

1. *Mastercard Index of Women Entrepreneurs*. Masterchoice, 2019, <https://newsroom.mastercard.com/wp-content/uploads/2019/11/Mastercard-Index-of-Women-Entrepreneurs-2019.pdf>.

This document is a report from the Mastercard Foundation which tracks the activities of women entrepreneurs all over the world. Although there are still a few African countries included in the study, they increase every year. The document helped me analyse the different factors that act as barriers to success of women owned businesses as well as present what countries with businesses that are doing well are doing differently.

2. Barr, Michael S. *Minority and Women Entrepreneurs: Building Capital, Networks, and Skills*. The Hamilton Project, Mar. 2015, https://www.brookings.edu/wp-content/uploads/2016/07/minority_women_entrepreneurs_building_skills_barr.pdf.

This document highlighted some of the financial challenges faced by women entrepreneurs. Although I was aware of challenges with capital acquisition before venturing into the business world, this added the racial disparities between minority women and non-minority women.

3. Kawasaki, Guy. *The Art of the Start 2 .0: the Time-Tested, Battle-Hardened Guide for Anyone Starting Anything*. Penguin, 2004.

This book by Guy Kawasaki, a successful entrepreneur has the information about how to start a business - any kind of business.

4. Bay, Edna G., and Nancy J. Hafkin. *Women in Africa Studies in Social and Economic Change*. Stanford University Press, 1987.

This is a collection of essays written by African women about socio-economic issues in their countries. As much as this book is old, it has issues that exist and solutions that could still be applied today. The fact that the essays are written by African women brings about an inside perspective and sincerity that cannot be found in texts written by non-African scholars.

5. Counts, Alex. *Small Loans, Big Dreams: How Nobel Prize Winner Muhammad Yunus and Microfinance Are Changing the World*. John Wiley & Sons, 2008.

This is a nook that follows how Muhammad Yunus set up his micro-finance project to help minority women in less developed countries start up their businesses. It follows how sustainable micro-finance projects can be set up for women in these countries which I aim to turn into a personal project in the near future.

6. Collins, Patricia Hill. *Black Feminist Thought: Knowledge, Consciousness, and the Politics of Empowerment*. Routledge, 2015.

The most impactful part of this book was the 12th chapter that is centered around empowerment of black women. This chapter suggested the importance of small actions in empowering the large group. If you can empower one woman, this can be translated into multiple women because as Dr. James Emman Kwegyir Aggrey said, "if you educate a man you educate an individual but if you educate a woman you educate a whole nation."

7. Spivak, G. C. *Can the Subaltern Speak?* Colbert B., 1998.

This text enabled me to reflect on my positionality as a somewhat privileged African woman. This was essential when writing the booklet because before giving advice on how to start a business, I had to reflect on how accessible my recommendations would be to all women. In addition, in postcolonial Africa, it is essential to constantly check how accessible work that you produce is to the actual audience. The booklet will be translated into different Africa languages, should I decide to have it published so that it speaks to its actual audience.

8. Fanon, Frantz. *The Fact of Blackness*. Moor's Head Press, 2016.

This text presents how black people navigate the world with racism and other challenges that they face. Black women, being at the bottom of the social hierarchy face the issue of sexism, in addition to what Fanon describes in his text. This informed my decision to focus on financial empowerment of women because this could enable them to at least progress in terms of class, another social determinant that they are disadvantaged in.

9. Fanta, Ashinafi B, and Kingstone Mutsonziwa. "Gender and Financial Inclusion Analysis of Financial Inclusion of Women in the SADC Region." Gender and

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Financial Inclusion Analysis of Financial Inclusion of Women in the SADC Region, Aug. 2016,

This report is about financial inclusion of women in Southern Africa. It presented information about how they access and use financial institutions. A small number of African women use banks which is slowly being substituted by informal banking options such as MobileMoney.