three major cities, either as good memories and life experiences, or the feeling of its absence as negative (See Table 14 for examples of such comments).

(F51Shou)	*"At that time, money was **very valuable** – Qîymet. It was a difficult time, but a time with new beginnings and it **turned out beautiful**."*
(M37Engo)	*"Money was scarce – Keramet – **valuable** – Qîymet"*
(M45Egov)	*"I still have the Kurdish currency. **I wouldn't give it to anybody**. Those were the **best days of my life**."*
(F51Eedu)	*"I have **fond memories** of the currency and so does my family. It was **peaceful**, and a **great currency** for us Kurds."; "I **would sacrifice myself for it**. I would do everything for it if there was actually a Kurdistan"*
(M32etra)	*"The dinari Swiss **gave hope**."*
(M30Emil)	*"**Everyone still misses the Kurdish dinar**"*
(F29Sadm)	*"My parents still **grieve for this currency**"; "...suppose now we had our own money like before, then every Kurdish child would say: "my money, my country."*
(M61Esci)	*"The fact is that the rare dinari Swiss was worth much more than the fake Iraqi dinar. Kurds had become different from Iraq, that **made me feel proud**."*

Table 14: Examples of positive comments; own source

The Figure 4 (below) is a word-cloud of the most used words when discussing the dinari Swiss. It reflects the highly positive experiences, memories and attitudes participants had towards the DS. It reflects the themes of the findings, which it has been argued are culturally specific to Kurds (e.g., embedded). What is worth pointing out is the apparent absence of '*Wesîle'*. Here the researcher argues that the importance of the DS, as highlighted by its size, stands-in for '*Wesîle'* because it was the way of actualising the Kurdish social-relation.

Figure 4: Word-cloud for DS; own source

It must also be restated that the majority of these comments were being remembered from a time during the Gulf Wars and Iranian-Kurdish civil wars. It almost seems a contradiction that people could have positive memories of a time marked by heavy conflict. To say, *"[t]hose were the best days of my life"*, as opposed to the 'autonomous region'; 'legal linguistic protection'; 'unified national currency' and 'governmental representation' the Kurds have now. Thus, Kurds now experience a token independency, whilst living out economic dependence from the Central Bank of Iraq.

The researcher suggests that whilst Kurds did face difficult times, the DS embodied and actualised the five themes, which as a kind of 'sacred' was the realisation of Kurdistan. The DS made life even the presence of war (impure-sacred) seem worth it. It is this sort of devotion that the 'sacred' inspires according to Durkheim. Outside of the positivity shown for the DS the researcher would like to draw attention to the notion of *'missing'* and *'grieving'* for a currency. Such emotive words would be used for the loss of a friend or family member, but what about a currency? Here the researcher was reminded of the 'cannon story' told in chapter one. The Kurdish tribal-trait of honouring or vilifying inanimate objects depending on whether they are pro-Kurdish or not. If the DS was as special as the five themes indicates then grieving sounds appropriate. Whilst there is strong scientific evidence (Baumeister *et al*., 2001; Hacıbektaşoğlu *et al*., 2022) that says negative experiences are felt and remembered more strongly than positive experiences, it is not part of this research to comment on the validity of those experiences, but to interpret.

If embeddedness (pure-sacred) is marked by general positivity, what about the threat or danger to it the impure-sacred/ profane? Does the threat of 'dis-embedding' the social-relation that the DS stood for provoke what Polanyi would call a 'social-protectionist' response? See Table 15 for examples of negative comments regarding the ID & NID. Where the 'impure-sacred' in terms of money is a threat to the basis of the social-relation of Kurds, the profane is where 'money' ceases to be 'money'. It becomes differentiated from signifiers of value and becomes undifferentiated from everyday objects. Almost de-commodified.

(M47Dmed)	"the new money is just paper…it is not familiar, still strange for us...here in Dohuk nobody would say to you something positive about it..."
(M57Etra)	*"**It's like a newspaper**, you **read it** and **throw it away**. **It's a foreign currency** for me. **I have no relationship with it**."*
(F42Epol)	*"...there is **nothing Kurdish about it** and we **don't want to have to deal with it**…This currency is **not an identity for our people**. This is a feeling for every Kurd, as this currency is **not a sign of the Kurdish identity**."*
(M61Esci)	*"The current currency is **something foreign** and **worthless**. **I don't trust** this currency as a Kurd…This currency will **never give peace** in the hearts of the people. **Saddam's money** is a **daily blow to us Kurds**."*
(M47Sjud)	*"This currency has **no connection with us**."*
(M30Emil)	*"I have **no relation** with this **foreign currency**."*

Table 15: Examples of negative comments; own source

Figure 5: Word-cloud for ID; own source

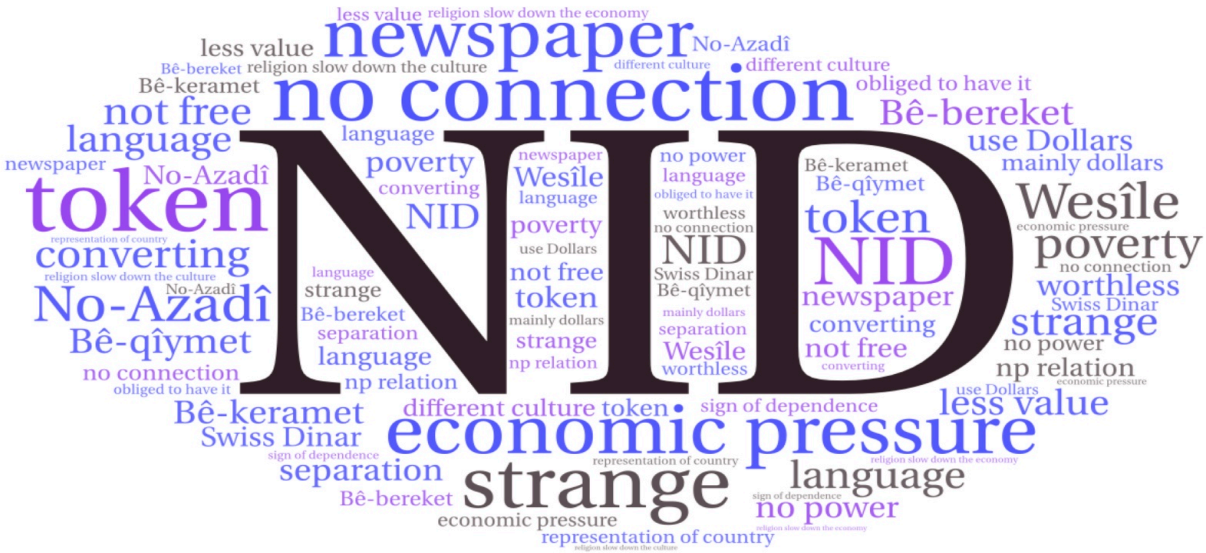

Figure 6: Word-cloud for NID; own source

As represented by the word-cloud images (See Figures 5 ID & 6 NID) pejorative and negative terms were universally associated with those currencies. This view was also replicated amongst members of all three major cities. They highlight a disassociation with a currency that is regarded as non-Kurdish, or even anti-Kurdish. One of the things these comments show is how as part of the 'dis-embedding' effects 'money' or the socially constructed aspects of money reveal themselves. As the 'impure-sacred' it is highly undesirable. Something that should not be used, or associated with. This then also presents the possibilities of the relationship between the DS and ID as an inverse or reverse 'Gresham's Law'.[58] Where the money becomes 'profane', its undesirable to the extent that it becomes indistinguishable from other mundane objects e.g., newspaper. This in-itself is phenomenologically interesting. How 'paper' acquires or loses the signifiers of 'value'. This is what was achieved in the creation, reproduction and maintenance of the dinari Swiss as collective, as opposed to complementary currency (Addison *et al.*,

58 This idea is only suggested and is a consideration for future research in the conclusion chapter.

2005).[59] It's this ability that particularly interests the researcher as a collective phenomenon and what this says about identity.

The success of the DS and the failure of the ID and NID within Kurdistan, as evidenced by the interview findings, reveals several connections between identity and currency. From the interviews it was also understood that Kurds socio-symbolically demarcated between DS, ID & NID, even when "the regime made it a crime to distinguish between the two" (Kirshner, 1997, p.143). Thus, if Saddam's attempt at one-nation building represented an attempt at centralising power, including his creation of the 'Saddam' dinar, what did the Kurdish response of creating, reproducing and maintaining the DS, in the absence of a backing authority represent? Here we need to pay some attention to the symbolic structures and boundaries of 'centralised' and 'de-centralised' power.

5.2.1 Centralised and De-Centralised Power

Polanyi, along with other scholars, have identified 'national currencies' as being rooted in *centralised economic power*, such as federal banks and state authorities. As Helleiner (1998) says,

"national currencies were actively managed by central banks to influence domestic monetary conditions and ease external adjustments in a fashion that was clearly national rather than cosmopolitan." (Helleiner, 1998, p.1421).

Likewise, Gilbert (1999) says,

"the nationalisation of money has been implicated in a range of state-making processes such as the centralisation of bureaucracy and the territorialisation of state power" [where] "the organisation of money into national currencies, for example, made possible the centralisation of the supply and issue of money and, consequently, became a means through which the state became involved in the daily life of the public" (Gilbert, 1999, p.25).

For Polanyi, the integration of politics and business into global financial systems, where national and economic interests become identical, means 'national currencies' can play an important role in forming 'national identity' for social control. Where universal money, national currencies and dollarisation have come to represent the dominant meaning of money within the economic sphere,

59 "In Kurdish Iraq prior to the 2003 invasion there was, *essentially, no banking system at all*, so that the money stock consisted entirely of Swiss dinars" (Selgin, 2015, p.96). Emphasis added. Additional - The spontaneous creation of a new currency is not novel to Kurdistan, with Somaliland's secession from Somalia in the 1990s, or the rebel movement in southern Sudan that printed its own currency.

what of 'alternative (CAC) or complementary currencies (CC)' as a response to this situation? Recent interest in crypto-currencies as a response to the 2007-08 financial crisis and the centralisation of economic power being the catalyst. Here the researcher argues that whilst complementary currency (CC) are similar to the DS in that they are social innovations, they are also different in important ways, making the dinari Swiss case-study highly unique. The '*Chiemgauer*' is an alternative currency specific to Chiemgau, which can only be exchanged locally via membership, but crucially exists alongside the accepted Euro.[60] No doubt CC/ CAC reveal a dissatisfaction with universalised dis-embedded currencies like the Euro or Dollar, but normally these primarily economically driven motivations and not existential (Carl, 2017). Would Bavarian (specifically Chiemgau) dissatisfaction with the Euro or removal of the Deutsch Mark thus bring into question the German national identity? Are Bavarians 'just Germans' or is something culturally unique being expressed by a disassociation from the Euro (Checkel & Katzenstein, 2009)? Thus we can link claims as to the fragmenting of 'national' versus 'regional' identities in terms of Kurdish differences.

Addressing the strong claim that unified Kurdish identity exists due to disparate religious, political, linguistic and cultural differences. There is even the stronger claim that unified Kurdish identity is not possible (Harris, 1977). Firstly, "strong collective identities are a rare thing in any modern society" (Kantner, 2006, p.505). The lack of unified or cohesive socio-political or cultural arrangements could be made of many demographies (Archilés & Martí, 2001), for example, Spanish and Valencians; Italians and Sardinians; Russians and Chechens or even Germans and Bavarians. Secondly, it has been suggested that where national, ethnic or racial demarcation and categorisation exists it is linked to violent conflict (Fearon and Laitin, 2000). Such conflict, however, may be the result of universal nationalistic ideals (Hixson, 2008; Pollis, 1996), that arguably rely on the same metaphysical realism as 'national currencies' (Mäki & Caldwell, 1992). That is the economic and the social mirror each other. Here, identity is 'naturalised' here in things like political and religious structures, flags, anthems, creation-myths, sports-teams and even currency. As any population can be divided and sub-divided along an infinite number of possible criteria and categories, the very act of playing 'identity politics' over group membership is itself an act of violence and control and not about freedom and diversity (Legg, 2005). Questions that remain to answered here are whether the removal of the DS was really an attempt to unify the region, to bring 'stability'? Or, was it an attempt to weaken a prospering independent region? Like modern crypto-currencies entrepreneurs had the Kurds created a monetary system that resisted centralisation?[61] If the intention was to rebuild Iraq as fast, stable, and strong as

60Approximately 50 regional currencies exist in Germany alone.
61"Basically, Iraqi people deserve a single, stable and secure currency which is convenient to use. The currency needs to be single because currently there are two different currencies and exchange rates - one in the north kurdish region and

possible, why remove the region's strongest, most stable currency, which even southern Iraqi's were culturally familiar with? How would a large region that by April 2003 that had 80% of its educational institutions destroyed, lack of funds and resources for education, with illiteracy rates at around 60% benefit from a new monetary system (Issa & Jamil, 2010, p.363)?

Post-2003 Iraq became of great interest to global geo-political players and stakeholders as a strategic zone for controlling the area's main natural resources. The subsequent currency unification of the region being pegged to the dollar, whilst domestic salaries being paid in NID still remains contentious. Potentially what Yeğen (1996) calls the *'violence of the centre'* the current centralising of Kurdish finances with the Iraqi Government has been experienced as universally negative amongst Kurdish participants. From the delay (possibly intentionally) in salary payments, to deferred payments, to highly de-valued wages, to feeling like a subordinate by being reliant on a different country and culture that does not appear to have Kurdish best interests in mind. Here the 'daily blow' of dealing with a currency that feels strange; foreign; fake; of no value is act of economic violence against the Kurds. Table 16 is a sample list of such experiences. This then starts to make more sense of the claims by participants that during the times of the DS, even with warfare raging, things were better. There was not this constant sense of alienation and dis-embedding tending from the centralisation of economic power.

(M61Esci)	"fake Iraqi dinar"; "worthless"; "foreign"; "don't trust"
(F34Eedu)	"strange"
(M53Earc)	"strange"
(M47Dmed)	"strange"; "not familiar"; "just paper"
(M30Emil)	"foreign"; "token/ food stamp"
(M57Etra)	"foreign"; "newspaper"
(F45Sedu)	"*no value"*
(M32Etra)	"not a currency"; "It has no value"
(F42Epol)	*"nothing Kurdish about it and we don't want to have to deal with it"*

another for the rest of the country."- Hugh Tant (Former Iraqi Currency Exchange Director) - https://georgewbush-whitehouse.archives.gov/ask/20031120.html

Table 16: Phenomenology of Dis-embedded Money; own source

Polanyi's 'great transformations', then, are about the sudden and rapid dis-embedding of the economic and social spheres. Here cultures have not had time to readjust to their forced separation. Where ethics and politics, business and social-convention were still woven into each other. A question here addressed by academics like Tekdemir (2021) is how societies based in ancient tribal network traditions, like Kurdistan, react to modernity and globalised economic ideology? Whilst Tekdemir (2021) calls it the "great non-transformation" it is implied Kurds have missed significant opportunities for development. However, this thesis argues that Kurds who have historically and culturally existed outside of centralised power, have at their disposal non-capitalistic cultural practices. This not only enabled them to create a non-commodity, non-state backed currency from essentially 'nothing', but it belies an economic sophistication not commonly attributed to the Kurds. Here academics have looked at the DS as an example of proto-crypto-currency possibilities. For example Grinberg (2012), highlighting the uniqueness of the DS, writes;

"At least one currency, the Iraqi Swiss dinar, was backed by neither government nor commodity yet held a stable value and never collapsed over a ten-year period [...]The Iraqi Swiss dinar shows that a currency like Bitcoin, without commodity or institutional backing, may be sustainable" (Grinberg, 2012, pp.174-175).

It is now that a greater comparison can be made between the 'Swiss dinar' as a 'collective currency' and both 'national currencies' and 'complementary currencies' (CC)/ `alternative currency` (CAC).62 The contention is that the Swiss dinar does not meet the conventional criteria for either. Gelleri (2009); Kennedy et al., (2012); Martignoni (2012) and Seyfang and Longhurst (2013) identify five types of CC. What makes the Swiss dinar stand apart from them is that it was not motivated by material needs, rather a necessary survival response. It signified a desire to disassociate with Saddam's Iraq. CC are created to change something, whereas the Swiss dinar was created to keep things the same. It was to remain connected to a pre-Saddam world, in which the Iraqi dinar (as the DS) already existed. CC primarily exist to foster economic growth, whereas the Swiss dinar existed to manifest the differences between Kurds and non-Kurds. It was as a result of this social motivation that the economy grew, not the other way around. Whilst both CC and DS are social innovations, unlike CC the DS already existed. It was not created or innovated, rather it was an existing national currency

62 Sometimes called 'alternative' or 'local' currencies.

that was demonetised by the issuing bank, yet was persisted with by the Kurds. To the researcher's knowledge no other former 'national currency' has become a CC. CC tend to not be accepted outside of the local region for which it is created, yet the DS held value across international borders (still to this day). With most CC they exist alongside a national currency, to which it is a 'complement'. However, in the case of the DS it had no state or bank backing – it was not a reserve backed CC. Whilst some CC are backed by energy as a commodity, this was done with the US dollar, not the DS. Finally, the DS is the opposite of a mutual credit currency as not only were physical notes and coins exchanged, but they were highly limited and circulated as a money system. The conclusion is then the DS was a 'collective currency' and not a 'national' nor 'complement' to something else. With the rise of Saddam, his power consolidation of Southern-Iraq, and his attempt at one-nation state building, how might this have been a catalyst for the social-protectionist response of Kurds?

Baram (1997) and Chaudhry (1991) argue that during the 1990's Saddam rapidly privatised and liberalised the Iraqi economy, looking to foreign exchange and international creditors. This marked a period of rapid dis-embedding for Iraqi society. At the economic level Saddam looked to privatise and de-regulate. At the socio-political level he tried to 'nationalise' Iraq in the image of the 'Muslim Arab' (Kramer, 1993). Neither of these are embedded to Iraqi culture. As a response, his own party continued to play out more embedded tribal-relations e.g., empowering the Shaykh. The conflict between the dis-embedded neoliberalised economy and embedded tribal-relations woven into Middle-Eastern psyche, is not only something Saddam had to combat, but is currently a battle Kurds face with the NID and new Iraqi constitution. Aziz (2017) and Leezenberg (2016) explain that contemporary Kurdistan is characterised by a political ambiguity. Shifts between democratic confederalism and one-nation political parties that lean towards authoritarianism. These movements could be viewed as a part of Polanyi's 'double-movement', where Kurdish responses have moved towards social-protectionism when confronted with such modernist projects.

Following this, O'Driscoll (2017, p.315) argues that post-2003, where regional autonomy was supposedly guaranteed for Kurds by the new constitution of Iraq, the Shiite prime minister Nouri al-Maliki, between 2006-2014, did his "utmost to limit the power of both Kurds and Sunnis". Maliki exploiting constitutional ambiguity attempted greater centralisation of governmental power (Chamoun, 2021). Maliki's actions thus led to sectarian Sunni and Kurdish responses and with it the effective failure of a Kurdish-Iraqi state (O'Driscoll, 2017). The attempt at centralising power provoked a response to destabilise it.

Tekdemir (2021), for example, analyses the centralisation of the Ottoman Empire and the social-protectionist response of the Kurds. The plurality of tribal diversity and kinship networks meant at its

height the Ottoman Empire recognised 18 different legal codes to deal with multi inter-ethnic conflicts (Taş, 2013, p.167). As Kasaba (2004, p.48) states, the greater the ethnic and religious diversity that came under Ottoman rule, the weaker the centralised power structure, where sub-groups carried out their own customs and laws. The Kurdish ability to carry out and resolve highly complex inter-tribal disputes is part of the tribal-relation. Internal power sharing and negotiation, between clans, tribes and confederacies. Kurdistan is a 'de-centred' extended tribal network, rather than a centralised nationalist state. Crucially, it is these practices and traditions, that means Kurds have the ability to exist on the edge of national boundaries and in the absence of centralised power. Any attempt to alter this is part of a great transformation which provokes a response:

"the abolition of the Kurdish emirates was the atomization of Kurdish tribes. As a result the tribes became the main communal-organizational bond for Kurds [...] tribal organizations had become the spaces which resisted the diffusion of the rational-bureaucratic Turkish administration […] Kurdish tribes (though not exclusively) became the new spaces of resistance to the centralization of administration and politics" (Yeğen, 1996, p.221).

One of these *"*spaces of resistance to the centralization of administration and politics" was manifested in the DS. Typically the Kurdish north of Iraq has been portrayed as "historically one of Iraq's most unstable and underdeveloped areas" (Natali, 2010, p.xix). However, even in the midst of war, economic sanctions, internal and external trade embargoes, the Kurdish region underwent economic and social growth, without an official currency, bank or government. Would such a thing be possible from a culture that did not have these embedded tribal underpinnings?

