GESI GUIDE TO UNDERSTANDING STRUCTURAL GENDER AND SOCIAL POWER DYNAMICS IN RURAL SETTINGS

A practical framework for inclusive rural enterprise systems

Foreword:
Intelligence Before Intervention

Tolulope Makinwa
Executive Director, Muazu Africa

GESI work in Africa has long been treated as a training problem. Send women to workshops. Run sensitisation sessions. Count attendance. Report outputs. Move on.

At Muazu Africa, we take a different view. Awareness has rarely been the bottleneck. Structural barriers are. Addressing structural barriers demands diagnostic precision and rigorous field intelligence, not more classroom hours.

Muazu Africa operates as a rural enterprise intelligence architecture, integrating GESI to understand how gendered risk, safety, and inclusion shape market behaviour, labour supply, and investment viability in communities such as Ozoro. Our work sits across frameworks, field analysis, and systems design. We build the intelligence infrastructure that makes interventions worth designing.

FIELD CASE: OZORO, DELTA STATE

Public sexual harassment incidents during a university festival in Ozoro altered women's mobility patterns, disrupted student spending, and constrained small business operations in ways that standard market surveys did not capture. A rights-aware market diagnostic would have detected the social inclusion gaps in advance: which market segments were becoming inaccessible to women, which value chains were thinning from gendered security risks, and which investment environments were losing viability due to absent festival-governance intelligence.

GESI-informed diagnostics quantify and de-risk such environments for enterprises and capital. Mapping who is absent from the marketplace, and why, surfaces the risk profile that no financial model currently prices. A community where women withdraw from markets over safety concerns carries suppressed demand, weakened labour supply, and reduced investability. These are investment-grade signals.

Applied with rigour, the GESI analytical frame reveals which assumptions are costing programmes their impact, which resource flows are captured by the already-advantaged, and which design choices quietly replicate the inequalities they were meant to address.

> ***The most important intelligence rarely lives in data systems. Finding who is absent from the room, and understanding why, defines the GESI lens.***

TABLE OF CONTENTS

This guide is designed for practitioners, fund managers, rural enterprise developers, and development actors working to embed GESI intelligence into their programmes, investments, and institutional frameworks.

01 Introduction: Why GESI Matters in Rural Enterprise Systems

Gender Equality and Social Inclusion (GESI) is not a compliance framework to be tacked onto development programmes. It is a diagnostic lens — a way of reading how power moves through communities, economies, and institutions. In rural African settings especially, ignoring these dynamics does not make them disappear. It simply means that your programme, investment, or policy will be shaped by them without your awareness.

Rural economies are not economically simple. They are complex, layered systems where production, reproduction, land governance, credit access, and social capital are all entangled with gender and caste-equivalent social hierarchies. A woman farmer in northern Nigeria or southern Ethiopia is navigating not just market prices and seasonal rainfall — she is negotiating visibility, mobility restrictions, access to household income, and the terms on which she is permitted to participate at all.

> *GESI is not about adding women to existing systems. It is about interrogating whether those systems were built for everyone in the first place.*

For fund managers and enterprise developers, ignoring these dynamics carries real financial risk. Programmes built on gender-blind assumptions frequently underestimate the barriers facing women-led enterprises, misjudge household economic decision-making, and fail to anticipate how social norms will mediate uptake of new products or services.

This guide is grounded in field experience across Sub-Saharan African rural economies. It does not speak in abstractions. It offers frameworks, questions, and tools that practitioners can apply in real time — in community dialogues, enterprise assessments, investment due diligence, and programme design reviews.

WHY IT MATTERS NOW

The Stakes for Rural Enterprise Investment

The Africa rural enterprise space is seeing renewed attention from impact investors, DFIs, and commercial actors. This creates both opportunity and responsibility. Investments that fail to account for structural gender and social inclusion dynamics risk replicating inequality at scale — concentrating resources in the hands of already-advantaged actors while deepening the exclusion of women, youth, and socially marginalised groups.

> GESI-informed investment is not charity — it is risk management. Markets built on exclusion are fragile. Systems designed for the full population are more resilient, more productive, and more sustainable.

