

Shifting Gender Policy from Participation to Accountability

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Chapter 1 –

Introduction

1.1 Background of the Study

This study originates from practitioner experience in the Government of Canada. In the 1980s, the challenge was to prove that Canada offered more than landscapes. At Investment Canada, where I was assigned in 1986, the task was to demonstrate that investment brought measurable results. We built the case on ten strengths — lower taxes, a well-educated workforce, absence of union disruptions, competitive infrastructure, and other tangible factors. The common thread was accountability: proving performance, not just image. That same accountability lens is applied here to gender programs in Southeast Asia.

Accountability reforms were embedded through the Financial Administration Act (FAA, 1984), the Planning, Reporting and Accountability Structure (PRAS, 1996), and the Management, Resources and Results Structure (MRRS, 2005). Each was intended to tie resources to results and provide reliable reporting to Parliament. The Treasury Board Secretariat's Policy on Results (2016) remains in effect today, requiring measurable outcomes. Yet evaluations show consistent failure to deliver real results.

The Results-Based Management and Accountability Framework (RMAF, 2005) was introduced as a management tool, not a filing exercise. It required programs to link resources and activities to outcomes, define roles and responsibilities, support ongoing performance improvement, demonstrate accountability, and provide reliable information to senior

executives and central agencies. Ottawa did not misunderstand the RMAF; they ignored it. The framework became paperwork rather than practice, a pattern repeated under MRRS and again under the Policy on Results.

Why this matters extends beyond Canada. Donor accountability frameworks were exported with funding to Southeast Asia, including Malaysia in the late 1970s and the Philippines by 1985 (Dana, 2001). The model, already flawed at home, was transferred abroad without correction. As a result, unresolved barriers and challenges became entrenched across the region, leaving women stuck where they were 40 years earlier (Lanoy, 2025a).

1.2 Problem Statement

Erosion of accountability is not abstract; it is the central weakness of gender equality programming. Despite the Treasury Board's Policy on Results (2016), \$31 billion was allocated year after year for five years with no measured results. Independent reviews confirm this failure: the Auditor General (2023) found that billions were spent with no results framework; Global Affairs Canada's evaluation (2024) admitted failure to meet feminist objectives; and the OECD Peer Review (2025) concluded Canada had abandoned results-based management in practice. Earlier reforms—FAA (1984), PRAS (1996), MRRS (2005)—all promised fixes that never materialized.

This is not just failed accountability. It is borrowed money—debt added year after year. The cost is both fiscal and human. Women left these programs with added debt, stress, and diminished self-esteem. Many lost respect from family and community when participation failed to deliver business growth. Participation was counted; outcomes were not. The export of this flawed accountability model matters for Southeast Asia. Canada and other donors embedded their vision of accountability into gender programs and transferred them abroad. This has contributed to accumulated regional debt and trapped women entrepreneurs where they were four decades ago. In plain terms, the fix was set.

1.3 Research Questions

1. Did training programs measurably improve the profitability, sustainability, and resilience of women-led businesses, or did they simply increase participation?
2. Did loans and subsidies deliver durable gains in profitability and resilience, or did they create temporary relief followed by new risks of debt stress?
3. How do outcomes differ across Malaysia, Indonesia, the Philippines, and Vietnam, and what country-specific factors explain these differences?
4. Which of the seven performance dimensions — profitability, sustainability, resilience, market access, leadership and scale, digital capability, and post-program trajectory — show measurable improvement, and which remain unchanged?
5. Does firm size matter? Are micro-enterprises less likely than SMEs or exporters to translate training and finance into measurable results?
6. What psychological impacts did failed or partial interventions have on women entrepreneurs (stress, confidence, and motivation to grow)?
7. Can a Results-Based Management framework, once re-imposed, capture these outcomes reliably and restore accountability?