Alongside the metaphor of 'centralised' and 'de-centralised' power is the relationship between 'centres' and 'peripheries'. Kurdistan and Kurds then exist within a 'negative-space', around which nation building has happened. Kurdistan thus has helped define what is present, but also what is missing in those attempts at consolidating one-nation power (Eppel, 2018; Tripp 2002). Historically, attempts have been made to control Kurds by external temporary regimes using Kurdish wealth and resources to subdue them (Aziz, 2017, p.103). Both Mitchell (2008) and Aziz (2017) agree that even today with the creation of the Kurdistan Regional Government (KRG) it is non-economically productive. They do not create or administrate money. Instead, they are involved in the more traditional handling and management of natural resources (Mitchell, 2008). The Kurd's historical connection to the landscape, geology, agrarian practices and inter-tribal confederacies may be significant for how 'value' is created and socially reproduced. Like Polanyi's fictitious commodities, does the idea that land is a gift and not created for selling, nor owned by anyone person, helps destabilise any tendency towards centralisation? As the Kurdish saying goes, *"the Kurds have no*

friends but the mountains" – and it would lack *Wesîle; Bereket; Qîymet; Keramet; Azadî,* if you were to sell such a friend. Is it thus a coincidence that 'money' as 'pere' also means 'companion' in Kurdish? Like the mountains, then, the DS appears to have had almost magical properties. A kind of transubstantiation that turns Kurds into "welcome guest" or "tourists" in traditionally hostile lands. A divine protection that means Kurds can do business with their enemies. A symbol that represents Kurdistan that "*was recognised by all our enemies and friends"* (M57Etra).

Again, the question arises, what exactly would be the trade-off for such a powerful object? As a matter of historical note, it was a renegotiation and settlement of the new Iraqi constitution, that in exchange for the DS being removed from circulation and replaced with a new unified currency Kurds would get an attractive exchange rate; the constitution would recognised the KRG as a legal regional government; new legal rights for Kurds to administer their region and Kurdish representation in the Iraqi parliament (Natali, 2007). Moreover, the NID would have the Kurdish language and images on it, now protected by law (Abdullah & Naif, 2022).[63]A question now asked in hindsight with what Kurds know now is was it worth it? The findings suggest no.

Detailing some of the symbolic structures and boundaries listed in Table 6 on page 139 but how then were these boundaries created, reproduced and maintained? It is part of the original contribution of this thesis to argue for a new type of boycott called *'symbolic boycotting'*, which will be developed next. These have been categorised as letters *A; B; C; D; E* in Table 7. Rather than systematically develop each one, the researcher would like to give an overview of the general structure of what a symbolic-boycott is.

5.3 Symbolic Boycotts

The notion of 'symbolic boycott', however, is missing from the academic literature. So how does it fit into the existing field? The academic literature states there are six types of boycott: economical, religious, minority, environmental, relational and labour boycotts. According to consumer theory the intent of boycotting activity is to bring about a functional change in either a business, or wider institutional and structural practices (Cruz & Botelho, 2015; Friedman, 1991; 1999; Garrett, 1987; Koku 2011). Boycotts are consumer or civic actions that legally target products, services, institutions and even countries. They are non-violent voluntary acts of non-participation. They express individual

63 Article 4 of the Iraqi constitution states that "the Arabic language and the Kurdish language are the two official languages of Iraq".

or collective disapproval (John & Klein, 2003). Generally the purpose of a boycott is to inflict economic harm on the target to indicate objection. A collective demand that a business, institute or government change its practices (Smithey, 2009).[64] Not all boycotts however are designed to better society e.g., customer complaining behaviour or 'consumer exiting' are typically neither prosocial in intent nor collective (Blodgett & Granbois, 1992; Boote, 1998).

As all types of boycotts make a distinction between included and excluded, or acceptable and unacceptable behaviour and values one must as an individual or collective reproduce and maintain 'symbolic boundaries'.[65] So, what may be fundamental to all boycotting activity is the symbolic *'sacred-profane'*. What is best and most desired (Good) and what is worst and most repulsive (Evil) are a core binary that need reproducing and maintaining. What is a novel claim of this thesis is that unlike Durkheim's classical distinction of the irreducibility of the profane to the sacred, it will be argued that depending on whether one is part of an 'embedded', or 'dis-embedded' economy, what is taken as 'sacred' and 'profane' changes place (i.e.,'gradational sacredness').

Thus, what is core to the 'symbolic boycott' dynamic is that the DS, as an embedded currency, came to represent 'Kurdistan'. Here it took on the function of the 'pure-sacred' (Gómez et al., 2017).[66] In order to protect the 'pure-sacred' from the 'impure-sacred' and 'profane', Kurds performed a type of boycott that showed *preference* for one symbolic domain over another. This also showed collective approval or disapproval. Crucially this decision does not come from a centralised authority.

Rather, this boycott is expressive of a community (Breen, 1993; 2004; John & Klein 2003), as well as individuality, efficacy and ethics by engaging in an activity that is deemed good in-itself (Kozinets and Handelman, 1998). Whilst not all boycotts are examples of collective action or identity, the phenomena of 'money', is an inherently social one. The 'sacredness' that the DS represented can inspire membership of the *'communitas'*, or |imagined community|, which like 'collective identity' is a "sense felt by a plurality of people without boundaries" (Turner, 2012, p.1). Here, knowingly or not, Kurds collectively acted to keep the DS free from the weakening dis-embedding influences of the ID and NID.

Where this unique period of monetary history is mentioned in the academic literature, the story goes: Due to Western and UN economic sanctions placed upon Saddam, depriving him of resources and

64 As a form of collective action boycotts are distinct from illegal activities such as riots, or legally ambiguous coup d'etat or revolution. Exactly how such collective action is socially structured and the effects it has on 'collective identity' is a matter of disagreement. Smithey, (2009).
65 It can only be a secondary consideration for future research to suggest that 'symbolic boycotts' are fundamental to all boycotting activity as a contribution to social theory and consumer behaviour.
66 A notion of this sacred has been called "Kurdeity" elsewhere.

imported goods (including new money), he was forced to print ID (i.e., Saddam 'print' money), on low-grade material, using inferior printing technology. Due to such poor quality the Saddam print ID became easy to counterfeit. This then led to a period of increased counterfeit ID within circulation. As the law stated it was illegal to own, trade or promote counterfeit currency,

Kurds were obliged to use the much safer and harder to counterfeit DS. That out of economic and legal concerns in the heightened probability of dealing with counterfeit currency, the Kurds switched to the DS. The thesis contends, however, that even if Kurds could tell the difference between legal and illegal ID, they would have still chosen the DS. It was not just an economic and legal concern, but more importantly, a socio-ethical one. A de-centralised, unspoken, tacit agreement that the DS should be preferred and the ID refused. This could be by trading in dinari Swiss, using US dollars or bartering and the informal economy were to be used rather than 'Saddam's money (boycott types *A; B; C; D; E – Table 7*). All of which had the side-effect of weakening the ID and strengthening the DS, growing the Kurdish economy. Thus unlike CC the strength of the dinari Swiss came from a desire to distinguish Kurds from Saddam, rather than economic motives. Today, this preference continues, where DS, US dollars and bartering are preferred to the NID.

The growth of the Kurdish economy during 1990-2003 also acted as a signal for other Kurds to re-connect with the Motherland. Through the economic power of the DS there was an 'abundance' (*'Bereket')* of the 'Kurdish social-relation. This was also echoed in the comments of what a future Kurdish currency might look like see Table 17.

(F34Eedu)	"Kurds would look for themselves in this new task. We would grow stronger together again, as my mother speaks of earlier times. That connection from the past would be there again. People would know their neighbours. We would have to learn to trust each other again."
(M71Epol)	"As I can see, in my age, that this generation needs to develop with each other, to re-define strength [...] **They need to intensively work together and only together – with each other.** They have nobody else except themselves. So they would learn to run again, just **keep trusting each other**."
(M32Etra)	"They [the Kurdish] would again start to trust each other and built hope..."

Table 17: Participants views Kurdcoin; own source

The ages here range from 34 – 71, but the sentiment is that Kurds re-connecting with other Kurds is what an idealised currency would do. As suggestive of boycott *C* currency would act as a social unifier. However, what is under a Polanyian 'embedded' reading is represented as 'reciprocal' and 'redistributive', is under a 'dis-embedded' reading regarded as 'insular' and 'isolationist'. Thus, this highlights the tension with Hirschman & Haddorff's models. For the 'feudal-shackles' the inability to overcome feudal-tribal relations is a limitation to economic growth and constant barrier to the development of a bourgeois class. However, for the 'feudal-blessings' thesis, the ability to subdue economic value and freedom to social notions of value and freedom is exactly what is needed for sustained pro-social development.

As part of symbolic boycotts *A; B; C; D; E* an aim is to harm or weakened the 'impure-sacred', whilst at the same time protect and strengthen the 'pure-sacred'. Here Saddam's currency and by extension Saddam signified the 'impure-sacred'. These were literally an existential threat to Kurdish life. Part of the '*Wesîle'* for these boycotts was the use of money. As Peters (1999, p.119) notes, "money, after all, is a kind of medium—and not only a medium of exchange, but a medium of *representation*". Where the social comes to dominate for embedded economies Kurds did not struggle to distinguish *'money belonging to Saddam'* and *'money belonging to Kurds'.* This is already highlighted by Table 14. The DS as a sacred-object meant it cannot mix with the 'impure' nor 'profane' ID & NID. Thus, Breen (1988; 1993; 2004) has argued, in the context of colonial America, it was the domestic setting-apart of English and non-English goods within the family home and the refusal to let them mix, that became instrumental in giving American colonists *a sense of nation.* It acted as a symbol of resistance and freedom. By refusing the sovereign legitimacy of English goods in their homes and everyday lives, boycotting colonists refused to accept the authority of the British Crown as either divine or legitimate to rule over them. By analogy, Kurds who refuse to let Kurdish (embedded) and non-Kurdish (dis-embedded) money mix, also is instrumental in giving Kurds a sense of nation, which tacitly is performed in the creation, reproduction and maintenance of an embedded currency. Thus, whilst boycotts can be motivated by pure self-interest and economic gain, which is not pro-social and only speaks of the customer or consumer contract, the boycotts *A; B; C; D; E* are about *'social-debt'* and *'reciprocity'*. 'Social-debt' and 'reciprocity' are inter-related concepts that also allow for 'trust' to be practised. 'Reciprocity' when paired with *Bereket* means the belief that one will get back more than one gave, which is an act of faith. It is the highest form of trust. We acquire social-debt with each other that strengths trust. Reciprocity works because we trust those of good character will remain of good character. This was the function of 'status' for Polanyi. He argues that in early pre-modern societies 'status' was what everyone looked to secure and maintain. He says there was an unspoken agreement

that people produced goods and services, which reflected upon them the best, and shared them with people who showed solidarity towards their status. “Their motivation to produce and share was not the economic motive, but the fear of loss of social prestige” (Madi, 2019). Thus to lose the trust of people by a failing of character is a currency more powerful than economic incentive.

Another consideration of the current thesis is that the symbolic boundaries so far discussed change according to whether one is located in an embedded or dis-embedded (e.g., absorption model) economy. As already stated, if the fundamental binary is the ‘sacred-profane’, how do these models affect the absorption or ambiguity dynamic?

5.3.1 Symbolic Boundaries: Ambiguity or Absorption?

Within the ‘ambiguity model’ the social and economic are embedded within one another. The judgement of ‘greed’ for example is a social one, not economic. It is value judgement about what is ‘too much’ or ‘unfair’ is. Other ways we ordinarily experience this ambiguity is the difference between what is ‘legal’ and what is ‘ethical’. For everything that is legal is not necessarily ethical and conversely, not everything that is ethical is legal. These are two symbolic spheres that when fight to be re-embedded produce ambiguity. From the findings this was highlighted as part of *‘Keramet’*. Civil rights movements often address this ambiguity between ‘ethical’ and ‘legal’ by protesting unfair laws, highlighting the contradiction between the dis-embedded social and legal spheres e.g., how can a law be just if it does not apply to everyone equally? The fuzzy line between the ‘legal’ and ‘ethical’ can be highlighted by the breaking of those laws. Here the wider pro-social goals of justice, freedom or equality, rather than self-gain, may only be achieved by active disruption of the dis-embedded symbolic boundaries. A genuinely pro-social activity aims to be in debt to other people, which means to act in the service of others, who maybe cannot act for themselves. Social-debt is the lubricant of reciprocity within the social-relation. To owe and be owed. Society does not function unless we can look after each other, which means ideally treating everyone equally. Economic self-interest is the belief that somehow my existence is cut-off from yours and that each of us is only responsible for themselves. This is an act of privilege and power, which for Polanyi, will only lead to self-destruction unless it can be tamed by social-ethical constraints. Gandhi’s strategy of contravening the British Raj’s Salt Laws. Rosa Parks refusing to move from her seat and subsequent ‘Black’ boycotting of the Montgomery bus company. Green Peace boats blocking shipping lanes, are all examples of boycotts that are functionally economic in effect, but symbolically social in cause. Here, values have a non-economic function or source, which when practised as a part of a symbolic-boycott are also *autotelic*

(good-in-themselves). To serve no further end than the activity itself, but possibly fundamental to social-goods like *justice, freedom, education and equality* (Parietti, 2012).

Where the 'law', however, becomes dis-embedded from the 'socio-ethical', what is morally correct is determined by abstract institutional and judicial systems. Here we can make such distinctions as tax 'evasion' and 'avoidance'. Billionaires are morally justified in paying the legally correct amount of tax, whilst exploiting a countries infra-structure having paid minimal or no corporation tax towards the maintenance or development of that country. If the 'legal' and 'ethical' spheres become identical, then whatever the central authority does is not only legal, but morally good. For example, the supreme President cannot break the law, because in a sense they *are* the law. This was Arendt's (1953) worry in *Origins of Totalitarianism*.

The willingness to engage in any of the boycotting activities *A; B; C; D; E* is regarded as a display of *'Keramet'.* An act born of pro-social, status preserving motive. To show good character, as a good Kurd. This could be the advocating of not doing business with a particular currency, but equally it could be the understanding that there is a notion of value higher than that of the economic. Table 18 illustrates some of the various symbolic boycotts that can be subsumed under *A; B; C; D; E*.

Contract Boycott	*"So until now* people are using the dinari Swiss, **I have every day minimum one case of forbidden currency use**…We currently have the situation in the courthouse every day that people are still trading with the 25 dinar." - (M47Sjud)
Currency Boycott	"...The main thing is **not to do business with the new currency**. The new currency was completely strange to the people." - (M53Earc); "That makes me proud, the **Kurds did not give the counterfeit money to be exchanged**… The fact is that the rare dinari Swiss was worth much more than the fake Iraqi dinar." - (M61Esci)
Economic Boycott	"Whether I have money or not - I always remain the same. **Money has no influence on my character.**" - (F53Eadm); "Money connects, creates and destroys. But I always want to **believe in humanity**." - (F51Shou)

Table 18: Various practices of symbolic boycotting; own source

'*Contract boycotts*' are a way of keeping 'status' embedded. Here 'status' signifies the 'ethical', where character determines whether the law should be broken. This determinate comes from something higher than the law e.g., social-relation. 'Contract' on the other hand signifies the 'legal' - where individuals are no longer bound to complex socio-ethical norms and status hierarchies. The 'law' thus acts as its own determinate in much the same way economic laws act as their own determinate for what is valuable e.g., supply and demand. Moreover, the commodification of land, labour and money as exchangeable private property thus put these fictitious commodities within the symbolic boundaries of 'contracts'. Only by disrupting these symbolic boundaries can we bring focus as to how such fictitious commodities enter the market e.g., Land Enclosure Act.

Whilst so far the various symbolic boundaries have been applied to Kurdistan 1990-2003 what of those wider structural symbolic boundaries? Money has been weaponised via economic ideology. The individualism that modern neoliberal ideology promotes is in conflict with the social-relation on which money functions (Hilal, 2015). For this was one of Polanyi's points was that modern neoliberal economics is unsustainable. In keeping the utopia of free markets alive ideologues are literally prepared to burn down the world. Here, one of Polanyi's contributions was to challenge the dominance of neoliberal economics as the model for understanding human behaviour. The dis-embedding of the social from the economic, the creation of free-market utopias and the interpreting of fictitious commodities as real commodities, are all equally part of the symbolic order that pro free-market powers seek to reproduce and maintain. Here it is interesting to note how economic activity itself gets legitimated. For example, how the Nobel Prize for Economics are awarded. In dis-embedded societies economics becomes the dominant source of value. This includes how contributions to economics are to be evaluated. Those academics who have argued for economics as a type of science, with its own deterministic laws, portraying it as objective and neutral, free of political and social interference (Hayek, 1942) tend to do better than those who do not. If we are forced to consider the various economic models as competing for fitness in how to best describe and analyse collective human behaviour, unsurprisingly, it is the pro-capitalistic ones that have 'proven' themselves best.

Today, we are left with a shallow pool of economic systems that are believed to produce social good by being pro free-markets, pro-deregulation, pro-individual, pro-private wealth and property. This is mirrored in neoliberal governments who constantly compete with each other over who can manage the economy best. Polanyi shows how all these models eventually fail under the weight of their own contradictions. They begin to eat themselves by destroying the very basis on which economic activity

can be conducted and can only be reproduced and maintained by intervention e.g., to restrain market freedom. To this end we can ask 'how many Nobel Prizes for economics have been awarded to pro-social democratic theorists?'

According to Offer and Söderberg (2016) only one laureate has won for advocating pro-social democratic forces which was Gunnar Myrdral in 1974. Here Offer and Söderberg (2016) argue for political bias in the winners of the Nobel Prize for economics. They argue that economics is over-theorised, but not well practised. However, 'sociality' is under-theorised and extensively practised. Ingham (1998), like Polanyi, (1944/ 2001), argue that the under-theorising of sociality (i.e., 'social-relation') is also present with money. Here the 'economic' (dis-embedded) notion of money is over-theorised and not widely practised, in that, this is what most economists speculate over, and its value is determined by non-social forces. However, the under-theorising of the 'social-relation' is where it is 'embedded' within culture. That 'money' is determined by the tacit activities of people, such that it is widely practised, in acts of social debt and exchange. However, it is under-theorised to the extent that, as presented in the literature review, economists tend to ignore these social aspects. Moreover, as the social is tacit it maybe un-theorisable. It resists being explicitly captured in language or rational concepts. Beyond modelling, calculation and quantification.

In the under or over-theorising of these domains economics is interpreted and practised by elite professionals, whereas the domain of the social can be (and is) practised and interpreted by anyone. If this is as Offer and Söderberg (2016) argue, an example of systematic bias, then this could also be considered a case of 'symbolic boycotting'. The sorting and setting-apart that allows some work within economics to be considered meaningful and belonging to the discourse and others that are not.[67] The creation, reproduction and maintenance of the domain of economics it could be argued thus plays out at wider level, in what is allowed to be considered currency-money and who is allowed to create it. Political rights versus market freedoms is essentially what is at stake in Polanyi's analysis and once again we see this repeated in the 2002 *National Security Strategy of the United States,* which was expanded to the Middle-East:

"The concept of "free trade" arose as a moral principle even before it became a pillar of economics. If you can make something that others value, you should be able to sell it to them. If others make

67 Offer & Söderberg (2016) argue that John Galbraith was denied the Nobel Prize as he was deemed a 'writer of essays' rather than an economist and Rudolf Meidner was overlooked due to his work being in direct antagonism with Assar Lindbeck (head of the prize committee). It could also be noted that only one woman has won the Nobel Prize for Economics, Elinor Ostrom who was not an economist. The 1974 winner Friedrich Hayek is infamous for claiming the prize should not exist as economics is only a *pretence to knowledge*, arguably acknowledging the embeddedness of the economic and social.

something that you value you should be able to buy it. This is real freedom, the freedom for a person—or a nation—to make a living" (Lafer, 2004, p.326).

Here a dis-embedded meaning of 'freedom' is defined in terms of the market, and not how one might express themselves outside of economic relations. My right to 'live' becomes my right 'make a living'. If only centralised banks and governments can state what 'freedom' is in terms of free market relations, then anything that threatens this can provoke authoritarian responses. Essentially, a dis-embedded notion of the 'pure-sacred' become identical with the economic and free markets, whereas human rights, social and environmental justice become the 'impure-sacred' or at its most barbaric, 'profane'. Here we do not even register certain people as human, which is what is at stake in any genocide.

Returning to the case-study, where the DS and ID were both in circulation, there was a legal requirement to treat the ID and the DS the same. Give that the ID was considered offensive to Kurds and that DS had come to represent Kurdish interests, what strategies were available to them in keeping the currencies separate? As part of what will be called *legal exclusion* – this is the use of the law to assist currency preference or boycott (*A; E*).

5.3.2 Legal Exclusion

Before we address the situation in 1990-2003 it is worth looking at some of the history and events that led up to Kurdish north being subject to the same laws as the Iraqi south. Special attention will be paid to Saddam's neoliberal policies within Iraq and the Kurdish responses.

From the end of the Ottoman Empire onwards, much of the Middle-East looking to replicate post-Westphalian nationalism in an attempt to align with globalist modernity, produced sovereign states such as Iraq, Iran, Syria and Turkey (Tekdemir, 2021). Here 'great transformations' resulted in rapid liberalisation and privatised economies (dis-embedding) from previously state controlled or tribalised systems (embedded). From the 1960-80's there was a radical shift in Iraqi's socio-economic structuring. Chaudhry (1991) argues for the economic liberalization of Iraq whereby 1989 53% of land was privately owned, 46% was rented to private investors and only 1% was state-run (Chaudhry, 1991, p.15). There was an attempt at consolidation of 'Arab unity' by "a burgeoning bureaucracy with almost total control over society" (Marr, 2012, p.125). Numerous sectors of the region's economy, including banking, insurance companies, and textile industries, came under the control of the Iraqi Ba'ath government. This vehicle for Arab-Iraqi nationalism was not just to consolidate the various

sectors under Ba'athist ideology, but at a wider level was to integrate the social and economic into global financial systems.[68] It was from this period of 'Arab nationalization' that Kurdish laws were changed to prevent conflict with Iraqi Basic Law.