02 Understanding Structural Power in Rural Contexts

Power in rural settings is rarely visible as a legal or formal constraint. It is embedded in norms, practices, and institutions that appear natural or culturally self-evident. This is what makes structural power so difficult to disrupt — and why surface-level interventions so often fail.

Key Dimensions of Structural Power

Land Tenure and Asset Control: In most sub-Saharan African rural contexts, land is controlled by men. Even where women have use rights, they rarely have ownership rights. This has cascading consequences: women cannot use land as collateral, cannot make long-term investment decisions independently, and often lose access to land upon widowhood or divorce. Enterprise programmes that do not address this dimension will consistently find that women-led enterprises are undercapitalised and subject to sudden loss of their productive base.

Social Capital Architecture: Rural economies run on trust networks. Who is included in cooperative savings groups, who gets to speak in market committees, whose word carries weight when disputes arise — these are all governed by social capital structures that are deeply gendered. Men occupy formal leadership in most rural economic institutions; women's leadership tends to be informal, collective, and therefore less legible to outside investors.

Mobility and Time Poverty: Women in rural settings carry the majority of unpaid care and domestic work. This limits their mobility, their availability for training and market participation, and their capacity to engage in economic activities that require reliable time commitments. Programmes that schedule activities without accounting for care schedules, or that require travel to distant locations, will systematically exclude the most constrained women.

Intra-household Decision Making: Economic decisions at the household level are rarely made by one person alone. Understanding who controls household income, who decides on expenditure, and how financial decisions are negotiated within families is essential to designing programmes that actually shift resources toward women and youth.

> *Structural power is not always oppressive intent — it is often accumulated custom. But its effects are real, measurable, and financeable. Practitioners must learn to name it precisely.*

Field Principle: Always map power before you map markets. Knowing who produces, who sells, who decides, and who profits is the foundation of any GESI-informed enterprise analysis.

03 GESI Pillars in Practice

Effective GESI programming rests on four interconnected pillars. These are not sequential — they must be addressed simultaneously, because they reinforce and depend on each other.

PILLAR 1: ACCESS Who has access to resources, markets, information, finance, and services? Access is never neutral. It is shaped by gender, age, marital status, ethnicity, disability, and geography.	**PILLAR 2: PARTICIPATION** Are marginalised actors present at the table, or just nearby? Meaningful participation requires that voices shape decisions, not merely witness them.
PILLAR 3: CONTROL Who controls benefits, profits, and outcomes? Access without control is fragile. Women who produce but cannot control their income are in a vulnerable position regardless of the enterprise's commercial success.	**PILLAR 4: TRANSFORMATION** Are underlying norms and power structures changing? Programmes that shift access without transforming norms will see regression the moment external support withdraws.

These pillars apply across all levels of enterprise systems: at the household, community, market, and policy levels. Strong GESI programming moves across all four pillars — not sequentially, but simultaneously — because each pillar reinforces the others.

> *Real transformation requires change at three levels simultaneously: individual capacity, relational dynamics, and structural conditions. Focusing on only one level produces change that is fragile and reversible.*

04 Cultural Quotient and Contextual Intelligence

One of the most consistent failure modes in GESI programming is the assumption that frameworks designed in one context transfer cleanly to another. They do not. Culture is not a barrier to GESI — it is the medium through which GESI must be navigated.

Cultural Quotient (CQ) refers to the capacity to work effectively across cultures — to read what is unsaid, to understand what motivates behaviour that seems irrational from the outside, and to find the leveraged points within a cultural system where change is already beginning to happen.

Building Contextual Intelligence in Rural Settings

Understand the local authority architecture: Who grants permission? Not just formal leaders, but the informal gatekeepers — the elder whose blessing determines whether women show up to training, the religious institution whose position on female mobility shapes everything downstream.

Read the economics of social norms: Many harmful gender norms are economically rational from within the system that produced them. Brideprice systems, for instance, create incentives to limit girls' education because higher education increases expected brideprice. Understanding these economic logics is essential to designing interventions that shift incentive structures rather than simply moralising.

