Politics of subversion in development practice: Microfinance in Nepal and Vietnam

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Abstract

This paper considers the ways in which beneficiaries of microfinance programs in two Asian countries routinely transgress program protocols and regulations, and fail to conform to the entrepreneurial subjectivities the programs seek to promote. It aims to develop an interpretive framework for these practices. Specifically, we take up Abu-Lughod’s injunction to ‘use resistance as a diagnostic of power’ in order to explore the political rationalities and governmental technologies of microfinance, as well as the cultural ideologies and material conditions in particular locales. We then consider the difficult question of political agency—drawing on prevailing theories of resistance to develop a typology that distinguishes among three overlapping kinds of transgressive practices. The objective ultimately is to explore how this interpretive framework might contribute to imagining more politically engaged and responsive models of development, as well as to critiquing the market-oriented foundation of existing models.