Here chapter 2 of the Penal Code (1969) of Iraqi-Kurdish law is concerned with counterfeit currency. Articles 280-281 make it illegal for precious metal coins, financial bonds, banknotes and any legally recognised tender to be forged or counterfeited with the intent of promoting them. Article 282 then stipulates it is a crime if said forgeries lead to a decrease in the value of national currency, state bonds, or shake confidence in internal or external markets. Articles 283-285 states that anyone who deals in forged currency, whether that is printing, publishing, misusing images, with the intention to promote or mislead as a genuine legal currency is breaking the law. It also translates to Islamic law where "the act of counterfeiting is a mess and ruin the tranquillity of the state, therefore, the act is a crime that violates God's law and statute called *jinayah*" (Habibullah et al., 2016, p.15).

By 1992 Southern-Iraq and Northern-Kurdistan were separated by Western restrictions and UN sanctions. This resulted in Saddam printing ID in vast quantities on poor quality materials, using inferior technology. This led to increased cases of counterfeiting affecting the Iraqi economy. Here the handling of counterfeit currency was not only illegal, but by the mid-1990s was made a capital crime (Kirshner, 2005). As another political move to use the economy as a weapon on the 3rd May 1993 Saddam Hussein announced his new currency policy. He declared all DS illegal. This caught many people unaware. For some it made their life savings worthless overnight. Whilst Saddam was able to wipe out 250 million USD of the Kurds wealth in Jordan by cancelling the 25 DS note, the acceptance of this cancellation stopped at the border. This law simply did not exist for Kurds. They continued to value their currency. The governor of Baghdad Central Bank, Tareq al-Tukmaji, said there would be no exceptions for foreigners holding DS abroad. If they refused to exchange the DS it would be judged a criminal act with the intention of harming the Iraqi economy. Due to UN sanctions Iraq was unable to import notes printed abroad. Saddam then resorted to printing his own money to meet growing fiscal deficits (King, 2004). The poor quality of these notes however made it very easy for counterfeiters flood the market with fake notes. To meet this challenge, counterfeiting was made a capital crime and the watermark was changed at least four times on what was slowly becoming

68 It must also be noted that even after the removal of Saddam Ba'athist laws were kept in place, particularly those governing worker's rights and the ability to collectivise as a way of preventing worker opposition to industry privatisation from Western companies (Lafer, 2004).

known as the '*Saddam dinar*' (Kirshner, 2005, pp.3-4).[69] The uncontrolled and oversupplied ID with a reserve of faked notes in circulation that were illegal to handle made this money highly undesirable.

At the same time, rather than continue to use the 'Saddam dinar', the Kurdish north were putting back into circulation an older pre-existing currency. A fixed, limited supply of hard-to-forge physical currency, that the Kurds began to circulate amongst themselves. This is unlike any CC the researcher knows of making the Swiss dinar a 'collective currency'. This marked the beginning of a economic and social growth for Kurdistan (Hanke & Sekerke, 2004). Where Saddam's irresponsible economic policies weakening the economy of Southern-Iraq, whilst *the lack of any official economic policies* in Northern-Kurdistan seemed to lead to its success (Khakase , 2017, p.94). A common objection to the claim here is that Kurdistan primarily benefited from the 1997 'oil-for-food' programme, where 13% of its revenue was redistributed to Kurdistan to help re-build it. However, "only 51%, or $14.7 million of the total initial allocation to the Kurdistan region was received during the six-year period. The other 49% remained in a French bank for five years, accruing interest to the profit of Saddam Hussein, the UN and private entrepreneurs" (Natali, 2007). It also another common objection to the use of the DS as a proto-cryptocurreny, as an overly idealised special case (Senner & Sornette, 2019). However, as Leezenberg (2005) recognises, the benefits of the 'oil-for-food' policy "did not solve any of the underlying structural weaknesses of the regional and national economy." 'Oil-for-food' was controlled by UN officials and the Iraqi regime, sometimes used as weapon against the Kurds in withholding food.[70] Even if the 'oil-for-food' revenue can be used to explain, in part, the growth of Kurdistan during this period, it does not explain why even after all this time, Kurds still collect and use this money. Moreover, the fact that no interview participant mentioned this as part of the growth of Kurdistan circa. 1990-2003 is significant.

As the thesis is interested in the links between Kurdish identity and money, using interviews and IPA method, it has been relying on phenomenological interpretations of money, value and identity. Here it is worth going into more depth as to the phenomenological aspects of 'money'. What evidence from the findings suggest a social as opposed to economic notion of 'value' was present? What significance beyond profane money did these currencies hold?[71] If the 'Saddam dinar' was not to be touched on the grounds of anti-counterfeiting laws, were there any other ways this discrimination between 'real'

69 Kirshner (2005) also notes that even though Iraq had explicitly outlawed the DS they still continued to buy and trade with it in order to acquire US dollars (Kirshner, 2005, pp.4-5).
70 The "UN's Oil-for-Food program allowed Iraq to sell oil in exchange for humanitarian imports. Iraqis were free to supplement their rations with purchases from the private market, but their ability to do so was limited by low incomes" (Foote *et al*., 2004).
71 As forgeries also imply the loss of an original or the 'real', the researcher is again reminded of the Kurdish legend of 'Hezargol'.

and ‘not-real’ money was being made? From the findings, such discrimination appears to be present, which takes in boycotts *A; B; C; D; E*. Where the ID and NID, whilst technically both legal currency, have/ had the phenomenological qualities of looking and feeling *‘not-real’; ‘not-Kurdish’* or even *‘anti-Kurdish’* (dis-embedded). Here preference is for anything that adds to these value-judgments or is pro-Kurdish.

What also must be considered here is that the DS continued to be considered ‘Kurdish’ even during the time period 1994-98 when the Iraqi-Kurdish civil war broke out. Here a local dispute over land rights escalated into a conflict between the Kurdish Democratic Party (KDP) and the Patriotic Union of Kurdistan (PUK). [72] Tensions rose to the extent that the KDP called for Iraqi Government military support to remove the PUK from Erbil. Here an estimated 3,000 people, both fighters and civilians, lost their lives, with tens-of-thousands displaced (Rogg and Rimscha, 2007). Whilst such a period of Kurdish ‘infighting’ could be used as prima-facia evidence for dis-unification and fragmented Kurdish identity, does the existence of a ‘Kurdish currency’ and the overall positivity that came from this period prove otherwise?

Thus it has been argued that to create, reproduce and maintain the ‘Kurdishness’ of the DS and at the same time boycott the ID presents a unified picture even during times of local political conflict. The continued preference for DS; US dollars or bartering over the ID, and even the NID, whilst at the regional level there remained political in-fighting is held as evidence for a pan-Kurdish value choice. So, at the socio-symbolic level Kurds could not bring themselves to identify with the ID (or less so with the NID), even when at the internal political-regional level there remained conflicting differences (See Table 19). The social-relation of the DS remained intact:

(M63Seng)	“Talabani and Barzani...in the matter of money they have always been unified”

Table 19: Emphasis Added; own source

The argument for ‘currency preference’ as a form of ‘symbolic boycott’ becomes even more compelling when we consider the latter stages of Saddam’s regime and the moves to re-unify the region. By 2001, $1US was worth 16-18DS with a stable exchange rate, whilst 2000 ID equalled $1US with a volatile exchange rate. By mid-2002 a regime change in Iraq was anticipated. The belief amongst Kurds that DS was to be the official ‘dinar’ of Iraq led to speculation, where the value of the US Dollar fell dramatically. $1US was now equal to only 11 DS (Azam & Saadi-Sedik, 2004). The

72 See also the Illustration of political Parties in Figure 23 in Appendices Article I.

strength and power of the DS to affect the market value of the dollar makes it an interesting choice for eliminating a currency. In post-Saddam Kurdistan the Iraqi Governing Council (IGC) and Coalition Provisional Authority (CPA) called on the currencies of the region to be unified under the CPA regulation order no.43 (Hamoudi, 2007). Here both ID and DS were to be exchanged and converted into the *new Iraqi dinar* (NID). The International Monetary Fund (IMF) states the conversion of ID into NID was 1:1, whilst the conversion of Swiss dinar into NID was 1:150.[73] The exchange rate was attractive for Kurds, but as a deal sweetener, the new Iraqi constitution recognised the KRG as a legal regional government. New legal rights for Kurds to administer their region and Kurdish representation in the Iraqi parliament (Natali, 2007). Moreover, the NID would have the Kurdish language and images on it, now protected by law (Abdullah & Naif, 2022). The researcher here asks, would the Kurds have been offered such a deal if the DS had been weak performing? How much of a threat was the DS to global high financed currencies controlled and regulated from centralised banks? Thus, a new vision of Kurdistan was made possible, where the DS became the '*Wesîle*' for it.

How many Kurds exchange their supply of DS we do not know, but it is a statement of fact not all did. Why did not all Kurds exchange their DS? Some possibly speculating on its future value, others through inherent distrust of Western interventionism as a form of dis-embedded change, the unspoken rule that exists for Kurds is that *the DS is still money* (Kirshner, 2005). Whilst Crespo (2020) observes that even though the DS had been demonetised it was "still highly valued over the new [Iraqi] dinar" (Crespo, 2020a, p.426). However, Kirshner (2005, p.5) says this preference was more than a matter of economics, but "a symbolic gesture of their autonomy".

One of the other things may set the DS apart from the ID/ NID as 'embedded' or 'dis-embedded' is whether they are regarded as 'fictitious' or 'real' commodity monies, and as such rely on the metaphysics of constructivism/ anti-realism or objectivism/ realism. Central to both 'embedded' and 'dis-embedded' notions of value is the ability to treat something (e.g., an idea or concept) *as if it were real*. With constructivism/ anti-realism there is tacit understanding that humans create social-reality by treating something as if it were 'real' or 'true'. Here money and the value of money are no exception. With objectivism/ realism there is the belief that somehow those products of human practices exist independent of us or are fixed by a natural order. That certain materials *are* precious. Markets *are* rational. Humans *are* greedy and selfish. The world *is* unfair. Whilst this a highly abstract

73 The NID replaced both the ID and the DS on October 15th 2003. International Monetary Fund. (2011). *International financial statistic: Yearbook 2011*. Vol. LXIV. Available online: https://www.imf.org/en/Publications/International-Financial-Statistics/Issues/2016/12/31/International-Financial-Statistics-Yearbook-2011-24852 (p.114.)

thing to consider, it is another form of symbolic boundary and boycott. Thus, why these currencies were experienced the way they were is that they either possessed or lacked qualities of the five themes: *Wesîle; Bereket; Qîymet; Keramet; Azadî.* As 'dis-embedded' currencies (*Bê-Wesîle; Bê-Bereket; Bê-Qîymet; Bê-Keramet; Bê-Azadî*) they lack these qualities, they do not bear the symbolic-signifiers of 'value'; 'authority' and 'trust' that a currency *should* have.[74] However, as part of the phenomenology and philosophy of money, whether those qualities originate from the social-relation (human-activity) or from the economic (market activity) is matter of which metaphysics we allow to dominate our understanding of value and money.

5.4 Metaphysics: Monetary Realism; Objectivism & Naturalism

"Everything threatens to become unreal once money ceases to be real. […] That fact is ultimately to be traced to the biggest counterfeiter of them all–the government and its printing presses." (Cantor, 1994, p.9).

As presented in the findings, participants made distinctions between 'Kurdish' and 'non-Kurdish' money. They mentioned qualities of looking and feeling *'not-real'* or *'not*-Kurdish' (See Tables 13, p.152; 14, p. 153 and 15, p.155). This was not just the ability to tell legal from illegal currency apart, but at a deeper symbolic level, as to why a legally issued money had little to no value for Kurds, whilst a de-monetised worn-out looking currency was retained and traded in.[75] How does the social reality of currency effect its economic reality?

Scholars such as Gilbert (1998) and Helleiner (1998; 1999a; 1999b; 2003) have studied the imagery and iconography of national currencies to analyse the "visual strategies of legitimation" by which paper notes are made "real" (Lauer, 2008, p.111). Thus, *'reification'* is to somehow overcome the intrinsic worthlessness of currency, so that it is not experienced as just paper or metal, but something of symbolic of value. To be able to create value is to create the reality of money. 'Reification' then at its simplest describes the human ability to act *as if* something were 'real' or 'true'. Lauer (2008) argues that an important part of the reification of currency is its believed provenance. Here money

74 Notice this 'should' does not come from the economic sphere as it pertains to the social-relation of money as payment, not exchange.
75 'Worn-out' here refers to the fact that as no new DS were being created it relied on re-circulating the same DS for a period of 10 years which lead to their deteriorated look. Foote *et al* (2004, p.61)

should clearly signify a contract or promissory note of its own value. This in itself however is a belief about what *should* constitute value e.g., keeping promises are valuable.

Orléan (1992) categorises money in a class of beliefs belonging to *self-fulfilling prophecy* Here the social phenomena of money occurs if enough people believe in it, which has the tautological effect of validating the belief, because everyone believes in it! This 'self-fulfilling model', gives the appearance that the value of an object is a 'given' requiring no external influence, such that 'money' or 'gold' is the originator of value and not people. Similarly, language only works if public and shared by other people, which in turns appears to give 'language' a life of its own. That *meaning* comes from language rather than the people who use it (Winch, 1958; 1964; 1987). Whilst one could argue this is a 'dis-embedded' view of language, it will be taken seriously as Polanyi suggests that the human understanding and use of 'money' is embedded in a way similar to that of language. As Graeber (2007, p.33) notes, that what is most threatening and at the same time liberating about collective social phenomena is the power of *imagination.* Imagination is *"suffused with the sacred".* Here we can link embedded cultural imagination with things like the oral story-telling and written traditions. What collective imagination was needed to conjure-up an inter-Kurdish acceptance of an unofficial state currency. If the currency came to represent the 'sacred' of Kurdistan then potentially it was a by-product of culturally embedded practices such as story-telling that reified it (Bocheńska, 2013; 2014; 2022).

From the findings it was shown how participants made phenomenological distinctions over the 'realism' of the DS when compared to the ID & NID. One was 'real' money and the other was a 'lesser' money. One was 'Kurdish' the other 'un-Kurdish'. Part of the symbolic boundaries is that objects can be demarcated into binaries such as 'real' and 'fake'; 'genuine' and 'counterfeit', 'legitimate and 'illegitimate', 'good' and 'bad' money. Part of the findings revealed a phenomenology of money amongst Kurds e.g., quality of print, images, script, texture, security-features as well as its teleological (e.g., the purpose of money) and axiological (e.g., value/ worth) aspects. However, the 'absorption' model dictates that 'dis-embedded' economies can present 'money' as being its own creator. Where the economic is dis-embedded from the social, it exists independently. From understanding that economics posits real causal laws that describe and explain real physical phenomena, to the idea that national identity refers to real essential qualities and properties in people (Meintjes, 2017).[76] If we absorb 'who' people are with 'what' they are – then economic threat or resource dominates the social-relation e.g., a person as my neighbour, friend, relative. Moreover, if the social is absorbed by the economic it can become 'sacralised', and as

76 Arguably today, economics and politics are the dominant forms of fundamentalism – meaning that very few alternatives exist as to what is allowed to be considered meaningful.

such, the *original* or *genesis* from which all other things derive (Baudrillard, 2005, p.18).[77] The origin-myth or the uniqueness of nations based within free economic utopias Polanyi describes portray an almost religious belief in naturalised nationalism (Helleiner & Pickel, 2005). Here free market neoliberals protests how national interests will be weakened if social welfare and public services are invested in by the state. The economy must live and grow at the expense of all else, including humans and nature (e.g.,'self-destruction thesis'). 'Dis-embedded' economies and the 'absorption model' rely on a strong understanding of realism. If the economic sphere can exist independently of the social-relation then the *sign or symbol of money is the value*. Here the sign of money is its own signifier (Appel, 2015, p.428). Alder (1995) and Guyer (2004) argue that 'Western' conceptions of money as being intrinsically valuable may be rooted in the metaphysics of 'number' rather than in its 'materiality' e.g., precious metals.[78] Where currency appears to be indistinguishable from other bits of paper and metal, and like those objects, we cannot eat or drink them, making them of no direct survival value is always in conflict with the experiences of living in a dis-embedded economy. However, if money is our sole access to how we interact with the world, by which we can survive, then its claims to realism seem justified. A currency, however, that is undesirable or even in conflict with one's existence such as the 'Saddam' dinar, implies a higher notion of value exists. The very suggestion that there is a notion of value higher than the economic is understood as radical, if not extreme, to those within dis-embedded economies. If the economic becomes the pure-sacred (good) than any danger to it by definition is the 'impure-sacred' (evil). What could be more threatening than someone who is *not* motivated by money? Who engages in activities either for some higher purpose or for its own sake? Someone who cannot be bought? (Berman, Shapiro & Felter, 2011). These people can easily be framed as 'dangerous radicals', maybe even 'terrorists'(Baudrillard, 2013).[79]

'Dis-embedded' and 'embedded' economies create, reproduce and maintain symbolic boundaries such as 'real' and 'fake'; 'valuable' and 'worthless'; 'money' and 'not-money'. The symbolic boycott is thus what we are allowed to include and exclude. Work by scholars such as Belk, Wallendorf & Sherry (1989) who analyse how 'brands' can become sacred to consumers, debatably focus on dis-embedded/ absorbed contexts. Here the threat of fake goods and sub-standard quality are not just harmful to the name of the brand, but also the name of the person who identifies with and through these goods.

77 The French theorist Jean Baudrillard (2005) termed this *'reality fundamentalism'*, which is to make the *literal dominant to the figurative.*

78 The collapse of signifier and signified e.g., 1 = 1 and money = value (law of identity). Alder, K., (1995).

79 Baudrillard speaks of the 'spirit of terrorism' in which, like Bataille, pure-loss and sacrifice is what is valued. That there is nothing more threatening to 'accumulation' and 'growth' than someone who measure power by how much they can destroy, give away or relinquish.

Where the meaning of objects stand-in for us, the reality signified by what we own or associate with becomes compromised by the potential existence of unauthorised copies.

Where a company or brand is synonymous with its *image* such copies become an existential threat as it de-stabilises the metaphysical foundations of such dis-embedded realism (Smith, 1990).

Where something like exclusivity and scarcity are the means by which prestigious objects obtain their value, provenance and signs of authenticity increasingly matter. Equally, where objects are the result of mass production, their affordability, wide-appeal and accessibility is what denotes their value. Even where one object is literally interchangeable with another, if it is connected to our own personal histories and biographies, there is the possibility of individuating and de-commodification.[80] The relationship we have with objects and what they say about us is, where currency is one such example, there exists a philosophical problem. Arguably it is through dis-embedded economies that people become alienated. In order to retain a sense of self we attempt to distinguish ourselves objectively through objects. This however is impossible. Someone else can always own what we own. Our things can be stolen, destroyed, lost or repossessed. In trying to actualise our identity via objects we become '*object-like*' in the process.[81] One fails to understand themselves and the world through their embedded subjectivity and instead see dis-embedded objects and assets as the source of meaning and value in their life.

By contrast, we can also distinguish ourselves subjectively. This is done by fundamentally understanding that existence matters. Life matters. However, this would be impossible if it did not matter to me. *Who I am* and *who I could* be is more important than *what I am*, which is to reduce a person to their nationality or biology.[82] Embedded notions of self-link people to their communities and cultures. Here social-relations dominate business relations. Status that comes from social-practices forms the basis of one's value as opposed to 'contract', which frees the utopian individual. To have a contract-relation with someone, the contract stands-in for my 'character'. I am valuable because the contract affords me certain rights and duties, regardless of my socio-ethical status. Lastly, to distinguish oneself subjectively or through the social-relation, is to guard against the threat of universal commodification. Not everything can be bought and sold. This judgement is not economic,

80 This reminds the author of the 'Rifleman's Creed' – *"this is my rifle. There are many like it, but this one is mine."*
81 Frankfurt school notion of 'reification'.
82 Kierkegaard and Heidegger talk about this in terms of 'actuality' and 'potentiality'. That the potential of all objects are determined by their actual physical make-up e.g., a chair can only be made out of certain things and used for certain purposes. When humans exist as a 'subject', their actuality is determined by their potential – who they are as a person limits what they can become.

but social. It says there exists something of higher-value than the economic, which the researcher has taken as an example of the 'sacred'.

Next, if money is understood as a 'fictitious commodity', what does that mean? Simply, that it can be treated like a commodity, but it is not identical to it. Just like we can commodify language in the form of private intellectual or creative property, we also understand that is not what language is. Language is free and shared publicly. Language then as an embedded practice is one of the ways we bring culture to life. How we create, reproduce and maintain it, which for the DS, is expressed as part of the five themes - *Wesîle; Bereket; Qîymet; Keramet; Azadî* - and for the ID & NID how it lacks it Bê-*Wesîle; Bê-Bereket; Bê-Qîymet; Bê-Keramet; Bê-Azadî.* Judging whether a currency does or does-not have these qualities is part of the act of symbolic boundaries and boycotting.

Next then special attention will be paid to how language was used in the experiences of the DS; ID & NID. The first of these will be in how those currencies got their name, but also what the implication is for future currencies.