Identify the internal norm entrepreneurs: In every community, there are women and men who are already quietly stretching gender norms — the woman who has negotiated market access, the husband who supports his wife's enterprise, the young man who challenges received wisdom in community forums. These are the practitioners' entry points.

> Field Principle: The most effective GESI work amplifies what is already quietly happening in a community, rather than introducing something entirely foreign. Transformation from within is more durable than transformation from outside.

Practitioners working in rural settings must resist the temptation to treat 'culture' as monolithic. Every community is in motion. Age, education, migration experience, exposure to urban markets, and access to digital information all create fissures in cultural consensus that GESI programming can work within.

> *The question is never 'how do we change this culture?' It is: 'Where is this culture already changing, and how do we support those who are leading that change from within?'*

05 Safety and Agency in Rural Economies

Agency — the capacity to make meaningful choices — is the foundation of genuine inclusion. But agency without safety is illusory. For women in many rural contexts, economic participation comes with real risks: increased domestic conflict when women earn independently, social sanction for departing from accepted roles, and vulnerability to harassment or violence in market spaces.

GESI-informed programmes must actively assess and mitigate these risks. This means asking: Does participating in this programme make women safer or more vulnerable? Are there community norms or partner behaviours that will backlash against women who gain economic visibility? How does the programme design account for these risks?

Safety Audit Questions for Programme Design: Does participation require travel in unsafe conditions? Does earning income risk triggering domestic conflict? Are programme spaces physically and psychologically safe? Is there a mechanism for women to report risk or harm without exposure?

06 Equity vs Equality in Resource Access

One of the most important conceptual distinctions in GESI work is between equality and equity. Equality distributes identical resources — everyone gets the same thing. Equity distributes resources according to need — different groups receive different things to reach the same outcome.

In rural enterprise settings, treating all smallholders as equivalent is a form of institutionalised gender bias. Women farmers are typically starting from a lower asset base, with less access to formal credit, smaller landholdings, and higher time burdens. A programme that offers identical support to all participants is effectively favouring those who are already better positioned.

> *Equity is not preferential treatment — it is corrective investment. It recognises that the current starting point is not a neutral baseline, but the accumulated result of historic exclusion.*

Practical equity means: designing credit products that accommodate women's collateral constraints; offering training during hours that account for care schedules; structuring markets that bring services to where women already are rather than requiring women to come to where services happen to be located.

07 Voice, Representation, and Decision-Making Power

Presence is not representation. A programme that includes women in its beneficiary list but does not ensure that women's voices shape its design, implementation, and adaptation has achieved inclusion in form but not in substance.

Decision-making power in rural enterprise systems is distributed across multiple levels: the household, the cooperative, the community leadership structure, the value chain governance body, and the policy environment. GESI-informed practitioners map decision-making at all these levels and deliberately create mechanisms for underrepresented groups to influence decisions that affect them.

What Meaningful Voice Looks Like in Practice

- Women's feedback shapes programme adaptation — not just data collection
- Governance structures of cooperatives and producer groups have clear representation targets
- Women are present in value chain negotiations, not just at the production stage
- Youth and minority ethnic groups have structured forums for raising concerns
- Programme staff include people who reflect the communities being served

Voice without institutional backing is fragile. The most durable GESI gains come when women's representation is written into governance constitutions, formalized in leadership structures, and protected by accountability mechanisms that outlast any single programme cycle.

08 Inclusion Beyond Participation

The inclusion trap is one of the most common failure modes in development programming: women and marginalised groups are counted as participants but remain peripheral to value creation and benefit. They attend trainings but do not access capital. They join cooperatives but do not sit on governance boards. They produce but do not set prices.

Genuine inclusion means that previously excluded groups are not merely present within systems — they are actively shaping them. This requires deliberate design choices: co-designing programmes with intended beneficiaries from the outset, building leadership pipelines within enterprise structures, and measuring not just participation rates but decision-making influence and asset accumulation over time.

