# Research Cycle — Seven Papers to Close the Accountability Gap

# 1) From Participation to Profit? Do Government Interventions Grow Women-Led Businesses? Not So Much

Reviews 33 peer-reviewed studies and builds country scorecards (Malaysia, Indonesia, Philippines, Vietnam + failure annex). Finding: programs recruit women, but measurable gains in profitability, scale, and sustainability are largely absent.

**Accountability gap exposed:** Participation ≠ performance.

# 2) They Never Measured It: How Governments Traded Results for Rhetoric in Women's Aid Programs

Canada + Southeast Asia case studies show RBM was promised but not embedded. Introduces a 7-Dimensional Performance Framework (profitability, sustainability, resilience, market access, leadership & scale, digital capability, post-program trajectory). **Accountability fix proposed:** Measure outcomes, not activities.

### 3) Two Worlds – Two Visions: Why Women Entrepreneurs Were Never the Goal

Oxford Handbook chapter placing programs within institutional logics and technocratic feminism. Core claim: agencies pursued visibility and rhetoric rather than building real entrepreneurs; practice drifted away from lived business realities.

**Accountability lens:** Align goals with entrepreneurs' outcomes, not donor optics.

#### 4) The Cost of Aid: Broken Promises and Shattered Dreams

Quantifies the opportunity cost of aid that delivers participation without profit: fiscal leakage, deadweight loss, and the human cost of time diverted from trade to trainings. Compares 'money-out' with 'results-in,' showing what could have been achieved under true RBM.

Accountability fix: Mandatory value-for-money audits tied to the 7-Dimensional Framework, published alongside budgets.

### 5) Aid Effectiveness and the Abandonment of Accountability

Assesses OECD/UN/donor frameworks and national practice (incl. Canada). Documents the shift from outcome measurement to narrative production and how reporting 'gloss' replaced performance.

Accountability fix: Reinstate RBM with enforcement (performance compacts, independent

verification, consequence management).

### 6) Neoliberalism and the False Promise of Microcredit and Fintech

Tracks the arc from microcredit to fintech: debt without profit for many women. Shows how financial products were sold as empowerment while unit economics of women-led MSMEs were ignored.

**Accountability fix:** Tie finance to viable business models with profitability milestones, not disbursement targets.

# 7) Gender Budgeting, Technocratic Feminism, and Donor Visibility: The Illusion of Progress

Combines gender budgeting practice with governance logics: budgets labeled 'gender' without mechanisms to track entrepreneurial outcomes. Technocratic feminism elevated visibility over transformation.

**Accountability fix:** Convert gender budgets into results contracts: each line item maps to one or more of the 7 dimensions, with targets and public reporting.

## **Closing the Cycle**

Together, the seven papers expose the full accountability gap:

- Symptoms: Participation without profit.
- Diagnosis: RBM abandoned; optics over outcomes.
- **System critique:** Neoliberal finance, gender budgeting, and technocratic governance sidelined results.
- **Solution**: Enforceable 7-Dimensional Performance Framework + value-for-money audits + public reporting and consequences.