5.5 Language: Currency Naming

'Naming' is significant.[83] What things are called or known as are politically and socially important. What language and words are used and who can speak them privately and publicly, both formally and informally, tell us something about that society. According to Puzey and Kostanski (2016) 'names' are manifestations of cultural, linguistic and social heritage. 'Names' name things, a person, object, place or event is given a social reality through a word(s). Conversely, imprecise, ambiguous or vague use of language creates confusion. We do not know what we are talking about or begin to treat linguistic fictions as real (Winch, 1958; 1964; 1987).[84] This has been one of the battles Kurds have faced, from the imprecise or vague region that is called 'Kurdistan', how many there are, or who gets included (Culcasi, 2006). Huang (1997) paraphrasing Confucius', warns that:

"if names are not correct, if they do not match realities, language has no object. If language is without an object, action becomes impossible – and therefore, all human affairs disintegrate and their

83 Onomastics is the etymology, history and use of proper names.
84 A central claim of philosophers ranging from Nietzsche to Wittgenstein where 'language goes on holiday' and enjoys a reality all of its own. Here concepts like the 'self' or 'freewill' are the product of subject-object linguistic grammar and do not refer to an external independent reality.

management becomes pointless and impossible. Hence the very first task of a true statesmen is to rectify the names" (Huang, 1997, p.xxvi).

According to Berg & Vuolteenaho (2009) onomastic and toponomastic studies have reached a critical point in its development. It may also be one that maps on to the Polanyian distinctions of 'embedded' and 'dis-embedded'. Berg & Vuolteenaho (2009, p.6) accuse many of its practitioners as viewing the aim of 'proper naming' from a 'technocratic-authoritative' position. They have "supplemented bureaucratic institutional standardization programs with (nationally or otherwise) canonized language, political aims and overtones". This has the effect of marginalising or muting minority voices, dialects and lexicons that resist standardisation. For Kurds this manifests itself as selective silence, or non-naming, in global mass media of the Kurdish right to independence (Keles, 2015). The Turkish ban on the use of Kurdish names. The representation of Kurdistan in the media either as a vague area on the map (Culcasi, 2006) or the lack of presence of Kurdishness in educational settings (Aslan, 2009) e.g. what language gets used in schools, what events get called and who gets to say them. Such histories are not conflict free and the battleground of linguistic space for what things get called is one.[85] The regulation of surnames, for example, is necessary for modern state building in terms of legal, institutional and social practices (Scassa, 1996). Typically the legal and social norms surrounding naming conventions is about 'power-relations'. This includes the ability to regulate who, where and how wealth and resources are distributed. From inheritance and property laws to wealth ownership and debt acquisition, both have 'embedded' (e.g., tribal kinship networks) and 'dis-embedded' (e.g., centralised state power) forms (Ross, 2007). The banning of Kurdish names in Turkey, for example, and associated expressions of 'Kurdishness', necessarily take on a political and subversive nature here. As the Kurdish activist Naci Kutlay (1997) says:

"the identity search and struggle in recent years showed itself, primarily and in its simplest form, in the use of Kurdish names. Everybody looks for a Kurdish name for his/her children, more distinctly in the cities with high Kurdish population density and less so in villages, and they take care that these names be meaningful and pure Kurdish. Names chosen from Kurdish history and geography began to

85 It is interesting to note the popularity of the Kurdish name *'Azad'* (for male*)* and *'Azadî'* (for female) – both literal and symbolic meaning of 'free/ freedom' (i.e.,sacred).

be used, replacing the old traditional names. At the same time these names indicate the families' patriotic character, advocating Kurdish identity" (Kutlay,1997, pp.327-28).[86]

What exists parallel to 'naming conventions' is what is not named or spoken about. This is another function of the 'sacred'. To demarcate what can and cannot be spoken about. This could be a taboo act or that which is greater than the 'word'. So whether something is named or it intentionally goes unnamed is significant of cultural values, expression and suppression. With this in mind, *what does the name of currency say about the people who use it?*

What was the older, former Iraqi dinar, came to be known via a slang name, called the '*dinari Swiss'* (DS), in the local dialect, and *'*Swiss dinar' (more widely used – even outside of Kurdistan). From the research findings it was clear the Swiss dinar designated the name for Kurdish money and Kurdistan (See Table.13 and 14 on pages 152 and 153). It is equally significant that Kurds also called the rival currency the Iraqi *'Saddam'* dinar.[87] It was also clear that this designated non-Kurdish money and a threat to Kurdistan, but moreover, the Swiss dinar acted to demarcate Kurd from non-Kurd (See Table 13 on page 156). Whilst the section on the potential naming of KC revealed that participants wanted a name that signified Kurdistan, why call a Kurdish currency after a country Switzerland that is over 2000 miles away?

There are two major theories why the Swiss dinar was called 'Swiss'. One is that it was believed the money's printing plates were manufactured in Switzerland. The other theory is that the currency was so strong and stable it was like the 'Swiss Franc' of the Middle-East (Foote *et al*., 2004). The British company De La Rue printed the DS and according to Hugh Tant, former Director of the Iraqi Currency Exchange, some of the same printing plates used for the DS were also used for the NID.[88] Whilst the DS was beloved by Kurds, the NID is almost universally disliked.[89] It lacked all five themes. Was the decision to use the same printing plates, including the Kurdish language and images on the NID a move to try and 'capture' the five themes embedded within the DS? It is central to the failure of the NID that it is dis-embedded, and thus evokes inherent distrust, something lethal to the value of money.

Whilst calling the new unified currency the new Iraqi dinar makes sense, it still seems an odd move to have as an unofficial national currency for Kurdistan named after a different country. Partly what

86 'Azadî' being a good example of such Kurdish naming practices.
87 Other names for the 'Saddam' dinar where 'print dinar', 'dented money', and 'Saddamiyat' referring to the region (King, 2004).
88 'Ask the Whitehouse' https://georgewbush-whitehouse.archives.gov/ask/20031120.html
89 The term *"Bremer money"* was used by some participants to refer to the NID. Named after Paul Bremer, head of the CPA (Hanke & Sekerke, 2004).

makes something embedded is it does not have an 'origin' – it becomes part of folklore; myth and story-telling. Organic to its environment. 'Dis-embedded' however, names are decided by committees in bureaucratic and administrative centres. Corporations and think-tanks focus group ideas, attempting to predict group behaviour and foment identity politics. To align economic and national interests is exactly how 'national currencies' are engineered according to Polanyi. 'Naming' however does not happen in a vacuum. If it comes from a place of embeddedness, utilising non-capitalistic tribal-traditions, what of the phenomenology of money? How does the experience of money influence how it came to represent 'Kurdistan'?

The material used by De La Rue for the DS was of a cotton-linen blend typically used for paper money. This means it is light, printable and robust enough for security features. Cotton and linen fibres are strong, durable, yet soft and flexible. The cotton-linen mix makes the fabric easier to fold without weakening it along the creases. It is also easier to hold as it has a rough texture meaning it is not slippery to handle. It makes this paper money light enough to carry and easy to store. It also makes mass printing of notes easier, more efficient and thus cheaper to produce.[90] Another benefit of using high-quality materials is that it allows for intricate layering and designs prints so the currency becomes harder to counterfeit. Here there are a range of anti-counterfeiting techniques used in printing money to safe-guard it as a supply. To try to prevent inflation partly caused by the increased volume of counterfeit money in circulation, Saddam's regime made currency fraud a capital crime (Kirshner, 2005, pp.3-4). Loss of consumer confidence in a currency however is devastating both economically and socially.

"Hyperinflation occurs when a government starts printing all the money it wants [...] Inflation is that moment when as a result of government action the distinction between real money and fake money begins to dissolve. […] Money is one of the primary measures of value in any society, perhaps the *primary one [...] As such, money is the central source of stability, continuity, and coherence in any community. Hence to tamper with the basic money supply is to tamper with a community's sense of value. By making money worthless, inflation threatens to undermine and dissolve all sense of value in a society"(Cantor, 1994, p.9).*

One could argue there was inverse relation here between the 'dis-embedding' effects of the ID and the undermining of Iraqi society and the 'embedding' effects of the DS and the affirmation of Kurdish society. The durability, strength, flexibility, lightness and ability to retain inks and dyes within the fabric of the DS, are all good qualities to have in a paper money. There are also two competing notions

90 This also gives an excess in seigniorage for the issuing bank.

of value here - paper money holds its value to the literal extent that it does not physically tear or disintegrate, have the ink wash out or can be easily imitated. The literal physical qualities of the money seem to reify the figurative values and qualities that are signified by it.

If this is a product of social and economic embedding, in what sense does the identity of the people who use money influence its economic characteristics?

Firstly, the informal naming of the Kurdish currency as 'Swiss' was not authorised by a central power, nor the declaration of any one individual. In fact, nobody seems to know where it came from.[91] Whilst there are competing theories as to its origin, its use was from the ground-up, it was socially determined, yet ambiguously coming from everywhere and nowhere. It was 'de-centred'. If the 'Swiss' denotes "strong and stable" or "solid" like the Swiss Franc, in terms of lack of historical inflation, what other kinds of possible identity are there between the currency and the people who use it? Kurdistan as 'strong and stable' or 'solid'. If on the other hand the 'Swiss' signifies an association with the printing plates used for the DS, it draws attention to the social-construction of 'money'. Money is created by people. Possibly the blending of the European name 'Swiss' and the Arabic word 'dinar' is a tacit attempt at creating and sharing in a new collective identity? One that breaks away from the surrounding regions? An ambiguous power-sharing between Eastern and Western values? Ultimately, if the DS was 'sacred' then its name should not make sense. It should resist rationalisation and profane theories of utility. It is always more than its name.

What then can we learn about identity and currency via how the ID was perceived. The phenomenology of this money? Like the DS, nobody knows where the name of 'Saddam dinar' originated from. Another de-centred act of defiance and freedom? Unlike the Swiss dinar, its naming seems obvious.[92] Saddam's image was on most, if not behind, all the artefacts of the Iraq's state apparatus. In response to Western sanctions Saddam Hussein ordered vast quantities of currency to be printed that bore his likeness or image on. This is a conventional move for most 'national currencies'. When trying to instil a sense of 'nationhood', publicly visible images should be used that signify something 'sacred'. Something that brings people together in a shared sense of fate or destiny. When the product of a centralised power however, its promotes the dominant ideology. As an act of one-nation building, it's the naturalization between currency, value and identity (Reid, 1993, p.83).[93]

91 The former acting finance minister did not know where the name had come from and Foote *et al* (2004) claim the origin of the term 'Swiss dinar' is murky (p.61).
92 Named either directly after Saddam Hussain or the region named after him 'Saddamiyat'.
93 Reid (1993, p.83) tracks the images used on stamps as a history of the regions geo-political status and the formation of modern Iraqi identity. He notes how the Kurdish culture received virtually no recognition on stamps in the 1960-70's, whereas Saddam Hussein used 'folklore' imagery on stamps as a means of appealing to smaller minority groups

Whilst the naming of the 'Saddam' dinar is one way of distinguishing it from other older Iraqi dinar for purely pragmatic reasons, the researcher has argued it also named a threat (i.e., impure-sacred). A danger or evil for Kurds. As a Kurd who has suffered under Saddam's regime, to pay or be paid with "Saddam's money" was to be complicit in your own and fellow countrymen's suffering. The removal of freedom. The Kurdish genocide of 1988, chemical weapon attacks, executions, torture, detention centres, and population displacement, all still loom large in collective Kurdish memory (Kelly, 2008). These are all negations of Kurdishness. However, to affirm Kurdishness is to understand and practice the five themes of the findings ('Kurdeity'). As Polanyian theory states, actions which threaten the embedded social provoke a social-protectionist response. Thus, the choice to not use or value, where possible, the ID was potentially one such response.

Another, more abstract, 'social-protectionist' response was the choice of name for the ID. Kurds used 'Saddam dinar', 'dinari Saddam' or 'Saddam print', but never the full and formal 'Saddam Hussein's dinar'. One, the use of full name could potentially be confused for respect. Two, and potentially more embedded source, is what those words mean and sound in relation to money.

'Hussein' was his given birth name, which means *'handsome', 'beautiful'* or *'good'* and is a very popular Arabic-Persian name. 'Saddam', however, was a title adopted before his rise to power, and is derived from the Persian word meaning to "crush". "Saddam Hussein" is best translated then as "Hussein-Who-Crushes-Obstacles or Hussein-the-Destroyer" (Yadin, 2016, p.577).[94] The separation and exclusion of the word 'Hussein' from 'Saddam' when naming the 'Saddam dinar' is semantically and semiotically is significant. The phrase 'Saddam dinar' can literally mean a currency that crushes or destroys its user or the object it seeks to purchase. It can also mean a 'dinar' that *collides* or *confronts*. 'Collision/ collide' meaning 'to strike together', as well as 'confront' meaning 'to stand in the way of' or 'in opposition to', are not useful qualities to have in money. If 'Saddam' intended to create a national currency that represented the strength and power of the Arab sovereign, it should aspire to be 'universal money' (dis-embedded). Universal money should be transparent and permeable. As Carruthers and Babb (1996, p.1556) say, "[m]oney works best when it can be taken for granted and its social construction is hidden". Money should not draw attention to itself. With the absorption of the social its economic meaning should morph effortlessly between object, commodity and value (see. 4.4). 'Saddam money', semantically then implies resistance for collision or confrontation, that 'stands-in-the-way' of rather than 'stands-in-for'. Semiotically and phenomenologically the quality

including the Kurds as apart of 'Iraqi unity'. This was followed by a growing use of Arab nationalist or Islamist imagery.

94 'Saddam' can also mean *collider, collision* and *confrontation.*

of the ‘Saddam’ print money was so poor that *it did* confront or collide with the user. Its value was weak, which meant the user needed lots of it. Moreover, the physical object was easy to copy, so one was never sure if it was legal or not. Combine this with the threat of death if found dealing in counterfeit money, then this money became burden to its user. As a currency that ‘confronted’ and ‘destroyed’, the name fit. The ease with which the ID was copied and the inability to standardise the ‘Saddam’ dinar due to low quality materials and technology reasonably introduced scepticism into the Iraqi public. Being paid in ID of different sizes, colours, watermarks and paper quality, literally confronts the user. Lastly, the phenomenological experience of low grade currency as a sign of ‘value’ seems collide/ confront with itself. On the one hand we have a high denomination, a central bank issuing it and the face of a supreme leader, as well as other important cultural images all designed to instil authority, national pride and trust in the currency. However, it feels and looks weak, fragile and cheap. The colours wash out. It tears easily. It cannot be used much without degrading it. And it might be fake. The collision between the symbols of national power and superiority and the inferior quality of the medium, once again makes it a ‘Saddam dinar’.

The idea so far has been to discuss the inherently social nature of money. In both embedded and dis-embedded forms it has meaning, but Polanyi argued that as an expression of the social-relation it is closer to a language (shared public meaning) than a commodity (exchangeable object).

5.6 Money as Language

The social-relation, like language, does not belong to anyone person, it cannot be controlled or owned. It moves freely amongst people. It exists by virtue of people being social. It involves a tacit understanding of reciprocity and relationality. To understand what it means to owe and be owed, which involves other social dimensions such as, expectations, promises, trust, obligation, duty and so on. The philosophers George Herbert Mead and Schubert (1934) said money taken as individual tokens of wealth when given as part of the exchange process act as gestures or symbols akin to a language. Thus money as a part of language conveys *meaning*. It is open to the forces of social change as to what constitutes money. It employs symbols, images and texts that need to be interpreted. Arguably it is the aim of the ‘absorption model/ dis-embedded money’ to hide or minimise the act of interpretation. We just ‘see’ its value as a given, rather than have to create and negotiate it with one another (ambiguity/ embedded). This puts ‘embedded currencies’ closer to ‘language’ and ‘dis-embedded currencies’ closer to ‘information’. What is meant here then is that when language is

viewed as objective or abstract information, that it is a vehicle or vessel for data, its social constructivist roots remain hidden. What is information? It is a symbol (or string of symbols) that represents data which can be transcribed (Collins, 2005). Some call this 'information communication'. This can exist between two smart devices for example. One device messages the other to perform a certain task. All things being equal, information has been successfully transferred or communicated. Information then according to Collins (2005) is the literal and explicit transference of data. In terms of a 'dis-embedded' notion of money, it is money and free markets that communicate or store 'value'. It does not interpreting as an objects value is determined by its place within the markets. 'Information', however, represents one of the ways we can use and relate to language. As Carruthers (2010, p.52) says, "the money/language parallel seems to break down when we consider that money is used narrowly to facilitate economic exchange, whereas language does many things". As social beings we understand that the economic definition of money does not exhaust what money is. We understand that 'value' can be created, reproduced and maintained in many ways.

What money *means* is contextual, and context is social, which in turn affects how money is used and understood. This is the essential difference between 'information' and 'language'. *Information does not require interpreting*, simply converting or translating from one set of symbols to another as if one were doing an equation. Language on the other hand necessarily requires interpreting. Money can be 'blood money' or 'charity', a 'gift' or a 'bribe'. Carruthers, like Polanyi, want to say that "money does not act unilaterally on social relations […] social and organizational considerations often constrain money's status as a universal common denominator and temper those effects" (2010, p.56). A distinction that has been used throughout the thesis is the difference between 'tacit' and 'explicit'. Here the researcher would like to draw on its deeper and more technical meanings. Michael Polanyi (1958) argued that what makes explicit knowledge possible is the idea that humans exist in the world in a non-explicit way. '*Tacit knowledge*' is defined by the inability to tell someone directly 'what we know'. Famously expressed - "we know more than we can tell". Whilst some knowledge is explicit and be expressed directly, generally understood as 'facts', tacit-knowledge is something closer to 'judgement' or 'skill'. It is something we acquire by existing in a world with others, doing (Collins, 2004). Like how a child acquires language, no one is formally taught how to speak. We simply acquire it by being spoken to. It is also why we find it so hard to acquire a new language as an adult through formal textbook learning, as this is not what language primarily is.[95] This is language 'dis-embedded'.

95 Native language use is a great example of tacit knowledge and 'expertise'. Whilst language is reducible to explicit rules of grammar and syntax formation, which is how it could be taught formally, the acquisition and use of language for a native speakers is never like this. Imperfect grammar and broken rules are what make dialects distinct yet there are no explicit rules for when such rules should be broken e.g., accenting, stressing, vowel formation, compounding, shortening, vocal phonation...etc. These are all acquired tacitly by being around other native speakers.

Removed from its social context. May be the same can be said for the 'relationality' and 'reciprocity' that underlie the social meaning of money?

Another attempt at explaining the 'social meaning' of money has come from Von Braun (2012; 2017). She argues that money in its creation is a writing system. That is, not only does it develop anthropologically in parallel with the invention of writing, but that it came from practices such as book-keeping and regulation of religious rites. She tracks out the changes in the function and meaning of money in relation to temple sacrifice, where tokens came to replace objects that stood in for the sacrifice. Importantly for Von Braun (2012; 2017), the shift to symbolic representation of sacrifice made its way into letters and alphabets, for example, how the Greek letter 'Alpha' represented the bull with horns, or the 'Aleph' (first letter of the Semitic abjad) which derives from the hieroglyph for 'Ox' (traditional sacrificial offerings). For Von Braun the association of money with fertility and reproduction as well as its male counterparts, makes the writing system of money a gendered one. Here she makes significant insights into the development of money and the exchange of economic value for female domestic suppression, or the cost of human 'waste' in general. Whist this cannot be ignored, the origins of the DS do not necessarily follow this path.

A currency existing between 1990-2003, that was not created, administrated nor controlled by the Kurds, lacking any formal Kurdish imagery or text, became 'Kurdish money'. It was not that writing certified this money, but the existential threat that Saddam represented and the Kurdish response to live. Where the 'Ox' stood-in for sacrifice, it was Kurdish lives of five themes, that on principle decided not to use Saddam's money. They would rather die than be accomplices to Saddam's destruction of Kurdistan. It was their risk that was the sacrifice which certified money, not the symbolic presence of sacrifice on a token. Their commitment to the sacred of Kurdistan was illustrated by the five themes, which was about what is unwritten (or cannot be written). What we have in 'money' then is a potential conflict between qualitative and quantitative meanings of money. The tacit social-relation (verb) and the explicit numerical; commodified or textual basis of money (noun). Here one could look at money as a text where pseudo-religious inscriptions or promissory notes are understood as the basis of value for money e.g., "In God We Trust" or "I promise to pay the bearer on demand the sum of…". Both appeal to the idea of trust, but in written form bear a resemblance to a type of contract, which demonstrates a lack of trust. Genuine trust is unspoken – it does not seek reassurance. Kurds pride themselves on honour, which is about keeping one's word. They do not need to be written down. What is interesting in the case of the DS is that none of the writing or the images that appeared on it were Kurdish, only Arabic and English. Yet, Kurds adopted it as their money. To what extent then were signifiers of money needed in order for it to appear and function as money?

Again, this reminds the researcher of the 'Cannon story', where an object is explicitly not-Kurdish yet tacitly can take on the meaning of Kurdishness. Whilst Kurds do have a history of a written culture, it is also their ability to pass stories, myths and meanings on orally, that meant 'value' can circulate. For example, in areas of the Kurdistan like Dohuk, physical money was scarce, yet people rather than use the ID, which was available chose to barter and exchange goods and services with each other. A moneyless market exchange. However, whereas conventional bartering is about maximizing self-gain, reciprocity is about a wider social-relation, which was present in this unique time. To maximise self-gain, one could have used the ID, but they did not. In fact if the argument is made that Kurds felt obligated to maintain this social-relation, then strictly it was not bartering, as it was not the market that determined their interaction, but some wider social obligation (Dalton, 1982). It is not that Kurds lack a written culture, for example, Izady (1999, p.175) states that Gurâni was once the language of high culture and literature, dating back to pre-Islamic times, but much of the physical remains of those traditions have been lost to centuries of conflict, nomadic movement and dislocation. What was preserved of those traditions was done so orally – a storytelling capability and recitations. So, whilst 'money' maybe based upon a writing system, 'value' as part of a wider social-relation can go 'unwritten' as verbal and non-verbal practices.