> *If your programme is successfully including women in activities but not in leadership, governance, or profit — then your programme is producing inclusion in service of a system that remains exclusionary.*

09 Market Behavior and Gendered Economic Roles

Markets are not gender-neutral. They are social institutions, and their rules — formal and informal — reflect the social structures of the societies that produced them. Understanding how gender shapes market behaviour is essential to designing rural enterprise interventions that actually work.

In most rural African markets, women dominate certain value chain segments (processing, small-scale retail, local food markets) while men dominate others (export-oriented production, transport, formal market institutions). These patterns are not simply the result of preference — they reflect historical exclusions, mobility constraints, credit access differentials, and social norms about what economic activities are appropriate for whom.

WOMEN'S TYPICAL MARKET ROLES	MEN'S TYPICAL MARKET ROLES
Processing and value addition Local and informal retail Subsistence and household food provision Informal savings and credit groups	Bulk commodity trading and export Transport and logistics Formal market institution leadership Land-based production at scale

Interventions that only target easily visible market actors — typically men in formal roles — miss the majority of rural economic activity. Women's contributions are frequently uncounted, undervalued, and invisible to outside investors. This invisibility is itself a structural problem that GESI programming must address.

10 What Makes an Enterprise Investable Through a GESI Lens

GESI is increasingly material to investment decisions — not merely as a compliance consideration, but as a core component of investment quality assessment. Enterprises that embed gender equity and social inclusion in their business model are more likely to demonstrate resilient supply chains, loyal and productive workforces, and community licence to operate.

- Governance: Are women represented in leadership and decision-making?
- Workforce: Does the enterprise provide safe, equitable working conditions?
- Supply Chain: Are women smallholders fairly contracted and paid?
- Financial Inclusion: Does the enterprise improve women's financial independence?
- Community Impact: Is the enterprise's presence increasing or decreasing equity in the local system?

11 Applying Rural Enterprise Intelligence to GESI

Rural enterprise intelligence is the art of reading a rural economic system with the precision of a practitioner and the curiosity of a researcher. It means going beyond what is formally reported — into what is informally practiced, what is unspoken, and what is systemically shaped.

When applied to GESI, rural enterprise intelligence produces insights that formal surveys routinely miss: the woman who processes groundnuts but hands the cash to her husband before she reaches home; the cooperative that lists women as members but reserves committee seats for men; the outgrower scheme that contracts in the husband's name even when the wife does the farming.

> Applying GESI Intelligence: Start every field visit with a walk-through of who is present, who is absent, and who is speaking. Absence is data. Silence is data. Deference is data. The practitioner who can read these signals is already ahead of the standard monitoring framework.

Rural enterprise intelligence also means understanding seasonality in GESI terms: how does women's workload shift with harvest season? How does food insecurity affect girls' school attendance and therefore their long-term economic trajectories? How do remittance flows from urban-migrant husbands change intra-household power dynamics?

12 Practical Tools, Checklists, and Field Questions

GESI Programme Design Checklist

- Have women from the target community been involved in designing this programme?
- Does the programme explicitly identify who is excluded, and why?
- Are activities scheduled around women's care obligations?
- Does the programme address land and asset constraints, or assume they do not exist?
- Is there a mechanism for women to report risks or harms in confidence?
- Are GESI outcomes tracked separately from general participation data?
- Does the programme have a theory of change for norm transformation, not just access?

Key Field Questions for GESI Enterprise Assessment

- Who in this household makes decisions about how money is spent?
- Has your income from this enterprise changed how decisions are made at home?
- What would need to change for you to expand this enterprise?
- Are there activities in this value chain that you cannot do, and why?
- Who benefits most from this enterprise — and who bears the most risk?

> *The most important field question is often not on any checklist. It is the follow-up question — the one that comes when you are curious enough to keep listening after the first answer.*

Closing Principle: GESI is not a destination. It is a practice — iterative, context-sensitive, and always in conversation with the people whose lives it is meant to improve. Carry this guide lightly and your fieldwork seriously.

Muazu Africa | Rural Enterprise & GESI Intelligence

muazuafrica.org

For diagnostics, enterprise intelligence, or field partnerships: reach out to our team.