1.4 Research Objectives

1. To measure the real impact of training and loans/subsidies on women-led businesses in four Southeast Asian countries.
2. To apply a 7-Dimensional Performance Framework (profitability, sustainability, resilience, market access, leadership and scale, digital capability, and post-program trajectory).
3. To design and implement a Likert-scale survey and a two-page self-assessment scorecard that capture both business and psychological outcomes.
4. To analyze differences in outcomes across firm size, sector, age, and country, and to test whether size matters.
5. To measure the psychological effects of aid programs on women entrepreneurs, including stress, confidence, and motivation.
6. To use regression analysis and descriptive statistics to establish which interventions drive measurable outcomes.
7. To provide governments, donors, and regional institutions (e.g., APEC, SME Corp

Malaysia) with results-driven evidence that restores Results-Based Management as the accountability standard.

1.5 Methodology

Research Design.

The study is structured as a program audit across four countries — Malaysia, Indonesia, the Philippines, and Vietnam — testing **two interventions**: (1) training programs and (2) e-commerce initiatives. Unlike prior studies that stopped at counting participation, this design measures **actual business performance change over time**.

Sampling and case selection.

The target is **150–200 women-led MSMEs per country**, split between training and e-commerce. Oversampling to 200 allows for slippage and attrition, ensuring results remain valid even if 20–25 percent of firms are lost to follow-up. The sample frame includes women-led MSMEs that completed an intervention between **2021 and 2023**. Stratified purposive sampling will balance sector (retail, services, agriculture, manufacturing), firm size (micro and SME), and program provider.

Sample size justification.

A target of 150–200 firms per country meets the **minimum requirements for applied program evaluation and survey research**. It provides enough cases for regression analysis with multiple predictors, sufficient power to detect moderate effect sizes at 80 percent confidence (Cohen, 1992), and protection against attrition typical in longitudinal fieldwork.

Data collection.

Outcomes will be measured at **12 months** and **24 months** post-intervention. Primary instruments include the structured **7D Performance Questionnaire (7D-PQ)**, supplemented by business records, financial statements, and targeted qualitative interviews to capture context and lived experience.

Measurement framework. Outcomes are tracked on the **Seven-Dimensional Performance Framework**:

- **Profitability** – net income change,
- **Sustainability** – cash flow adequacy and debt servicing,
- **Resilience** – continuity under external shocks,
- **Market Access** – share of revenue from new customers, exports, or digital channels,
- **Leadership and Scale** – employment growth and management practices,
- **Digital Capability** – adoption of e-commerce, digital payments, online marketing,
- **Post-Program Trajectory** – whether firms sustain, decline, or exit post-intervention.

Each dimension will be scored quantitatively, enabling comparisons across interventions and countries. The **Mindset Module** (stress, confidence, motivation) will be measured separately to avoid conflating financial/operational results with psychology, while still tracking whether interventions leave women more — or less — able to sustain gains.

Analysis. Data will be analyzed through descriptive profiles, change scores at 12 and 24 months, cross-country and cross-intervention comparisons, and mixed-effects regression models to estimate intervention effects. Reliability and factor structure will be tested on pooled data. Dashboards will report **7D outcomes** and **Mindset outcomes** separately.

1.6 Significance of the Study

This study also restores accountability to the human consequences of aid programs. Stress, loss of confidence, and reduced motivation are themselves evidence of failure. By capturing these outcomes, the framework closes a gap long ignored by donors and governments.

The study matters in four ways:

Policy significance: It demonstrates how \$31 billion in Canadian gender aid was allocated without measured results, eroding accountability and undermining fiscal responsibility.

Human significance: It highlights the cost borne by women—stress from debt, diminished self-esteem, loss of family respect—when participation fails to deliver performance.

Regional significance: Donor 'generosity' exported flawed accountability models, contributing to debt accumulation in Southeast Asia and leaving women entrepreneurs stuck where they were 40 years earlier (Dana, 2001; Lanoy, 2025a).

Partnership significance: The study is structured for scale. Anchored by partnerships with universities, SME Corp Malaysia and its counterparts, and supported through APEC, the design allows the pilot to expand from Malaysia to three additional Southeast Asian countries, and by Year 5 to all 21 APEC economies. This trajectory ensures comparability, policy learning, and adoption of results-based accountability standards across the Asia-Pacific region

1.7 Scope of the Study

Geographic scope: Pilot in Malaysia, extended to Indonesia, the Philippines, and Vietnam.

Implementation scope: While the pilot covers four countries, the framework is structured to scale through APEC institutions, reaching all 21 member economies by Year 5.