The DS then appeared in a context. Its materiality, texture, images, texts and symbols were all potential vessels for meaning. The DS was the adoption of an earlier, older Iraqi currency. It was vastly superior to the ID in terms of the materials and printing technology used. The texture and aesthetics of this money, its watermarks, its raised or embossed numbers and script, the metallic strip, the colouring, patterns and images. These were all possible because the fabric's durability, strength, flexibility, lightness and ability to retain inks and dyes. These, however, are not just good functional qualities to have in a paper money, but somehow came to be symbolic of Kurdistan. In terms of this thesis they came to embody the five themes of the discussion. It was also the desired qualities of the new currency in KC. These qualities simultaneously speak about internal nomadic life, mountain dwelling, freedom-fighting, hospitality and generosity. Special significance may be paid to the qualities that made counterfeiting the DS hard. The symbolic-boycotting between 'genuine' and 'imitation'. Firstly it could represent the inability to 'fake' being Kurdish. It is an absolute. It is someone you are or are not. It is not something you can pretend or imitate. Again, one has to be careful here as this is not an empirical or legal claim as if a law or geographical location makes you Kurdish (dis-embedded Kurdishness?). It is an attitude, a set of characteristics, a set of values that influence how you live, which makes it an ethical claim (embedded Kurdishness?). Secondly, the stability and durability of fabric used for the DS so that the inks and dyes do not washout or easily fade could symbolise the idea that the colours of Kurdistan do not run, fade or washout of the Kurdish

soul. There is permeance to being Kurdish that is represented in the physical integrity of the DS. On this point, Foote *et al* (2004, p.61) noted that the fixed supply of DS within Kurdistan had not changed for over 13 years meaning the paper money showed signs of deterioration, with some notes being held together by "tape and staples". From the findings many participants spoke about the DS accompanying them through hard times. It held a symbolic solidarity with the Kurds. Kurds spent this money with other Kurds. Like the tape and staples, Kurds held Kurdistan together.

By contrast, the ID was of such low quality that counterfeiting was easy and relatively common.[96] Legally printed banknotes, of the same denomination, were often of different sizes and colours due to fading inks and poorly cut paper. Not only did this make counterfeiting easy as there was no standardisation, but it has been noted that some imitations were even better than the official notes. The reasons for such widespread counterfeiting are various. Localised and international criminal activity, efforts to turn money into propaganda, and an orchestrated international effort to devalue the ID and economically destabilise Saddam's regime (Kirshner, 1997).[97] According to a *New York Times* article, the everyday experience of dealing with forged notes turned some civilians into experts, "in telling which denominations are printed in Israel, the United States or in Saudi Arabia" (Ibrahim, 1992). It is suspected that counterfeit notes were also coming in via Turkey, Jordan and even far away as Poland and Sweden (Kirshner, 1997). Such uncertainty dropped public confidence in the value of the ID, including estimations as to the total amount of counterfeit money in circulation. Such public belief was not helped when the printing plates for the 10,000 ID notes were stolen. As a result, Iraqis ended up carrying large wads of 250 ID notes as the 10,000 ID became unusable for everyday transactions (Foote *et al.,* 2004, pp. 60-61). This also made the ID impractical to carry/ own. Whilst that was true for the ID, it is now true for both Iraqis and Kurds. The NID is a very weak performing currency. As the findings revealed, no Kurds identify with this money. With the loss of an embedded currency like the DS which represented Kurdistan, replaced by a dis-embedded national currency like the NID, which does not represent anyone, the researcher was reminded of the Kurdish legend of *'Hezargol'*. The sacred symbol of Kurdistan was traded for million empty imitations. 'Profane' here meaning ordinary, unexceptional, mundane.

Money as language, or a medium for communication and meaning, is not just about how the currency felt, looked, and what it was called, but also what was represented and written on it. Imagery and

96 According to Hugh Tant, "the US Secret Service has reported that there were roughly two counterfeit notes per thousand in the old currency. That is a high rate." 'Ask the Whitehouse' https://georgewbush-whitehouse.archives.gov/ask/20031120.htm

97 Notes depicting empty grocery stores or Saddam Hussain living in luxury were distributed and deemed much more likely to be picked up and interact by Iraqi civilians and soldiers.

symbolism used on currency as a source 'communication', however, for Lauer (2008, p.435) has been largely overlooked. Currency, like any social artefact, can be treated as a 'text'. It can be used to project meaning and influence behaviour by which ideas, beliefs and values are promoted. As revealed in the findings, the most prized banknote amongst the Kurds was also the largest (denominationally and physically) in circulation, the 25 Swiss dinar. Like all older dinar it had the convention of having both English and Arabic writing on it. It is a shade of green reminiscent of the 'dollar green' colour used in the US and elsewhere in the world. On the obverse it displays 3 galloping horses. On the reverse it shows Abbasid Palace, and the watermark security feature is that of a horse's head.

Firstly, the physical size of the 25 Swiss dinar when compared to the varying sizes of the ID, not only showed a literal dominance, but also a stability and reliability in the belief it was safe to use. It's size and appearance do not change. The convention of having both English and Arabic on the currency is hangover from British imperialism. Whilst Reid (1993, p.82) argues that the inclusion of English is a form of propaganda to reach Western-international audiences, the exclusion of Kurdish but inclusion of Arabic and English on the currency featured as a prominent part of the 'Arabization' of the region. Once again it is interesting to note that the currency that Kurds most associated with was called 'Swiss' and did not include the Kurdish language. Whilst we could explain this via the literacy periods of the time, where between 1990-2003 period, it was low for Kurds, especially females. Saddam had destroyed many schools and the ones that were kept open parents would not send their daughters to for fear of being raped. Figures estimate that 27% of adults between 20-29 were illiterate in Kurdistan (Vernez*,* Culbertson & Constant, 2014, p.3). Even though this may be important as an influence on identity for those who cannot read or write Arabic and English, or are not mathematically literate, it will also be considered what if these aspects did not matter? As part of non-capitalistic, tribal-traditions embedded in Kurdish culture, could the Kurds create value in this currency regardless of the language or images present on it? Could they call upon a form of collective story-telling that does not rely on literacy, but imagination, memory and recitation (Brenneman, 2016).

Whilst many might not regard the colour of money as particularly important the fact the most desired DS note was a shade of green will be explored. During the 1990-2003 period, and after, both Kurds and Iraqis use US dollars as a form of stable currency. Indeed, they continue to use it along with the DS today, rather than the official currency of the NID. Firstly, is there a psychological aspect that both these currencies are 'green'? One of the things most iconic about the US dollar is its colour. The terms 'greenback' or just 'greens' is synonymous with money (Lemon, 1998, p.28).[98] Zalizniak *et al.,* (2012,

98 Similar to what is offered here Lemon (1998) gives a symbolic reading of how the dollar was perceived in the Soviet Union. "All dollars are green, and in Soviet memory all dollars have always been green, while their own and other

p. 637), argue that the association between ‘green’ and ‘money’ pre-dates the English, with cognates in Semitic and Aramaic languages. Bulakh (2006, pp.204-211) says that both the Samaritan Aramaic term for ‘green’ and Arabic term for ‘money’ go back to the proto-Semitic root *‘wrḳ’* (moving to ‘*wark’*) meaning ‘to be yellow-with-green’. Not only do we have an association with ‘green’ meaning ‘money’, but deep in the etymology it also speaks of the colours of the Kurdish flag, yellow-with-green. The shift to *‘wark’* in the meaning of ‘yellow-green’ became the term ‘gold’ (synonymous with the dinar and the commodity backing of money/ value). ‘Green’ features on all versions of the Kurdish flag. Symbolically it represents nature, life, re-birth, prosperity and vitality in Semitic; Arabic and Persian cultures (Masliyah, 2004, p.34). Kurdistan as being central to the agrarian revolution as well as being highly fertile is understandably associated with ‘green’, but there is also an overlap with the sacred in *‘Bereket’*. The DS was not just a source everyday existence for individuals but prosperity and growth for Kurdistan in general. What may also indicate the sacredness of this colour is that it features very rarely in Kurdish proverbs and sayings. According to Anwar & Najeeb (2021, p.1004) the colour ‘green’ appears 0.7% amongst all Kurdish sayings that involve colour. What about when colour is combined with images?

One of the two prominent images on the DS are three galloping horses. The symbol of the horse is deeply engrained within Middle-Eastern culture. The first written word for horse (literally “ass of the mountains”, referring to Zagros and Anatolia) appears in Sumerian texts (Oates, 2003; Postgate, 1986). A seal dated to the reign of the Ur III king Šu-Sin (Owen, 1991) is the oldest preserved image of a man riding a horse (Anthony, 2013). The horse is a symbol that connects people to the ancient past, but the archaeological evidence suggests the domestication and presence of horses in the region is a relatively modern evident, around mid-1st BC (Schiettecatte & Zouache, 2017). The ‘horse’ then serves as a symbol for mythological time. It also serves as a connection to the social-relation, in that horses as part of peace-time and war-times activities have been highly significant for Kurds. Used for transport, hunting, fighting and farming, to this end horses are never depicted as lazy, troublesome or undesirable. The most valued horses are those that are strong, fast and loyal, which also makes them rare. The horse as a tool of war also denotes status, it encapsulates ‘power’, a symbol of military might and leadership. The killing of enemy’s horses is also highlighted in Sabaic inscriptions illustrating their importance. Pre-Islamic chivalric tribal poets, whose ethos of physical toughness, martial prowess, generosity, and selflessness, is something the modern Kurd would identify with (Stetkevych, 1999). The ‘horse’ then comes to symbolize the characteristics of the archetypal *pahlawān* ‘Kurd’. Speed, prowess, strength and

European currencies are not only multicolored but have changed color many times. The stable quality of the color is thus not only what makes "green dollars" recognizable; historical stability is what makes the dollar's green-ness particularly apt for extension as a trope of economic vigor and endurance, qualities seen currently lacking in the ruble.”

aggressiveness, arrogance and haughtiness, virility, pride and nobility, characterized by the animal as well as its rider (Sumi, 2004). The 'horse' along with 'green' may also represent nature, which for all Kurds is sacred. There is a well-known Kurdish saying that "the Kurds have no friends but the mountains" (Brenneman, 2016, p.65). A justified distrust of outsiders, the historical connection to the geography and landscape of Kurdistan, all reside deep within the Kurdish collective psyche.

The 'horse' then is a literal and figurative symbol for the Kurdish fight for liberation, having literally carried Peshmerga, their supplies and weapons into battle and the wounded away from the front-lines under fierce conditions. Cities in Kurdistan are named after horses, they feature in legends and folk-stories, they are a connection to a shared fate signified by the money they are printed on. The 'horse head' even acts as the watermarking security feature of the DS, standing guard, carrying the currency around in circulation.

There is not just one horse upon the 25 dinari Swiss, but three, galloping from West to East. The number 'three' has almost universal religious and culture significance. For the three big monotheistic faiths Judaism, Christianity and Islam, 'three' represents *'perfection'*, normally of the Trinity.[99] This is also true of Vedic religions as part of the 'triah' concept. It can also denote ritual observance such as washing three parts of the body before prayers, or the reciting of prayers three times (Ayonrinde et all., 2021). The number three finds its place amongst the sacred, particularly when signifying harmony, totality or perfection. It is the resolution of the dialectic between the sacred and profane.[100] What might be the significance of the motion from West to East? Possibly the inclusion of European and Arabic languages on the currency, is the motion from West to East. The note literally separating the symbolic boundaries of 'East' and 'West', which may extend to the Kurd's own identity from the surrounding regions.

If we say the 'horse' represents the 'social', what of the reverse of the 25DS? Here Abbasid Palace is depicted, which is synonymous with the Arab dynasty. Could this represent the economic sphere? In the researcher's experience most Kurds have no feelings towards the image of Abbasid Palace and for some it is simply meaningless. Could this be that the 'horse' (on the 25 dinari Swiss) is a more embedded symbol to Kurdish culture than Abbasid Palace? That as part of an embedded currency the 'social' dominates the 'economic'? The banknote plays out the ambiguous relationship between the two side of the money. What then of the ID and its representation of the 'impure-sacred' or even 'profane'?

99 In Judaism, thee tends to signify the founding religious patriarchs -Abraham, Isaac and Jacob
100 Being, non-Being and Becoming. Self, not-Self and Other.

The image that looms large on all 1990-2003 ID is that of Saddam Hussein. Normally depicted wearing military uniform facing a battle scene from the Islamic 'Golden Era'.[101] The obverse was usually buildings or architecture from the Mesopotamian era. Saddam wished to represent himself as the reification of Iraq on and through money. He wanted to be regarded as a military leader, a patriarch to Iraq, a pious Muslim, a master-builder, and upholder of traditional Arab values (Reid, 1993, p.79).

Any meaning these were supposed to transmit are only received through the death and destruction Saddam brought for Kurds. The shared and collective memory of Saddam's regime, the threat and denial of Kurdish autonomy and self-determination, meaning they are all a negations of the five themes.

The thought was, however, with the removal of Saddam, the region could be re-united and start again, with a new, official regional currency. The DS was made illegal and the NID took its place. As part of the new Iraqi constitution, not only would Kurds get a central role in Iraqi Government, with their language protected by law, the new unified currency would have Kurdish language and images upon it. This money however would be pegged to the dollar and ultimately controlled from centralised banks. It has been a claim of this thesis that Kurds are a historically a reaction centralised power an absence that is embedded within Kurdish culture. The NID then unsurprisingly has not been well received. The presence of Kurdish images and language on the money and the signifiers of money (e.g., watermarks, anti-counterfeiting measures, durable materials) have seemingly done nothing for its value as being 'Kurdish'. Like the Ottoman 'cannon story', whilst an object can explicitly have non-Kurdish features and properties e.g., a weapon used against the Kurds, operated by Turkish forces, it can still have tacit value if it affirms Kurdish existence e.g., the broken cannon was a hero and the Turkish operators were treated well as they allowed the Kurds to win.

As was revealed in the findings Kurds still use the DS, if not to simply calculate inflation and deflation of the NID. Where possible Kurds will use the US dollar or enter into bartering arrangements where the NID is so weak. The law states that those who are found guilty of using the DS can receive five years in prison. Yet, Kurds persist on using it. How and why? What does this say about collective identity? Is the collective dislike of the NID a signifier of 'dis-embeddedness'? It has been argued within the discussion that the DS was understood as a 'fictitious commodity', with its social-constructivist roots explicit in its creation. As a fictitious commodity it is understood as being different to a real commodity. In order to keep the two symbolic boundaries distinct it goes through forms of symbolic boycotting: commodified and de-commodified. The fact the DS still exists and is circulated

101 The battle of Al-Qadisiyyah for example.

amongst Kurds the researcher argues is done, partly by making the DS a *'collectible'* rather than 'profane money'. Next, will be discussed the phenomenology and semiotics of collectibles and how this might apply to money and more broadly, identity.

5.7 De-Commodified Money: Collectibles

Belk (2013) argues that there is a phenomenological distinction to be made between acquiring, possessing, hoarding, saving and collecting. Just some of the features that distinguish a 'collection' from merely owning or having objects, is that collectors are deliberate and selective involved in the organisation of objects. Collections are defined by an inter-related set of possessions (Belk et all., 1988; 2013). Collections are regarded by their owners as special, unique, and separate from other everyday items they have and use. A collection attains a value greater than the use or functional value of the aggregated individual objects. Objectively, coin collectors, miserly savers and billionaires all accumulate money. However, only for one is it a 'collection'. If a collection is defined by the object's decommodification, where its value is greater than the sum of its parts, it may share an identity with Polanyi's 'fictitious commodities'. 'Embedded money', like a collection, cannot be truly exchanged. Both represent the social-relation of the person invested in it. One collection is not equal to another. They can have sentimental, personal or famous histories attached to it, which is unique to a culture. If viewed, however, as 'dis-embedded', then both money and collections store value that can be used or exchanged at a later date. Collections here, like money, can be valued and traded. What was revealed in the Findings is that the embedded DS took on a significant greater than that of profane money (see Table. 20 below). Table 20 demonstrates the role females had in creating, maintaining and reproducing the value of the DS.

F34Eedu	"*I only know that my mother **collected** this currency [DS] until today because it was so valuable…."*
F37Eedu	"*My mother had only **collected** the 25 notes with the three horses on them. She **adored them**."*
M45EGov	*"**I still have** the Kurdish currency. **I wouldn't give it to anybody**.*

Table 20: DS as collectible; own source

Belk (1988; 2013, p.548) suggests that collections are extensions of 'identity'. Who we are or who we think we are. How then might 'currency' as a collectible tell us something about a person's identity? Could it reveal a civic, shared public identity? Thus, Belk argues that when money is 'collected' as opposed to 'saved' or 'acquired' it takes on a non-utilitarian "sacred" status. Another way objects become 'sacralised' is not just their association with another 'sacred' object, but a *transference* of those qualities. For curators and collectors where provenance is paramount, the connection to a famous person, a cultural icon, event or even another collection somehow imbues the object(s) with significance. It is for this same reason that collections are 'de-valued' if a forgery or replica is included.[102] The collection here can move through degrees of sacredness, by how big or complete it is. Collectors are able to sacralize objects by 'finding'; 'rescuing'; 'saving' or 'restoring' them from the profane world. Collections are generally to be looked at, studied, marvelled over, for their aesthetic or cultural value (Wigger & Hadley, 2020).[103]

The researcher argues that the collector is involved in a form of 'symbolic-boycotting' by individuating and de-commodifying some objects and making them part of a collection and excluding others. Objects are removed from the profane, undifferentiated realm of commodities, to taken on a value higher than that of use or exchange. Here they can be transformed into collections of personal or even religious value (Kopytoff 1986). Belk (2013, p.550) argues that collections are sacralized items that become "a vehicle of transcendent experience which exceeds its utilitarian and aesthetic endowment". However, what has been argued is that even 'dis-embedded economies' can produce their version of the 'sacred-profane'. Speculatively, this might be where objects attain their highest meaning through what they are financially worth. Luxury, prestige and elite brands involved in hyper-commodity fetishism. Taken to its logical conclusion, where money is its own signifier for value, the 'sacred' would be the indefinite and infinite accumulation of capital. Wealth accumulation eventually gets to a point that no individual or group of people could ever spend all of it. As an excess its function is to not be spent. Its function is to store value without end.

Baudrillard (1996) following Littré's definition says a collectible object is anything that is the subject of a passion and possession. An object that provokes emotion can be considered collectible, but also

102The impure-sacred is whatever would threaten to destroy the collection, which could be a fake or replica, however, if the collection is about famous forgeries or replicas then another value-judgement is to be made over the authenticity of the object's fraudulent status.

103 This becomes an ethical point of contention when those collections are the result of colonial appropriation and even more so when displaying humans as objects. Whilst this could be about mummified Egyptians on display in museums, the tragic story of Angelo Soliman is a better example of impure-reification. Soliman was a prominent member of C.18th Viennese society, who due to his African heritage, was not afforded a Christian burial on death. Against the wishes of his family he was instead skinned, stuffed and presented in a cabinet of curiosities exhibit as an example of 'savage Africans'.

if it provokes the 'desire' to free it from other, profane objects that surround it. As with 'sacred' objects which inspire devotion, reverence, respect, passion and desire, it raises the question, *who is giving what value?* This question may be takes on greater significance when the object in question is money. An object that is primarily understood and known for its economic value, when placed as part of a collection can both increase and/ or decrease its 'value'.[104] Collections are organised around the collector in a web of meanings unified in the person/ people who brought those objects together. They are never impersonal and undifferentiated as this would mean objects from outside the collection are inter-changeable with any item within the collection. Belk (2013) suggests that 'collections' attain their power or value from a metonymic association between the objects and the collector. The function of the collection is to create a space and delineate a symbolic boundary between those commodity objects of use and exchange-value and those of greater significance. If these objects are to be used, such as with classic or vintage car collections, it must be for special occasions. As with 'special monies', they can be used, but often only through socially sanctioned means (Carruthers, 2010, p.53; Zelizer, 1989).

Belk (1988; 2013) argues that collections are also about the 'extended self' – a reification of our own personal tastes and values. This can literally be the case such as a collection organised around a particular aspect of one's life e.g., memorabilia connected to one's profession. However, at a deeper level those aspects of ourselves we deem worthy of preserving, curating and honouring are only possible because of the social-relation. On the one hand humans are not only surrounded by objects, but can think of themselves and each other as objects. Indeed, the necessity by which we express and experience ourselves and each other through objects is one form of reification. However, it is an important distinction the thesis has argued for as whether the 'sacred' that organises how humans and life are to be viewed is from an 'embedded' (sacred-social) or 'dis-embedded' (sacred-economic) source.

'Embedded collections', like 'embedded money', symbolise the intangible ways of keeping cultural memories and knowledge alive. They act as a type of living exhibit or repository of cultural knowledge and memories connecting people. This is how the DS was experienced. However, 'dis-embedded collections', like 'dis-embedded money' understand culture and society as being completely separate and distinct from economic matters. Here a collection's highest value is what it is financially worth. Equally, if dis-embedded 'money' does act to reproduce cultural knowledge, it is the idea that the social and economic are separate and autonomous spheres.