Programmatic scope: Training and e-commerce interventions are included. Poverty alleviation programs targeting the B40 are excluded, as they address survival needs, not entrepreneurship.

Analytical scope: The 7D Framework measures business outcomes at baseline, 12 months, and 24 months. Results will be compared across countries and against Canada's accountability reform lineage.

1.8 Limitations of the Study

1. **Geographic scope:** The pilot phase in Malaysia cannot be generalized until the larger four-country study is conducted.
2. **Sample size and attrition:** While 150 is sufficient for exploratory testing, attrition may reduce the effective sample. Oversampling mitigates this risk.
3. **Data sources:** Reliance on government and donor data may bias reporting toward participation over performance.
4. **Self-reports:** Questionnaire data may include bias. This is reduced through concrete operationalization and triangulation.

1.9 Definition of Terms

Participation: Enrolling in or completing a government or donor intervention. Measures exposure, not outcomes.

Performance: Measurable business outcomes after participation. Includes profitability, sustainability, resilience, market access, leadership & scale, digital capability, and post-program trajectory.

Results-Based Management (RBM): Management approach requiring clear objectives, indicators, monitoring, and use of results information. In Canada, embedded through FAA (1984), PRAS (1996), MRRS (2005), and Policy on Results (2016).

Financial Administration Act (FAA): 1984 amendments mandated results-based reporting by tying resources to outcomes.

Planning, Reporting and Accountability Structure (PRAS): Introduced in 1996 to link resources to outcomes. Often failed in practice.

Management, Resources and Results Structure (MRRS): Implemented in 2005 to standardize program structures, expected results, and indicators. Became compliance rather than management.

Policy on Results (2016): Current TBS policy requiring departmental results frameworks and annual reporting. Still in effect, but often applied in form rather than substance.

Seven-Dimensional Performance Framework (7D Framework): Tool developed to measure women-led MSME outcomes across seven dimensions.

Scorecards: Country-level summaries classifying interventions as success, mixed, or failure based on outcomes.

B40: Bottom 40 percent of household income in Malaysia. Programs here are poverty alleviation, not entrepreneurship.

Human Cost: Psychological and social consequences when participation fails to deliver performance (debt stress, diminished self-esteem, loss of respect).

1.10 Structure of the Study

This dissertation is organized into eleven chapters:

Chapter 1: Introduction.

Chapters 2–8: Seven published papers, each addressing different aspects of women-led MSME interventions and accountability.

Chapter 9: Discussion, synthesizing findings across all studies.

Chapter 10: Key findings and recommendations, with policy proposals to reinstate RBM.

Chapter 11: Conclusion, summarizing contributions and future directions.

References

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Treasury Board of Canada Secretariat. (2016). *Policy on Results*.

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Dana, L.-P. (2001). *The promotion and export of entrepreneurship models*.

Annex 1: Country Scorecards

ANNEX 1 a. MALAYSIA – INTERVENTION SCORECARD

No.	Study	Author(s)	Year	Classification	Justification
1	<i>Women Entrepreneurs and Microcredit: Evidence from AIM Participants in Kelantan</i>	Rahmah Ismail et al.	2018	Mixed	Inconsistent post-loan gains in income and savings and no business expansion.
2	<i>Government Support, Risk-Taking Propensity, and Women’s Business Entry</i>	Yusoff et al.	2021	Mixed	Psychological effects observed; no sustained business growth or profit link.
3	<i>A Framework for Evaluating Women Entrepreneurs’ Business Performance</i>	Nor, Abdullah, & Wahab	2017	Mixed	Conceptual model strong; no implementation or policy adoption.
4	<i>Women Entrepreneurs and Microcredit Sustainability in AIM</i>	Shamsuddin et al.	2020	Mixed	High borrowing activity; monitoring did not link lending to outcomes.
5	<i>TEKUN Nasional’s Role in Supporting Women Entrepreneurs</i>	Omar et al.	2022	Mixed	High participation and satisfaction; no sustained income or profit gains.
6	<i>Impact of SME Corp Malaysia Programs on Women-Led Businesses</i>	Saufi et al.	2021	Mixed	High awareness and participation; showed limited profitability change.
7	<i>Effectiveness of MARA’s Entrepreneurial Support Services</i>	Mohd Jani et al.	2023	Mixed	Services were delivered; beneficiaries lacked access to markets or scale.
8	<i>The Sustainability of Women Entrepreneurs in Malaysia</i>	Abu Bakar et al.	2019	Mixed	Identified barriers like financing and gender bias; no performance tracking.
9	<i>AIM Women Borrowers’ Exit Patterns and Causes</i>	Mokhtar et al.	2022	Mixed	Revealed default and dropout patterns; offered no structural reform of lending model.
10	<i>Gender Empowerment Through Entrepreneurial Policy in Malaysia</i>	Zainol & Nor	2017	Mixed	Strong intent; weak enforcement; no results tracking.

ANNEX 1b. INDONESIA – INTERVENTION SCORECARD

No.	Study	Author(s)	Year	Classification	Justification
1	SME Development, Economic Growth, and Government Intervention	Tambunan	2008	Successful	Microcredit reached women; loan size insufficient for sustained growth
2	Government Assistance for Women UMKMs and Impact on Family Income	Palar, Lontaan & Assa	2022	Successful	Improved household income; behavioral change observed; results tied to program participation.
3	Government Support on Women’s Entrepreneurial Intention After Layoffs	Arina, Sumanti & Gradiano	2022	Successful	Increase entrepreneurial intention; strong gender focus and positive outcomes.
4	Tech Adoption, Social Capital, Culture, and Government Policy	Abdullah, Setiawan, Effendy & Pangemanan	2024	Mixed	Strong model; no post-program tracking; unclear if policy translated to sustained impact.
5	Financial Literacy, Innovation Capability, and Government Support	Ahdanisa & Tarmidi	2024	Mixed	Financial literacy improved; income and growth outcomes not reported nor linked to support.
6	MSME Market Structure, Social Entrepreneurship, and Empowerment	Harisandi, Brabo, Christiananta & Yosua	2024	Mixed	Some program linkages worked; limited market creation outcomes
7	Women’s Empowerment After Entrepreneurship Training	Kusumawati & Muflikhati	2023	Mixed	Motivation increased; few businesses expansions; mostly psychological training impact
8	Impact of Entrepreneurship Education on Women’s MSMEs	Pitaloka & Indrawati	2023	Mixed	Women gained skills; no financing and formal links; no outcome data
9	Non-Financial Support and Recovery of Firm Performance	Maria Rio Rita, Nidar & Suhendra	2022	Failed	No measurable impact of support on weaker MSMEs; no gender-disaggregated outcome indicators
10	MSME Aid During COVID-19 in Yogyakarta	Wijayanti, Nugroho & Setiawan	2020	Failed	Minimal impact of existing government programs; MSMEs still vulnerable and underfunded.
11	SME Failure Analysis and Policy Reform Recommendations	Sondakh, Karwur & Kindangen	2023	Failed	Recurring failures despite repeated support; structural reform not implemented.

ANNEX 1 c. PHILIPPINES – INTERVENTION SCORECARD

No.	Study	Author(s)	Year	Classification	Justification
1	Assessing the Impact of Local Government Policies on MSMEs Resilience in NCR Amidst COVID-19 Pandemic	Wilson Cordova	2024	Mixed	Socio-economic metrics used; but limited policy effect on resilience outcomes.
2	E-Women in E-Business: Probing into State-Led and Individual-Based Finance-Gathering Initiatives	Hernando et al.	2022	Mixed	Programs (CARES, KMME) were available; but poor digital access, loan sizes, and outreach persisted.
3	Exploring the Challenges and Success of Women Entrepreneurs in Pampanga	Quiambao & Reyes	2019	Mixed	Insights into coping strategies and informal supports; no analysis of formal government intervention.
4	The Moderating Effect of Digital and Financial Literacy on the Digital Financial Services and Financial Behavior of MSMEs	Angeles	2022	Mixed	No improved behavior unless DFS paired with digital/financial literacy. Government role indirect.
5	The Role of Adaptive Resilience on the Financial Performance of Philippine Hospitality and Tourism Enterprises	Guliman-Qudsi et al.	2024	Mixed	No significant link between resilience and profitability; gender disparities persisted.
6	Business Strategies of MSMEs in Response to the COVID-19 Pandemic	Tabinas, Paradero & Casinillo	2022	Informative Only	No intervention evaluated; MSMEs identified unmet needs from DTI. Useful for grassroots perspective.
7	Exploring the Challenges of Women Entrepreneurs in the Philippines	Almonte-Acosta	2020	Mixed	Hghlighted systemic policy weaknesses, especially for informal and rural sectors.