104 Increased in value as a rare coin collection. Decrease in value by treating it as something other than money.

In Walter Benjamin's (1931/1999) *Unpacking my Library* he argues collections signify an afford at 'completion' or 'unity'. A metaphysical ideal. His passion for collecting books is a way of symbolically removing them from the profane world of function and utility e.g., a book can be read for education or leisure, but its value may also be in how it looks; smells; who wrote it; what print and edition it is; its binding; the book jacket; who did the cover art...etc. Benjamin argues for a dialectic within collections between order and chaos. Between the internal order of objects and the closing of a 'magic circle' of meaning. With its 'closing' the collection can be judged 'complete' and 'unified'. However, with the creation of this symbolic boundary everything outside of it remains an external danger to that order. There is potential chaos with every new addition or change to the collection. Order can be destroyed. The closed-ness, unification and completeness of a collection always suggests a constant openness, fragmentation and absence to every grouping of objects. What then if these 'groups of objects' are people? Is this what is at stake in nationalistic attempts at creating 'in' and 'out-groups'? 'Citizens' and 'enemies' (Küçük, 2019)?

The philosopher Albert Camus argued that collections are sacred partially because they symbolize the absurd attempted at completeness, comprehensiveness and unification. It is 'absurd' because we desire meaning, purpose and ultimately a sense of belonging or completion ourselves. The world, however, does not give us that. We are always going to fail because of the ambiguous relationship between unity and disunity, order and chaos. It is about whether we give-up in our attempt to give life meaning or not that makes us 'suicidal' or a 'hero' for Camus. What Camus called 'suicide' it could be argued is what is achieved in 'dis-embedded' societies. Philosophical or intellectual suicide for Camus is a way we put off the 'absurd'. It gives us certainty and answers where there are none, but moreover, it stops us from thinking and seeking meaning (Berthold, 2013). If 'dis-embedded/ absorption' models allow the economic to become 'sacred' then we 'know' that what is of highest value is the economy and growth of capital on which all other things depend. Even with the evidence of our eyes and ears, with the collapse of the environment, war, global inequality and cyclical financial crises – it's only through greater freeing of markets can these be solved. If 'embedded/ ambiguity' models allow the social to become 'sacred' then like Camus' absurd hero' and 'revolt' we are tacitly admitting that 'life' is of the highest value and should be protected (social-protectionism). The desire and ability to make whole populations conform to 'in' and 'out' groups Camus would call 'suicide', because it is not true.[105] Who or what we allow to be included is always at the exclusion of someone or something else. Any 'national identity' or national currency' implies a constant threat of addition

105 Albert Camus being of French-Algerian origin also understood displacement, ethic segregation and racial intolerance. He also ended a friendship with Jean-Paul Sartre over his membership to the Communist party, where Sartre was able to justify the Stalinist purges as a necessary evil.

and alteration. To its internal closed-ness. The Kurdish desire to self-govern has been a constant threat to the closed, unified collections of national identities that surround them (Aras, 2013). If 'national identity' is product of 'national currency' rooted in 'dis-embedded' economies, this then seems to produce 'centres' of power. In one sense this makes up the 'collection'. It closes the magical circle. Kurds, however, have a collective identity which produced a 'collective currency' rooted in 'embedded' non-capitalistic tribal social-relations. This then functions in the absence of centralised power. In another sense, this is the constant danger to the idea of a 'collection'. A constant, ambiguous openness. This is highly destabilising for dis-embedded economies and nations. Camus himself questioned the morality of national boundaries suggesting in their place a form of 'open patriotism' (Palaver, 2021).

5.8 Discussion Summary

The discussion chapter presented evidence for the DS being an embedded currency. As a product of the non-capitalistic, tribal-relations it was able to exist in the absence of centralised power. As such it became a symbol for all Kurds, it came to represent the 'sacred' of Kurdistan. Its social-relation. This was reflected in the five themes presented in the findings: *Wesîle; Bereket; Qîymet; Keramet; Azadî.* To maintain this a number of activities and practices were engaged in which the researcher has called 'symbolic boycotts'. They existed to keep the embedded-sacred free from the dis-embedding effects of the impure-sacred and profane. However, depending on context the embedded or dis-embedded 'sacred-profane', this binary can change places. This has been called 'gradational sacredness'. 'Status' was contrasted with 'contract' and ''reciprocity' with 'free market' relations. 'Social-debt' was contrasted with 'economic self-interest' all illustrated by the ways the DS; ID & NID were experienced.

The creation, reproduction and maintenance of the DS highlighted its social-constructivist nature, where it was experienced as a 'collective currency'. This was to be contrasted with the realist metaphysics of 'national currencies' that naturalises and objectifies nation, value, money and identity. Finally, as part of the social-constructivist nature, the DS as representative of the Kurdish social-relation was experienced as something closer to a 'language' than a 'real commodity' or simple 'information'. It was a living artefact of Kurdish culture and identity.

The discussion chapter opened with an analysis of a Polanyian framework applied to the distinctions between 'embedded' and 'dis-embedded' experiences of Kurdish money. It then developed the

original concept of ‘symbolic boycotts’ categorising five of them *(A; B; C; D; E)* and how they featured in the protecting of the ‘pure-sacred’. It was also tentatively suggested as to what the motivations and conditions for the trading off of the DS as a strong currency were. Here the findings gave the concern warning over the use of dis-embedded currencies as a weapon. The centralisation of economic power and its ability to control, subordinate or alienate were all mentioned. Finally, the phenomenology of money was investigated as to how currency can take on the signifiers of ‘value’, ‘authority’ and ‘trust’, as well as de-commodify and even make profane. How ‘paper money’ becomes just ‘paper’ and how a non-commodity, non-state backed piece of paper becomes the highest value – sacred.

Next, the conclusion chapter will bring together the key findings of the discussion chapter. It will present a summary of those ideas. Give a brief outline as to how the thesis has answered the research questions. In doing so it will outline the original contribution to academic knowledge the thesis has made as well as its implications. The limitations of the research will also be considered and the whole process reflected upon. Moving forward, it will propose possible research opportunities and finally, what this research means for future Kurdologists and the Kurds themselves.

Chapter Six - Conclusion

6. Research Questions and Answers

According to Helleiner (1998, p.1414) the potential impact of modern national currencies on the development of collective national identities has not been well studied by historians of nationalism. Lauer (2008, p.110) says that currency as a medium of mass communication has been largely unaddressed by academia. The great C.20th English historian Eric Hobsbawm looked at the links between nation-building and how governments launched large-scale projects to develop and promote the loyalty and commitment of citizens. This was done by forming 'national identities' around nationalistic images of believed common past and culture. Whilst Hobsbawm & Ranger (1983) analyses the creation and use of artefacts such as flags, stamps and public statues in their role of mythologising the 'nation', he virtually ignores the role of money, despite his brief acknowledgement that money is the "most universal form of public imagery" (Helleiner, 1998, p.1410). This under-theorising of money from a social perspective has been taken up in this thesis. This was analysed using a Polanyian and Durkheimian framework. What was discovered was that depending on whether identity and currency are the products of 'embedded' or 'dis-embedded' economies – we get different answers to the research questions:

1. *What is the relationship between 'currency' and 'cultural identity of the Kurds?*
2. *What are the perspectives of the Kurds regarding having a common regional currency and its impact on their cultural identity?*

Here the thesis argued for positive and negative relationships between Kurdish identity and currency. Positive, regarding dinari Swiss, Kurdish money and negative in the case of the Iraqi dinar and the new Iraqi dinar. In the case of the Swiss dinar if taken as an embedded currency, then this becomes an exemplar of what a common regional currency would and should look, feel and be experienced as e.g., the Kurdish social-relation. Something approximating the pure-sacred. Something that affirms Kurdistan, it would unify Kurds such as in the case of the Swiss dinar. When understood the interview data gave strong evidence in support of a common regional currency. However, in the case of a 'dis-embedded' common regional currency such as ID, according to the thesis, it would not be experienced as common 'regional' for even a currency. It would be destructive of the Kurdish social-relation. It would not look, feel or be experienced as a currency of value. It would be something

approximating the impure-sacred or profane in the case of the ID and NID. As a dis-embedded currency it has the potential to destroy aspects of Kurdish cultural identity by reducing social-value to economic-value. This then can be the cause of social-crisis and the de-valuing of what it means to be Kurdish. The field research for the thesis was performed by conducting semi-structured interviews of self-identifying Kurds, who had lived in Kurdistan (Erbil, Slêmanî and Dohuk) between circa 1990-2003.

Data from these interviews which was then organised and analysed using a thematic analysis and IPA method. The aim as outlined as in the RQs was to investigate the potential links between currency and identity.

The three currencies that were focused on were the *'Swiss dinar'* (DS); *'Iraqi Saddam dinar'* (ID); and the *'New Iraqi dinar'* (NID). What was found was that the Swiss dinar appeared to experience as an 'embedded currency'. This experienced was comprises of five themes e.g., *Wesîle; Bereket; Qîymet; Keramet; Azadî* that are rooted in Kurdish culture. As such, it was argued that the DS took on the role of the 'pure-sacred', which represents the social-relation of Kurds. By contrast, the ID took on the role of the 'impure-sacred', which is anything that risks the social-relation of Kurds. However, the move to the NID seem to be experienced as the cancelling out or absence of these embedded thematic qualities Bê-*Wesîle; Bê-Bereket; Bê-Qîymet; Bê-Keramet; Bê-Azadî.* If money is experienced as worthless or meaningless, then we have the transition to its profane existence. However, if currency is experienced as a weapon or agent of violence and control it remains 'impure-sacred'.

Finally, where the Kurds refuse to use the ID or currently the NID, then alternative strategies are practiced, such as using US dollars, bartering or continuing to use the Swiss dinar even though it is illegal and officially de-monetised. Whilst this is significant in-itself for the relationship between currency and identity, what it potentially of greater importance is how the dinari Swiss came into existence during 1990-2003 and the effect it had on the re-negotiation of the new Iraqi constitution.

In this chapter, there will be a brief summary of the findings and discussion chapters. The researcher will also present the thesis' original contributions, their implications and limitations of the study. Then some reflections on the research process and suggestions for future research.

6.1 Overview of the Findings and Discussion Chapters

6.1.1 Polanyian Perspective

The analysis of the relationship between 'currency' and 'identity' from a Polanyian perspective suggested that the 'Swiss dinar' was experienced as an 'embedded' currency. It was made possible in the absence of centralised power to due culturally deep-rooted; non-capitalistic; tribal-traditions in keeping with Hirschman's 'feudal-blessings thesis'. Here the social is left in an ambiguous relationship with the economic where power relations are left open and indeterminate in keeping with Haddorff's 'ambiguity model'. Here the Swiss dinar, as a product of embedded practices, came to represent Kurdistan. A 'collective currency' representing collective shared beliefs. In contrast, the 'Iraqi Saddam dinar' and 'New Iraqi dinar' represent 'dis-embedded currencies'. This was experienced by a profoundly 'non-Kurdish' or even 'anti-Kurdish' relationship with these currencies. The 'Saddam dinar' as a dis-embedded currency revealed the social construction of money. It represented an oppressive regime for the Kurds who did not want to associate with this money. For whom it lacked any social value. It also became unusable as a poorly made currency, drawing attention to its own symbolic ambiguity e.g., it is legal money and worthless paper at the same time. The attempt at a unification of the region via the 'new Iraqi dinar' was also the attempt at creating a 'national currency' (e.g., Kurdish language and images on the money). This too was and is experienced as 'dis-embedded'. Kurdish participants still experience this money as 'strange' or 'foreign' and it's economic value is equally problematic. Once the economic has been dis-embedded from the social it leaves itself open to Hirschman's 'self-destructive thesis' and Haddorff's 'absorption model'. According to Polanyian analysis, this then can provoke a 'social protectionist' response. Part of Polanyi's 'double movement'. Here rather than use the 'Iraq Saddam dinar' or the 'new Iraqi dinar' a number of practices have been documented which the research called symbolic boycott.

6.1.2 Sacred and Profane

In addition to the Polanyian framework the researcher used the concepts of Durkheim's 'sacred-profane'. It was argued in line with neo-Durkheimian theory that the 'sacred' and 'profane' can symbolically reverse. The research suggests that what is considered 'sacred-profane' reverses depending on whether it is from an 'embedded' or 'dis-embedded' context. The 'pure-sacred' as a part of embedded economies puts the 'social-relation' as the highest value. 'Life' is more valuable than anything else. The social-relation is also what 'money' stands-in for in embedded economies i.e.,

people's socio-ethical relationships with one another and the environment. Anything that threatens this is then the 'impure-sacred' (e.g., death, destruction, harm). The profane are all the non-social-ethical relationships we have e.g., functional; practical. Here the 'Swiss dinar' as an embedded currency represented the pure-sacred of Kurdistan (the social-relation amongst Kurds). The 'Iraqi Saddam dinar' as a threat represented the impure-sacred. Moreover, the move the 'new Iraqi dinar' also threatens to dis-embedded the Kurdish social-relation, which is thus also experienced as 'impure' (not-Kurdish). Conversely, the 'pure-sacred' as part of dis-embedded economies puts the 'economic' as the highest value. 'Money' or 'capital' is more valuable than anything else, which needs freeing from those socio-ethical constraints (e.g., utopia). 'Money', like 'land' and 'labour', is understood here as a 'fictitious commodity' - something that can be exchanged. Here there is universal commodification. Everything can be bought and sold. Here it is not people that say what money is worth, but money says what people are worth. Any socio-ethical response that puts 'life' above 'money' can been judged the 'impure-sacred'. Moreover, anything that does not translate into monetary value can be judged profane e.g., pointless or meaningless. The shift in what is considered 'pure-sacred'; 'impure-sacred' and 'profane' depending on whether the context is 'embedded' or 'dis-embedded' has been called '*gradational sacredness*'.

6.1.3 Thematic Analysis

Using the IPA approach and thematic analysis to analyse interview data, five themes were revealed that are potentially significant to the relationship between Kurdish identity and currency e.g., *Wesîle; Bereket; Qîymet; Keramet; Azadî.* It was argued that these themes signified an embedded currency and their absence signified a dis-embedded currency. What may also be of significance is that they represent a particularly unique Kurdish experience in how a 'collective currency' and 'national currency' are experienced.

6.1.4 Kurdish Identity

The significance of this research for Kurdish identity is that whilst there maybe multiple ways that Kurds are different, which invites division, unity has been and is possible. The existence of the 'Swiss dinar' as the social-relation of Kurds, even during times of internal conflict, evidences collective belief and shared values. Currencies are not possible, particularly in the absence of a centralised bank, if people do not all agree on what is valuable. Here there is evidence for the 'Swiss dinar' as an embedded collective Kurdish currency, still valued and used to this day. However, when 'currency'

is enforced or coerced, from a centralised bank and administration, the attempt at forming a national identity via a national currency e.g., new Iraqi dinar, becomes problematic. As a dis-embedded currency that requires centralised administration and control Kurds do not trust this arrangement. The centralisation of power now integrated into a global finance is in conflict with embedded social relations. This was evidenced by their continued use of the Swiss dinar, the US dollar or bartering.

6.1.5 Symbolic Boycott

Further evidence for the presence of collective Kurdish identity was through what has been called a symbolic boycott. Where Polanyi talks about 'social' and 'economic' spheres, 'embedded' and 'dis-embedded' economies and Durkheim about the 'sacred-profane' the researcher argues are examples of 'symbolic boundaries'. The creation, reproduction and maintenance of these symbolic boundaries involves judging and controlling what is included and excluded. What belongs and does not belong. What is of value and what is not. The existence of the 'Swiss dinar' was one such example of the creation, reproduction and maintenance of value. Where it took on the role of the 'pure-sacred' the 'Saddam dinar' took on the role of the impure-sacred. This also provoked the Polanyi's 'social-protectionist' response - a double-movement between the centralised power of Saddam aggression and the external organisation of Kurdish responses. This relationship thus constitutes a 'symbolic boycott' e.g., the exclusion or 'boycotting' of one symbolic domain for another. Why the practice of boycotting is particularly relevant is that it generally requires collective action, beliefs and values for them to work. Kurds can and do work together. They can unify over singular visions of at least what Kurdistan is *not*.

6.1.6 Currency as a Weapon

Finally, the research came up with questions and considerations over the role and function of 'money' as a weapon. How 'money' can be destructive, is used to control and force, without physical violence. Norkus (2022) argues where the economic has come to dominate, current international monetary regimes can be described as *monetary imperialism*, a form of colonialism via economic forces. Other examples being: Saddam's criminalising and de-monetising the 'Swiss dinar'. The Kurdish response to only deal with other Kurds in business where possible. To never use the 'Saddam dinar' and barter where possible. The counterfeiting activities of internal and external agents involved in simulating the 'Saddam dinar' to negatively affect its value. The removal of both currencies and the implementation of a unified regional currency in the new Iraqi dinar. The Iraqi Government and the political and other geo-political stakeholders implemented a new currency (NID) instead of keeping

the dinari Swiss (DS), which was culturally familiar to both Kurds and Iraqi's, whilst also historically being a strong performing money.

6.2 Contribution to Academic Knowledge

As outlined in 6.1 the contribution to academic knowledge is potentially over several fields:

6.2.1 Numismatics/ Sociology of Money

The 'Swiss dinar' thus far has been a relatively understudied currency. As far as the researcher is aware this is the first attempt at analysing the 'Swiss dinar' in terms of Polanyian theory, which argues for its existence as an 'embedded' collective currency as opposed to a 'dis-embedded' national currency special only to the Kurds.

6.2.2 Philosophy of Money

The development of monetary realism and anti-realism. That dis-embedded national currencies are an attempt at using the metaphysics of realism in trying to naturalize value, money and identity. Embedded collective currencies are anti-realist, revealing the social contingency of 'money', where anything can potentially be of value. The realism used in something like the 'Gold standard' or 'non-commodity fiat money' is disrupted by social-protectionist forces. This reveals gold to have no innate worth, and that potentially anything can act as a medium for value representation as long as humans are able to value something other than the economic.

6.2.3 Social Theory

The concept of the 'symbolic boycott' can be added to the list of other known boycotts, but it is also considered to be fundamental to how all those other boycotts work. Of the six boycotts (Friedman 1991, 1999) that have been developed the notion of 'symbolic boycott' brings together semiotic, ethical and philosophical considerations. It argues that at the basis of all boycotting activity is the desire to keep good and evil, or pure, impure and profane apart. Here, collective identities form around the sacred as to what is most desired and most taboo, the motivation to keep these distinct is being referred to as a 'boycott'. The pure, impure and profane however can take on a different symbolic roles

depending on whether the context embedded or dis-embedded. According to *'gradational sacredness'* then the difference between the sacred and profane is one of degree, rather than 'categorical'.

6.2.4 Kurdish Studies

Investigating the relationship between currency and identity and arguing for a positive and negative relationship. As an embedded currency Kurds see themselves and each other in it. As a dis-embedded currency Kurds see and understand who they are not. Whilst numerous Kurdologist have argued for why Kurds lack unification, none have argued for a collective unity at the socio-economic level through currency/ value creation, reproduction and maintenance in the 'Swiss dinar'.
The discovery of the five themes and their use in analysing the relationship between Kurdish identity and currency is another contribution to Kurdish studies. *Wesîle; Bereket; Qîymet; Keramet; Azadî* all together are culturally unique embedded themes for exploring Kurdish identity.

Lastly, while the application of Polanyian theory to Kurdistan, its use in the 'double-movement' between the dis-embedding threat of 'Saddam' and the 'new Iraqi dinar' and the Kurdish response to remain embedded within their culturally rooted practices as symbolized by the 'Swiss dinar' is original. Whilst many Kurdish and Kurdish sympathetic scholars have gone down different routes, the researcher argues for greater value in the Polanyian approach.

6.3 Implications

In answering the research questions it has been argued that currency and cultural identity can affect each other in at least two ways. A currency that is rooted in social practices, that places something higher than the value of money as the purpose of existence, can reflect what Polanyi called 'embeddedness'. Here our everyday dealings with each other, our social-relations are manifested as 'money', which Polanyi says is closer to a 'language'. To owe and be owed, central to friendships and tribal-relations, underpins our understanding of 'money' and 'value'. It is public and shared. Here the 'Swiss dinar' as a collective currency can exist in the absence of centralised banking power as it does not require it. People generate the value, which is reproduced and maintained through socio-ethical constraints specific to that culture, although it may also say something universal about all humans e.g., all humans have language, therefore it must also be understood in terms of embedded money.
However, a currency is that is rooted in economic freedom, that puts the growth of capital as more important than suffering, harm, and even the continued existence of life, reflects 'dis-embeddedness'.

If this notion of the economic comes to totalise the social, then the it can become sacralised. Here we organise our identities, cultures, even societies around the fundamental core of economic reality. Here 'national currencies' are an attempt to naturalise and reify the relationship between value, money and identity. National interests are based in economic interests, which if dis-embedded, have no national allegiances. Same here with politics and business, which is how Polanyi saw the rise of Nazi fascism based in the early neoliberal economic practices of the late C.18th and early C.19th. One of the strengths of Polanyi's economic anthropology is it gives a way of making sense of what seem like rooted conflicts via the 'double-movement'. Where such conflicts either contradict or are counterproductive to their initial goals, in such a way they end up weakening or destroying the very thing they sought to strengthen and protect. So as a way of generalising from the Kurdish case, where we might question the decision making of its people, what about the build-up-to, result and consequences of the UK's referendum and decision to leave the European Union? (Hopkin, 2017). Right-wing populist movements presented themselves a kind of 'anti-politics', which itself a reaction to the decline in ideological mainstream democratic processes. Here in this process existed two political parties that claim to be able to manage the economy better than the other. This however was experienced as the irrelevance of mainstream politicians and political process, particularly with the failure of the economic policy to revive the financial growth after the 2008 global supreme crises (Von Braun, 2012, p.20). This highlighted the ineffectiveness of economic policies to deal with stagnation, but also revealed a sacralisation of the economy, in which the social can be sacrificed for the good of economic recovery.[106] As Von Braun(2017, pp. 15-16) says;

"In finance capitalism, however, where the certification of money is primary, people are sacrificed, or, in the words of Zygmunt Bauman, 'wasted', so that they may certify money by their actual or social death. With their precarious existence they pay the price for money's precariousness. That is quite a different functionalization of poverty."