ANNEX 1 d. VIETNAM – INTERVENTION SCORECARD

No.	Study	Author(s)	Year	Classification	Justification
1	Policy Implications to Improve the Business Environment	Nguyen & Hoang	2017	Mixed	Measured income, employment, and registration rates; improvements limited by weak implementation and delivery inefficiency.
2	Performance of Agricultural Cooperatives Led by Women	Hoang et al.	2022	Mixed	Women had similar revenue outcomes to male-led co-ops; but women faced persistent gaps in infrastructure, leadership, and support.
3	Breaking Barriers: Unveiling Motivations, Challenges, and Policy Recommendations	Christodoulou et al.	2024	Mixed	Identified strong entrepreneurial drive but fragmented programs and unmet policy support needs.
4	Women-Led Incubator Models in Vietnam	Tran et al.	2019	Mixed	Case study of small-scale incubators. Viable models identified; weak post-program support; limited long-term impact.
5	Women Entrepreneurs and Access to Credit and Training	Pham et al.	2018	Mixed	Found training uptake; poor credit access; weak coordination across schemes.

Annex 2: Measurement Framework

Data Collection

Data will be collected at three points:

1. after participation in the government intervention
2. 12 months post-intervention
3. 24 months post-intervention

Primary instruments will include structured surveys, business records, and financial statements, complemented by qualitative interviews to capture context and lived experiences.

Performance will be measured using the **Seven-Dimensional Performance Framework**, which tracks real business outcomes rather than symbolic participation:

1. **Profitability** – Change in net income (percent change baseline to 12/24 months).
2. **Sustainability** – Cash flow adequacy and debt servicing capacity.
3. **Resilience** – Business continuity under external shocks (measured by ability to maintain revenue and employment).
4. **Market Access** – Share of revenue from new customers, export markets, or digital platforms.
5. **Leadership and Scale** – Growth in employment, management practices, and decision-making authority.
6. **Digital Capability** – Extent of e-commerce, digital payments, and online marketing adoption.
7. **Post-Program Trajectory** – Whether firms sustain, decline, or exit after the program ends.

Each dimension will be scored quantitatively, allowing comparative analysis across interventions and countries. **Mindset Module will be measured separately** to avoid conflating financial/operational results with psychology, stress, confidence, and motivation are captured in a distinct module administered with the 7D at each wave. This preserves the clarity of **profitability** and other core dimensions while still tracking whether interventions leave women more or less able—in state of mind—to sustain gains.

Survey Packet

Part A — 7D Business Outcomes (Likert, 1–5)

Instructions:

“Please tell us how much you agree or disagree with these statements about your business performance in the last 12 months.”

Scale: **1 = Strongly Disagree ... 5 = Strongly Agree**

Profitability

- P1. My business generates more net income now than before the program.
- P2. My profits are enough to reinvest and grow.
- P3. My profits are more stable month to month than before.
- P4. I am satisfied with the financial performance of my business.
- P5. My net profits are sufficient to support my household and business needs.
- P6. Compared to peers, my business is financially stronger.

Sustainability

- SUS1. My cash flow is strong enough to cover regular expenses.
- SUS2. I can comfortably meet my loan or debt obligations.
- SUS3. My business can survive without new subsidies or grants.
- SUS4. I can maintain positive cash flow during slow sales months.
- SUS5. My business has savings or reserves to cover emergencies.
- SUS6. I feel confident in my ability to manage long-term financial stability.

Resilience

- R1. My business can keep operating when unexpected problems occur.
- R2. I can maintain staff and operations during tough periods.
- R3. My business bounces back quickly after a setback.
- R4. I have backup plans or strategies for common risks.
- R5. I can recover revenue after disruptions faster than competitors.
- R6. I can adapt my products/services when the market changes.

Market Access

- MA1. I have successfully reached new customers in the past year.
- MA2. I have entered at least one new market or channel.

- MA3. My business revenue depends less on one or two main customers.
- MA4. I have expanded into digital or export markets since the program.
- MA5. My business can compete successfully against others in my sector.
- MA6. I have diversified my sales channels (in-person, online, wholesale, export).

Leadership & Scale

- LS1. I have increased the number of employees since the program.
- LS2. I delegate responsibilities effectively to staff.
- LS3. I feel confident leading a larger team.
- LS4. I have trained staff to take on more responsibility.
- LS5. My role has shifted from day-to-day work to leadership and growth.
- LS6. I feel capable of scaling my business beyond its current size.

Digital Capability

- DC1. I use digital tools (e-commerce, payments, marketing) more than before.
- DC2. Online sales are a meaningful part of my revenue.
- DC3. I feel confident adopting new digital platforms.
- DC4. My business relies on digital tools for key operations.
- DC5. I regularly use social media or online ads to reach customers.
- DC6. I believe digital tools improve my competitiveness.

Post-Program Trajectory

- PT1. My business is growing compared to before the program.
- PT2. I plan to invest to expand in the next 12 months.
- PT3. I believe the program's impact on my business is lasting.
- PT4. My long-term business goals are clearer since completing the program.
- PT5. I see my business as more sustainable than before the program.
- PT6. I expect my business to continue growing after two years.

Part B — Mindset Module (Likert, 1–5)

Instructions:

“Please indicate how much you agree with each statement about how you feel running your business in the last 30 days.”

Scale: 1 = Strongly Disagree ... 5 = Strongly Agree

Stress (reverse-scored)

- ST1. I feel overwhelmed by the demands of my business.
- ST2. Worry about the business makes it hard to focus on growth.
- ST3. Business pressures drain my energy.
- ST4. I feel close to burnout because of business stress.
- ST5. Running my business makes me feel anxious most days.
- ST6. I often feel exhausted by business responsibilities.

Confidence

- CF1. I can make the right decisions to grow this business.
- CF2. I can handle unexpected problems when they arise.
- CF3. I can negotiate effectively with customers, suppliers, or lenders.
- CF4. I am confident setting long-term goals for my business.
- CF5. I feel capable of managing staff and delegating tasks.
- CF6. I believe I can compete successfully in my market.

Motivation

- MO1. I have the energy to pursue new customers and markets.
- MO2. I intend to invest time and effort to expand this business in the next 12 months.
- MO3. I feel excited about working on this business most days.
- MO4. Setbacks do not reduce my determination to keep going.
- MO5. I feel motivated to learn new skills to grow the business.
- MO6. I am driven to make my business a long-term success.

Scoring & Analysis

- **Scale construction:** Average each 5-7 items per construct → sub-indices (Profitability, Sustainability, etc.; Stress, Confidence, Motivation).
- **Composite indices:** 7D Business Index (aggregate of 7 subscales); ESM Index (aggregate of Stress [reverse-coded], Confidence, Motivation).
- **Analysis:** Compare means at 12 and 24 months; regression models to test associations between program type and outcomes.
- **Reporting:** Dashboards show 7D outcomes and Mindset (ESM) separately, plus cross-tabs (e.g., “High 7D but Low ESM”).

Analytical Strategy

- **Descriptive Statistics:** To establish baseline characteristics and post-intervention shifts.
- **Comparative Analysis:** Cross-tabulation of outcomes by country, sector, and intervention type.
- **Trend Analysis:** 12-month vs 24-month progression to identify sustainability.
- **Audit Lens:** Gaps between reported donor/government outputs and actual firm-level results will be highlighted.

Ethical Considerations

Participation will be voluntary with informed consent. Confidentiality of business financial records will be maintained. Only aggregated results will be reported to protect participants.

Justification of Method

This design mirrors a **Treasury Board-style audit**, where the test is not whether money was spent, but whether measurable results were achieved. By embedding a rigorous, multidimensional framework, the study addresses the accountability vacuum left by governments and donors over the last four decades.

Annex 3: 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 ¹ 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 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.