Here, the UK's potential emancipation from 'foreign interference' was explained in terms of reliance on and control by the EU. In order to be stronger as a nation greater separation and independence was needed. Here national creation myths and symbols are taken as 'sacred', promoting the exceptionalism and purity of the 'native' culture (Feinstein & Bonikowski, 2021; Noble, 2002). But as this is a utopia, it can never be actualised in reality. As a result of exiting the single/ common market, EU legislation and law, all the ways that Britain benefited from this relationship was revealed. From

106 With the Covid-19 pandemic this has been exaggerated even further, where US and UK Governments are prepared to let citizens get ill (with unknown long term consequences) or die so the economy can grow.

freedom of movement people and goods to the labour pool and skills deficits caused by EU workers returning home. The consequences have led to significant destabilisation of the UK economy and society. As well as the disintegration of democratic process, legal system and civil rights protections (Cave & Rowell, 2014; Davies, 2016; Holder, 2017; Valluvan & Kalra, 2019). Here the Brexit aimed to strengthen, what it saw as exceptional could potentially break-up the UK altogether. In the desire to be a greater sovereign unified nation, it led to the destruction of a sovereign unified nation.

Thus, the 'Swiss dinar' makes a unique case-study not just for money studies, but further Kurdish studies. It simultaneously asks questions about the nature of money and the potential sophisticated and organised response from the Kurds in the creation, reproduction and maintenance of the dinari Swiss- currency. Could it be considered an alternative model to how currencies function? A proto crypto-currency? Whilst it can placed alongside other alternative currencies like the *'Chiemgauer'* – it is not identical. The 'Swiss dinar' as acknowledged by King (2004); Foote *et al, (2004)*; Looney (2006) and Selgin (2015) marks a particularly unique episode in modern monetary history. It raises questions about how such social phenomena that escapes bureaucratic and administrative regulation are a danger to the financial status-quo? Here the researcher sensitively raises the issue of motivation the replacement of the Swiss dinar. It seems like the trade-off was that Kurds would lose a strongly embedded currency and in exchange get an autonomous region and representation at the Governmental level?

If the 'Swiss dinar' is indeed an embedded currency, then the claim for Kurdish collective identity has to be taken more seriously by scholars of Kurdish studies. Moreover, the idea of a symbolic boycott can be used as another justification for collective resistance and Kurdish unity. If the reality of the 'Swiss dinar' required symbolic boundaries that were maintained via symbolic boycotts, then at some level, there must have been commonly held shared values and beliefs. In what ways has the NID impacted upon Kurdish identity? The current lack of success and dissatisfaction with the NID is a result of a dis-embedded currency performatively taking on the role of an 'embedded currency'. We know the Swiss dinar was not named after anything Kurdish, it did not have Kurdish language, yet it took on a 'sacred' meaning. This would suggest that such embeddedness cannot be created artificially or manufactured.

The researcher argues that if money is understood as a 'fictitious commodity', or something closer to a language, then currency will also share in those same qualities. For this reason language and tacit cultural knowledge play a highly significant role in this research, which made IPA such a valuable method for analysing the interviews. However, if money is regarded as a 'real commodity', then it becomes objectified. It can be converted into another object in terms of universal monetary worth. What then puts this closer to 'information' is that *no interpretation is required*. It becomes simply the

product of objective equations e.g. economic modelling and deterministic laws. Where 'embedded' money means something that requires interpretation e.g., what does a person's character tell us about the value of their money (*'Keramet'*); 'dis-embedded' money does not. Put another way, 'embedded' money occupies an 'ambiguous status' in that it is open to social forces as to what it means. 'Dis-embedded' money absorbs the social-relation. Any ambiguity is removed with its only meaning being 'economic' value.

6.4 Contribution to Practice

The researcher would like to highlight three areas of the current thesis and how they contribute to existing practices:

The development of a new area of Polanyian cultural studies and economics that focus upon 'embedded' and 'dis-embedded' Kurdish experiences of currency.

To bring greater attention to the idea of a collective Kurdish identity, as explored through the five themes that can be studied via the DS circa. 1990-2003.

To develop and use the concept of 'symbolic boycotting' as a tool for investigating identity formation and more generally as a contribution to social theory.

6.5 Limitations

As acknowledged in the methodology chapter, Kurds as historically oppressed, are suspicious of outsiders.[107] Not only getting participants to speak openly and honestly, but allowing a recorded document of this interaction was difficult. Equally, the format itself of audio recording does not capture visual cues or what is left 'unspoken' where the researcher had to draw upon their cultural knowledge as a Kurd. Here a research journal was kept for making such notes and observations, as well as aiding in reflectively viewing the researcher's role within the work. Here it became an auto-ethnographic process of the researcher understanding their own identity as part of the wider project.

107 Further limitations with the research methodology and method are mentioned there.

The researcher's personal involvement to the subject material also acted as a strength and a weakness. As a professional who works in finance and with people, the chance to investigate this unique currency and its relationship Kurdish identity was exciting. However, as a Kurd, this also made the researcher open to bias and projection. Here there is a balance to be struck between being objective but also close enough to the subject matter that cultural knowledge can inform practice. The researcher suspects that a non-Kurd doing the same research would not have arrived at the same findings. This then flags up a wider structural limitation of 'Kurdish Studies' and 'Kurdology'. As Professor Sambur (2018) states:

"There are a considerably high number of Kurdology studies that invent or lend support to Turkish-Kurdish antagonism […] A major characteristic of the Kurdology studies conducted so far is their divisiveness. The majority of these studies have tended to portray the problems Kurds living in a particular country are having with that country's government, from an ideological and nationalist perspective. Failure to treat Kurds as a whole and give them primary focus is the most obvious defect of these studies, which cannot properly be termed Kurdology."[108]

Here the researcher face substantial limitations in accessing primary Kurdish research. For a people where their leading academics and scholars are imprisoned or executed, where books and papers burned, institutes of learning destroyed, there are only traces of original research that the thesis could utilise. This is why significant attention is paid to the idea of culturally embedded 'story-telling' and 'tacit knowledge', which resists such acts of cultural erasure.

Finally, translating and dealing in multiple languages became problematic. Here there was a judgement to be made as to whether the researcher went with linguistic or semantic accuracy. It was from this problem that the realization of leaving certain key Kurdish words unchanged that became Wesîle for the full thesis.

108 Sambur, B. (2018, December 8). *Are Kurdology departments needed?* KURDISTANICA. Retrieved April 15, 2020, from https://kurdistanica.com/251/are-kurdology-departments-needed/

6.6 Reflecting on the Research Process

As previously noted, the balance of actively embracing one's identity and conducting objective research is hard. Especially when the research has been a way (*Wesîle)* into one's identity (*Keramet; Qîymet; Azadî).* This in turn has made the research process hopefully with *Bereket.*

To this end the keeping of a research journal, as part of a parallel auto-ethnographic process, was deeply revealing. Auto-ethnography that makes explicit the emotional, subjective and researcher role aspects, became a source of data in themselves. Being Kurdish, growing up in a highly politically charged environment, as well as dedicating a professional life to the significance that money plays in people's lives and the various cultural attitudes towards money revealed themselves as important biographical elements within the work. Auto-ethnographers talk about "epiphanies" (Ellis, Adams & Bochner, 2011, pp.275-276), moments of significance, which the researcher is compelled to interpret retrospectively. Here 'thick description' of how the research journal not only helped situate the researcher more within the work, but also later stages of analysis, in locating the 'unwritten' parts of culture. [109]

Whilst the thesis is about money and identity, it was the identity aspect that hit the researcher hardest. As someone who grew up not allowed to speak their own language, and denied the ability to emote and express their Kurdeity, the act of returning to an Autonomous Region of Kurdistan was profound. This experience begins however before, in the simple act of passport control. Passports are documents of legal identity, but as someone who has at least two names, authorities reading my pragmatic name, the one I need in order to travel, whilst making sense of my appearance, put the researcher in a state of ambiguity. Strangers guessing whether am I Italian, Greek, Mediterranean? To say one is a 'Kurd' is a political declaration, in the face of internationally recognised countries and states.

Once in Kurdistan Iraq, to hear the Kurdish language spoken openly and freely, to hear officially Kurdish music, to not negotiate or self-censor was one of these 'epiphanic' moments. To be a part of a people who are unapologetically and proudly themselves, humbled the researcher. To move from a psychological state of unofficial Kurdish identity, to then be amongst those who only speak Kurdish, who embrace their own struggles, who demonstrate a social cohesion and order that is ancient moved the researcher. This had the immediate affect of removing any social or political pressure "to be Kurdish" and just exist. This also freed up the researcher to be more thorough and enthusiastic in

109 For reflecting upon the role of the research journal the author will break with the convention of the thesis and write in the first-person as is fitting for auto-ethnographic work

conducting their research. For example, even those of the poorest backgrounds do not beg. An old man was selling water, and I offered him money, but refused to take the water as I wanted to help him. He would not accept money without me taking the water in exchange. It was this sort of pride and honourable attitudes and values, that changed my time there from one of functional research and data gathering (i.e., profane) to almost an obligation towards the Kurdish and representing their experiences (i.e., sacred). It may well be this same sense of socio-ethical obligation that meant the dinari Swiss could circulate as it did?

In conducting the interviews, where I maintained a journal in parallel, I noted my disappointment in the significance that was made of linguistic differences. Sorani is a dialect derived from the Gorani/ Hawrami, which is closer to Kurmanci. The greatest distinctions are in the conjugating of suffixes and prefixes; and use of tensed personal pronouns. These small differences, as well as variations in pronunciation, are treated as if two separate languages are being spoken. As if Kurmanci and a Sorani do not understand each other. Another feeling the researcher had was that such differences were being artificially played-up by those who were not responsive to my being there and conducting research. A general scepticism that is possibly inherent to Kurds about people asking private questions and gathering information. A further disappointment was how in corporate spaces such a big hotel chains or restaurants, Kurdish is not spoken. Arabic and English, but not Kurdish. It made the researcher consider why businesses would have such an unusual policy?

As for the experience of speaking with Kurds whose lives are incredibly unique and moving, the act of keeping a written journal was another 'epiphanic' moment. It was not until those moments had I really considered how I talk, write, think and feel in different cultural languages. My automatic response, which feels most natural, is to write and think in German. However, my formative years were spent in a Kurdish family, growing up in Kurdish part of Turkey, meant that certain words, actions, looks, gestures connected me back to that background. Cultural memories that I somehow shared with the participants. It was from this, without thinking, I understood that certain words needed to be left untranslated. What they evoked and referenced, could not be contained by German or English equivalents. This too echoed the wider theoretical idea that what is 'sacred' has no equivalence – it is not profane, universally interchangeable with any other language.

Even now this is not an accurate representation of what happened as I am writing in English, where all my notes were in German, with important aspects left untranslated. However, I will attempt to articulate how the journal keeping influenced the research and researcher. In talking with the participants some stories conveyed way more than just what was said. The meaning of the story is what made itself apparent to the researcher. It was also in acquiring all this extra cultural knowledge that informed later interviews, where rapport and relationship building became much easier – more

‘Kurdish’. From the various interviews the five themes made themselves known by how different participants used the words, for example, in some interviews *‘Wesîle’* was identical with ‘medium’, but nothing else. It was simply a means to achieve something. Others, however, spoke of *‘Wesîle’* with ‘*Qîymet’* and *‘Bereket’*. One participant (F51Shou) retold a story of how their mother made money to feed her eleven children during the period 1990-1995. She went out into the streets and tried to find anything she could sell. Finally, she found a black, used, dirty plastic bag. She went home to wash, dry and re-sell it. She said that, with a single coin made from selling this bag, she could feed her large family for two days. It was not just that ‘rubbish’ took on a greater value, but it was a means by which an entire family could live. This mother’s struggle to feed her family reminded the researcher of her own family’s struggles to exist and be independent. Both acts represented forms of resistance, which through them brought ‘*Bereket’*, where both families were sustained and prospered through the struggle. The multiple-meanings of the five themes is revealed in each participant’s unique situation, which means they cannot be reduced to an equivalent in another language. Oral culture, tacit Kurdish trust, as well as gender equality all acted as forms of resistance which became reified in the existence of the Swiss dinar.

The research journal aided in the repetitive process of doubting, question asking and knowledge seeking, which at times was often, non-pragmatic; lacking transparency and goal-orientation. Through this process the researcher learned to gain a sense of security and confidence in not-knowing. A space for real understanding. From reading and studying the existing research field to learning to cope with the feeling of disappointment in how other academics have spoken about the “Kurdish question”. All of this had to be learned before the research could be begin.

The journey to Kurdistan, was an emotional, as well as a professional one. It is a feeling the researcher is familiar with, transforming emotionality into professionalism. Yet, the researcher became aware that with these interviews, it was a form of self-interviewing that was also happening. Once the researcher understood this and could process all the participant's answers, this too added to the work being done. One of the things that made this part particularly difficult was the repeated listening of the audio recordings. To hear how the research could have gone, missed opportunities in the moment, the feeling of wasted resources in those Kurdish respondents.

As part of the IPA methodology, the paying attention to lived experience, a simple thing like translating became emotional. As a Kurd the researcher was prevented from learning written Kurdish when growing up in Turkey. Thus, the discovery and use of Kurdish words to signify embedded ‘Kurdishness’ is of great personal significance. The researcher feels that the geographical distance

since leaving Kurdistan actually put them in a better place to identify this research gap. To have the ability to enquire into the 'Swiss dinar' at doctoral level, but also give those back in Kurdistan a voice, to speak truthfully for the Kurds is indescribable.

6.7 Outlining Future Research Opportunities

Whilst the research was able to answer some questions, it brought up many more that need addressing. Below are some suggestions for further research, but also some insights that could not make their way into the main body of the thesis.

6.7.1 National vs. Collective Currency

If the DS is still experienced as an embedded currency, something valued as belonging to Kurdistan, would Kurds exchange what was negotiated in the new Iraqi constitution for something approximating the dinari Swiss? It became clear that the national currency of the NID is not valued by Kurds, even with Kurdish images and language on it. Was the exchanging of a highly valued, strong currency such as the DS for a unified regional currency, protected language status and Governmental representation, one that would be undone? Here the researcher is interested in how other countries that do not have their own national currency e.g., Montenegro, but use unofficial, ECB and IMF accepted currencies like the Euro, and do not necessarily identify with it. There are also wider economic institutional considerations such as whether a country can have its own currency and obtain EU membership as stated in the Maastricht Treaty.

6.7.2 Kurdcoin

The thesis was originally interested in the existence of a regional Kurdish currency called Kurdcoin. However, with the development of the research thesis, it led the researcher to ask, whether this can be done artificially? Can you manufacture the 'embeddedness' of a currency? However, closer to the original intentions behind the research is whether a crypto-currency that is exclusive to a certain population could secure economic independence? Future considerations are about cryptocurrency membership requirement, regulation, benefits, social and environmental responsibilities, as well as electronic application development. Follow-up research to be conducted in Kurdish urbanised areas, by Kurdish inter-disciplinary academics utilising a questionnaire survey. Targeting people 16-75, of all backgrounds and educations, gathering data as to what 'Kurdcoin' should look like and how it would

be administrated to Kurds. The aim of this study would be to further investigate the Polanyian framework as to how social and economic matters are embedded or dis-embedded within Kurdish understanding of economics and identity.

6.7.3 Interpretative Phenomenological Approach to Kurdish Identity and Currency

To continue to research and develop *Wesîle; Bereket; Qîymet; Keramet; Azadî* as to their connections between identity and currency. Further ethnographic study into domestic and household Kurdish environments and financial decision making is also needed.

As the IPA focused on lived Kurdish experiences, uncovering potentially unique culturally Kurdish phenomena, how else might this approach be used in investigating the links between identity and currency? From the interviews the researcher also became aware of another potentially embedded Kurdish practice called the *Rûsipî.* This is an individual (could also be collective), male or female, that is involved in settling disputes, judicial decisions, and giving out important life advice, including financial. They are respected for their wisdom and diplomacy in settling tribal disputes. However, if the dispute remains unsettled it goes to higher arbitration, which is almost exclusively conducted by women. This notion of gender empowerment is not well understood outside of Kurdistan. This would be a part of hopefully a new wave of Kurdish Studies told exclusively from a Kurdish perspective.

6.7.4 Swiss Dinar as Crypto-currency

Could the creation, reproduction and maintenance of a currency that had no federal or state backing, which was a non-commodity fiat money, be considered a type of 'crypto-currency'? Scholars such as Grinberg (2012) and Selgin (2015) have done just this. Like Bitcoin, for example, there existed a finite amount of currency, that is decentralised in its control and administration, and was non-commodity backed. Also like Bitcoin, regardless of its state-value e.g., unaccepted by certain institutions, it still remains collectible and socially valued. The thesis argues for a socially backed currency that is certified by the five themes, this marks the potential beginnings of a new field of economic studies for Kurds called *E-Kurdonomics*. It remains speculative whether the DS is actually superior to Bitcoin due to its physical existence?

6.7.5 Reverse Gresham's Law[110]

110 Gresham's Law' that states 'bad money drives out good'. Given two legal commodity monies, if one coin's value depreciates, for example, due to the use of base metals, whereas, other coins value appreciates due to the use of precious

Could the illegal, but hard to counterfeit status of the DS have made it more desirable to have than the legal, but easy to counterfeit ID (Guidotti & Rodriguez, 1992)? Moreover, did the embedded value of the still illegal DS make it still more desirable than the current legal NID? As Gresham's Law deals with public perceived value, how then might the concept of 'symbolic boycott' contribute to the analysis and explanation of how embedded and dis-embedded currencies obtain their value?

6.7.6 Currency as a Weapon

It is highly significant that with the new Iraqi Constitution, the unified regional currency was officially pegged to the US dollar. For today Kurds are paid in NID from a centralised Government, however it became known during the interviews that Kurds have their salaries delayed in payment, under paid, or not paid at all. Today they continue to survive by other means e.g., bartering, borrowing, helping each other. The main export of the Iraqi Government, however, is oil which is traded in dollars. Those who are paid in US dollars received a stable and highly valued currency. Those who are paid in NID receive an unstable and devalued currency, making them and the country poorer. For example, as of 03/04/23 US $1 = 1310,06 NID. The researcher tentatively asks, why would Western forces ask the Kurds to give up a strong, highly performing, yet de-centralised currency, in exchange for a new centralised US dollar pegged national currency? Even in cultural terms, the Iraqis as well as Kurdish were familiar with the DS (as it was the old pre-Saddam Iraqi currency), so why not just make the DS the new regional currency?

6.7.7 Academia as a Weapon

The researcher became aware during the research process of the political bias concerning Kurdish Studies and Kurdology e.g., the significant variation in Kurdish population numbers. Whilst this could be down to variations in census taking, the researcher suspects additional motives in under-representing Kurdish numbers is involved. Moreover, what gets repeated as facts and dominant interpretation over Kurdish history within the academic literature, could like currency, function as a weapon. To control knowledge production and distribution is a form of violence and thus a weapon. Here the researcher would like to under taker further study on muted and under-represented Kurdish experts to readdress this imbalance.

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metals, the holder will always prefer to keep the coins of greater commodity value, even if they are denominationally worth the same.

6.8 For the Researchers

For fellow academics and scholars of Kurdish studies the current research is to be used as a stepping stone. It is not to be used as a hammer for destroying the possibility of unified Kurdish identity. Rather, it is to be used as a tool of liberation. To help explain why Kurdish independency fails, but also why collective identity remains. A collective identity that demands freedom for all Kurds. A tool for alternative models of Kurdish existence, that like Polanyi's double-movement, act as a social-protectionist response to the growing threat to Kurdish independence. Where academics have portrayed Kurds as inferior, like those broken Ottoman cannons (Jwaideh, 2006), even our enemy's weapon can affirm the social-relation of the Kurds.

6.9 For the Kurds

This small, but important period of monetary history case-studied within the thesis is a part of a new wave of Kurdish studies that focuses on Kurdish experiences and voices. As a work the thesis is small, but in the words of one Participants;

> "*A drop of colour in water does not dominate, but the colour changes the water. That is important for a nation."*

Historically, Kurdistan has been at the centre of great cultural moments in human civilisation such as the Agrarian Revolution. Today they continue to grow as a stateless people, sixty million or more, which has relied on millennia of resistance, both male and female. Where other academics have focused on the disunity of Kurds, with all its geo-political consequences, the thesis shows that a form of unity did exist. Revealed in the Swiss dinar was a tacit trust and level cooperation so far unaccredited to the Kurds. Looking to the future then, if the Swiss dinar did exist as an early crypro-currency, free of centralised power, there is no reason why the Kurds cannot create a currency for their own future financial independence.

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APPENDICES

Article A - Interview guide

General Instruction;

- Notes can be made during the interview where required by the interviewer to capture specific points. Follow questions can be asked if needed during the interview itself. In addition the researcher can note nonverbal communications i.e. body language.
- Look to expand the answers and by asking open questions , use how instead why questions. Active listening, create space for dialogue and active awareness of conversations and environment is needed whole time.

Stage one introduction/greetings

- Thank interviewee for participation and taking time to share their experience and knowledge with the researcher.
- Researcher to introduce themselves.
- Tell participants about the project that the period from 1990-2003will be discussed. The researcher to establish the Interview boundaries and rules. For example the researcher invite the participant for an open and honest discussion and make them aware of the recording process so they become comfortable with it.

Stage two – warm up

- Purpose: to build trust, relationship and dialogue….to get them in a space to talk openly about money identity and culture…
- Before starting ask the Interviewees if they have any questions.
- The researcher starts the Interview with the confirmation of the cultural identity of the Interviewee (The Requirement for the interview to proceed).

Stage three mainbody

- Sensitivity is required. The researcher is to make sure that the interviewee is comfortable to proceed.
- A- Questions about the relationship of currency and Kurdish cultural Identity.
- B - Questions all about their experiences and knowledge about the period 1990-2003 and current understanding of money.

Stage four cool off

- Cross check is everything ok?
- Ask the interviewees how they are.
- Before asking the last question make them aware that the Interview coming to an end.
- Check the Interview Question list make sure none will were missed. Revisit if the interviewer thinks it is appropriate to do so…
-

Stage five closer

- Explain what will happen with the recorded audio and that it will be treated sensitively. Ask if they have any questions.

Article B - Interview Questions

1. How do you primarily feel, like a Kurd or Iraqi? -A
2. What do you understand as Kurdish culture? -A
3. Would you agree money is a universal medium of exchange?-A
4. What does money mean to you? -A
5. How does money affect you as a person? - A
6. How does money relate to your emotions? -A
7. How does the existing currency make you feel? How does it affect your identity as a Kurd? -A
8. Does money identify nations in your opinion? Example US Dollar?-A
9. How do you think currency is related to your cultural identity?-A
10. Which money was used in the year 1990-2003 here in Kurdistan? Do you have any knowledge about it and if yes, which one? B
11. How was the use of this currency known by Kurds in Kurdistan? B
12. How did it make you feel to see the currency used in Kurdistan have stronger value than the currency in Iraq? Did it make you proud in any way? B
13. Do you think either of these currencies were understood as a regional currency in that time? B
14. Were any of these currencies a symbol of nationhood in that period? B
15. Do you think that any of these currencies helped to promote the unity of Kurds? B
16. Do you think that the behavior of the Kurds towards currency changed after 2003? B
17. How did you feel about being a part of the inflationary recovery in Iraq? How did it affect your identity? Does it make you proud or stronger? B
18. How do you think a regional currency can affect a region in a way that makes people feel more connected to the region? B
19. How do you think would the reversion to own currency status impact the cultural identity of the Kurds? AB
20. How do you think the current population in Kurdistan would feel about a regional currency not bound to the New Iraqi dinar? How would your family feel about it? AB

21. Do you think, based on previous experiences, a new and strong currency would bring interaction and independence among the Kurds? AB
22. Do you think Kurdistan would get more awareness in the west if it had its own currency? AB
23. How do you think a new currency would affect the nationality and the cultural identity of the Kurds? AB
24. Do you think that the potential new currency should be limited to Kurds inside Iraq? Why do you think that? What would you call it? AB

Article C – Interview Questions- in Kurdish

1. Hun xwe çawa hês dikîn ,wek Kurdek an Iraqîyek ?
2. Hun ji kultura Kurdî çi têdigên ?
3. Hun danasîna pere wek navgîneke danustandina egerê gerdunî razîne ?
4. Wateya pere ji bo we çîye ?
5. Pere bandorek çawa li we dike ,wek kesek ?
6. Pere çawa bi hêstên we re tekildare?
7. Pereyê heyî we çawa dide hîskirin ? Bandorîyeka çawa li hêstên we yê kurdî dike ?
8. Bi gorî/nêrîna we Draw pênaseyek netewane ? Minak Dolarê Amerikî $?
9. Hun li ser girêdana nasnameya çandinî bi draw ra çawa difikirin ?
10. Kijan pere di navbera salên 1990-2003 lî Kurdistanê hate bikaranîn ? Zanahîyên we li ser heye ?Eger erê ,çîye ?
11. Bi karanîna ew draw ji alîyê Kurdan li Kurdistan pêzanîn çawa bu ?
12. Bi dîtina bihêztirbuyîna Drawê ku li Kurdistan dihate bikaranîn ji Drawê li Iraq we çawa dida hîskirin? Bi şêweyek we serberz dikir ?
13. Hun hizirdikin ku wê demê Drawan wek yên Heremê dihat dîtin ?
14. Yekek ji ewan Drawan, wê mawêyda/demêda, hemayê netewahî bu ?
15. Hun di bawerîyêdane ku ji ewan Drawan yekî alîkarîya yekrêzîya gelê Kurd kiribe?
16. Hun hizir dikin ku helwesta gellê kurd berambar Draw piştê 2003 guherîya ?
17. Hun bi buyîna beşek ji halîasanîya Iraqê xwe çawa hêsdikin ? Çi tesîr li ser nasnama te hebu ? Hun şanazîyê pêdikir an bihêztir dibun?
18. Hizrên we li ser " hebuna Drawek Herêmî dikare bi şêweyek gelek pêgirêdanîya wan bi Heremê va bihêztir bike"çîye ?
19. Hun hizirkarin ku vegerandina bo drawê xwe wê bikaribe karîgerîyek li nasnameya çandinîya Kurdan bike ?
20. Bi nêrîna we ,gelê Kurdistanê li ser Drawek Heremî, ku negirêdayê Dinarê Iraqîya hemdemî be , wê çawa hîsbikin ? Hêstên Xêzanê / Malbata we wê çawa be ?
21. Hizra we , li ser binemaya pêşî , bo drawek bihêza nu wê nujîndanek û serxwebunxwazîyê li navbera gelê Kurd bine ?
22. Tu di wê bawerîyêdayî ku ,ger drawek Kurdî hebuya wê hîşarîyeka bihêztir li nava welatên rojavayînda bihanîya ?
23. Bi nêrîna we Drawek nu wê karîgerîyek li ser netewatî û nasnama çandînîya kurdan bike ?

24. Hun di wê nêrínede ne ku potansîyela Drawê nu divêt bo kurdên ku di sînorê Iraqê de dijîn bê sînordarkirin ? Bo çi waha difikirî ? hun ev çawa pênase dikin ?

Article D - Declaration of consent

UNIVERSITY OF GLOUCESTERSHIRE
at CHELTENHAM and GLOUCESTER

Declaration of consent

Interviewee:

_____ _____

(Name) (Company)

Declaration of consent by interviewee (please tick)

- ☐ I hereby declare that I am willing to give an interview in connection with the study being conducted by doctoral candidate Rojda Subasi regarding "*E-Kurdonomics*: The Effects of a Regional Currency on Cultural Identity in Kurdistan."
- ☐ I have been informed about the study content and methodology.

I have been informed:

- ☐ That taking part in the interview is voluntary, that the interview can be terminated at any time, and that I have the right not to answer individual questions.
- ☐ That I can withdraw my participation in the research project at a later stage.
- ☐ That all data collected regarding my person will be dealt with confidentially, anonymized, and used for strictly scientific purposes.

I hereby give my consent:

- ☐ For the interview to be recorded digitally and transcribed in anonymized form afterwards.
- ☐ For parts of the interview to be used in connection with the aforementioned research project and related publications and presentations.
- ☐ For the anonymized transcripts to be viewed by the doctoral supervisors, examiners, and committees of the University of Gloucestershire.
- ☐ For the doctoral candidate to hold the copyright for the interview, while quotations from the interview will be indicated as such.

I would like to:

- ☐ Be sent a copy of the interview transcription for verification.
- ☐ Receive a summary of the research findings as soon as the research project has been completed and evaluated.

_____

(Place, date, name, signature)

Article E - Declaration of consent in Kurdish

UNIVERSITY OF GLOUCESTERSHIRE
at CHELTENHAM and GLOUCESTER

Dîyarkirina Pejirandinê

Beşdarvanê Röpörtajê (Interview)

Bawernamedayîna beşdarvan (ji kerema xwe çarxet lêxin)

- ☐ Ez amadekarîya xwe ya ji bo projeya Doktorand Rojda Subasi kû lêkolîn li ser „ E-Kurdonomics: Rola drawe di nasnameya civakî-kulturî li herema Kurdistane“ diyar dikim û röpörtaj didim.
- ☐ Ji naveroka projeyê hatim agahtarkirin

Ez hatim agahdarkirin;

- ☐ ku beşdarî ji xêrxwazîye ,dema bixwazim dikarim bibirim û di bersivandina pirsanda azad im.
- ☐ ku dikarim beşdarîya xwe paşê para bikşînim.
- ☐ ku hemu danasînen min e şexsî bi bawerî ,anonym û bes ji bo zaniyarîya akademîk tên bikaranîn

Ez dipejrînim ku;

- ☐ -Ropörtaj dikare dijital were qeydkirin ,anonîmîze kirin u dumahîk transkrîbekirin.
- ☐ Beşên ropörtajê dikarin ji bo projeya lêkolînê u pêbendîyen bi vîya va girêdayî werin bikaranin.
- ☐ Ku traskripsîyona anonîmîzekirî dikare ji alîye çavdêrê xebata doktorayê ,Zanist û Komîsyona Unîversîta Gloucestershire were dîtin.
- ☐ Ku heqê kopykirinê (Copyright) li cem Doktorande û hinek ji ropörtajê girtinê divêt bi danasîn bibe.

Ez dixwazim ,

- ☐ ropörtaja (interview) transkrîbekirî ji bo kontrolkirine ji bo min were şandin.
- ☐ kurtencama ropörtaja ev projeyê, dema xelas bu û not hate dayîn , bistînim.

_____

(Cîh , tarîx , Nav , îmze)

Article F - Declaration regarding data usage and confidentiality

UNIVERSITY OF GLOUCESTERSHIRE
at CHELTENHAM and GLOUCESTER

Declaration regarding data usage and confidentiality

Research project: *E-Kurdonomics*: The Effects of a Regional Currency on Cultural Identity in Kurdistan

Declaration by doctoral student: Rojda Subasi, hereby declares:

- That all information received from you will be treated with the utmost confidentiality and will be anonymized completely so that it cannot be traced back to you.
- That the interview will be transcribed and anonymized by the doctoral student himself and will only be viewed by doctoral supervisors, examiners, and committees of the University of Gloucestershire.
- That the audio file, the anonymized transcription, and the declaration of consent will each be stored separately on a drive that can only be accessed by the doctoral student.
- That the audio file and your personal data will be deleted by 31 December 2021 at the latest. The anonymized transcriptions will be retained until 31 December 2022 at the latest.

The steps taken in the research project comply with the University of Gloucestershire's Handbook of Research Ethics. The research project has been approved by the University of Gloucestershire; the contents and interpretations of the research project are those of the doctoral candidate and do not represent the opinion of the University.

_____

(Place, date, name, signature)

Contact details for doctoral candidate
Rojda Subasi

Contact details for primary supervisor
Prof. Dr. Volker Wittberg

Article G - Declaration regarding data usage and confidentiality in kurdish

Bawernamedayin ji bo xwedîderketina gotînên we

Projeya lêkolînê: E-Kurdonomîk: Draw (Pere) wek nasnameya civakî-kulturî li Herema Kurdistanê

Bawernamedayîna Doktorant: Rojda Subasi deklere dike

- Hemu gotinên we bi pêbawer ,rast u kesêk veşartî muamele dike, da ku hun tu zirarek jê nabînin
- Transkipsiyona gotinên we tenê ji alîye Doktorant anonîmîzekirî tê kirin ú tenê ji alîyên Alikarên xebata doktorayê,Imtihanker û komisyona Universiteya Gloucestershire tê dîtin.
- Qeyda deng û vidyoyê , transkrîpsîyona anonîmîzekirî u Bawernamedayîn her yek ji hev cuda ten qeyd kirin.Li qeyda elektronikê tenê ji alîyê Doktorant dikare were dîtin.
- Qeydên medya u tiştên we , yên sexsî heta 31.12.2021 tên sîlkirin. Transikrîpsîyonên wê jî heta 31.12.2022 tên hildan.
- Çawahîbuna projeya lêkolînê bi hemahengîya „ handbook of Research Ethics “ a Unîversîteya Gloucestershire ye. Ev Projeya lêkolinê ji alîyê Universty of Gloucestershire hatî erêkirin. Naverok û nirxandina projeyê nerîna Doktorant e ,ne a unîversîtêye.

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Cîh ,tarîx , Nav ,îmze

Hurgilîyên tekîlîdanînê bo namzetê Doktorayê	**Hurgilîyên tekîlîdanînê Imtîhankarê yekem**
Rojda Subasi	Prof. Dr. Volker Wittberg

Article H – Examples of Notes and Coins

Figure 7: Example of Coins used in Kurdistan; own source

Figure 8: Example of Coins used in Kurdistan backside; own source

Figure 9: Example of Coins used in Kurdistan; own source

Figure 10: Example of Coins used in Kurdistan back side; own source

Figure 11: Example of 25 Dinari Swiss; own source

Figure 12: Example of 25 Dinari Swiss; own source

Figure 13: DS smallest denomination -1984-1405; own source

Figure 14: DS smallest denominitaion – 1984-1405; own source

Figure 15: DS 1 Dinar; own source

Figure 16: DS 1 Dinar; own source

Figure 17: ID (possible example of counterfeit note)-1992-142; own source

Figure 18: ID (possible example of counterfeit note)- 1992-142; own source

Figure 19: ID (possible example of counterfeit note) – 2001-1422; own source

Figure 20: ID (possible example of counterfeit note)– 2001-1422; own source

Figure 21: New Iraqi Dinar 25; own source

Figure 22: New Iraqi Dinar 25; own source

Article I – Maps

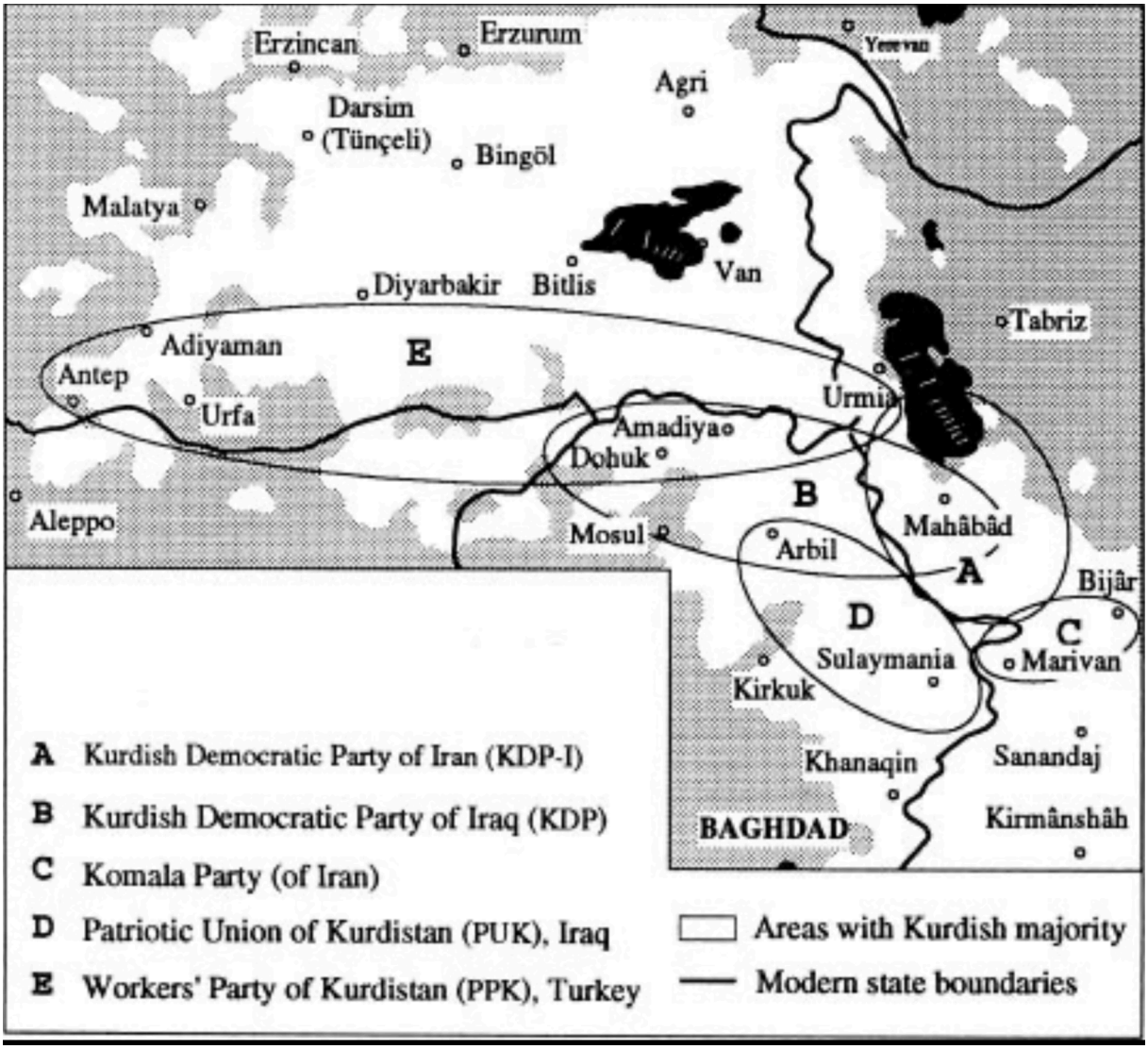

Figure 23: Illustration of location of interview partners (Dohuk, Arbil, Sulaymania), cited from Izady (1992 p.326)

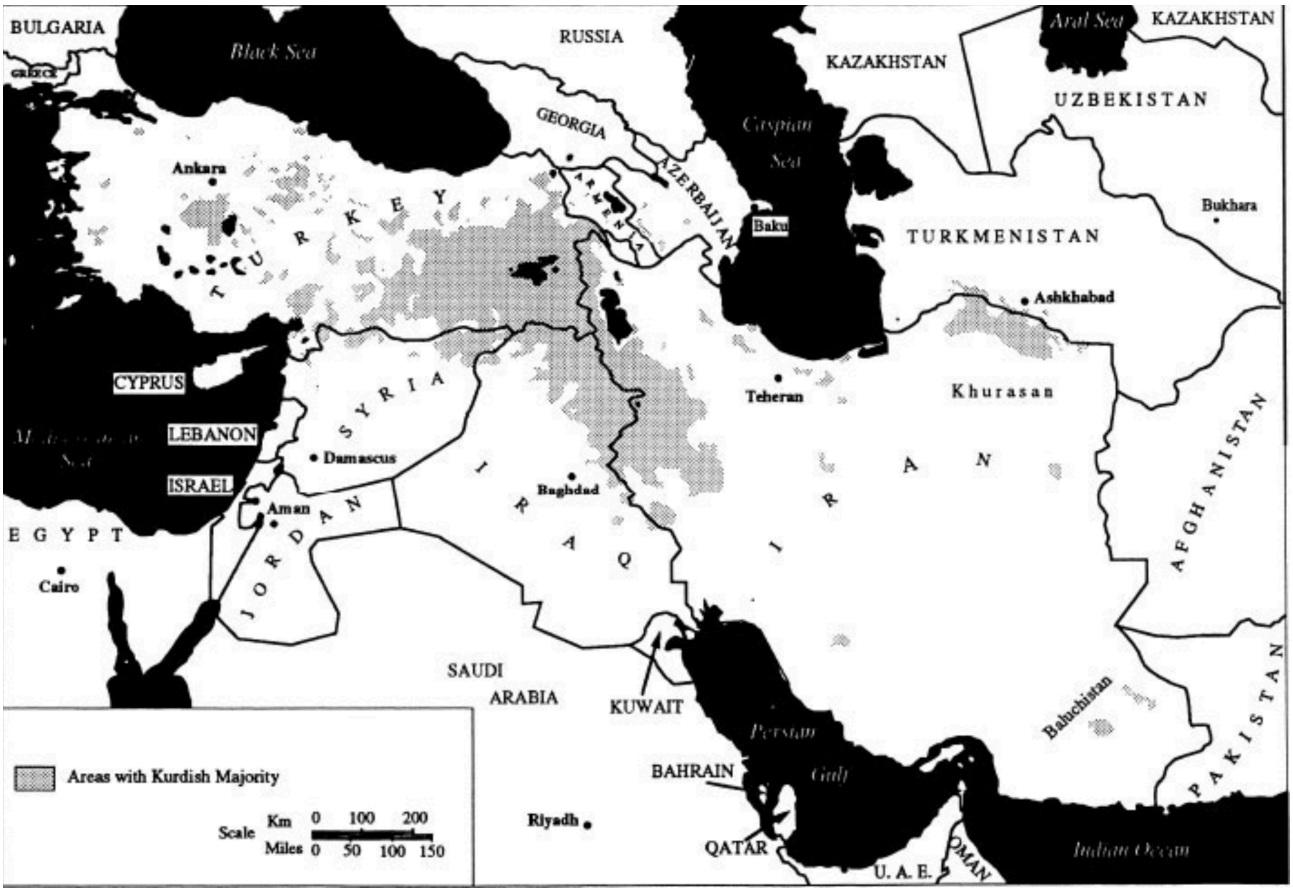

Figure 24: Areas with Kurdish majority (Izady, 1992 p.4)