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WOMAN, FAITH AND FINANCE

Stewarding God's resources effectively

Woman, Faith, and Finance.

(Stewarding God's Resources Effectively)

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PREFACE

God created us as women to fulfill His purpose on earth. Unfortunately, societal norms have often limited our potential, suggesting that our roles are confined to domestic duties. Over time, these cultural expectations can shape our mindset and stifle our aspirations. However, by design, women are inherently multifaceted and talented, wired to excel in diverse areas. God has equipped us with unique abilities to shape society, build lasting legacies, and create generational wealth according to His will.

The Bible serves as our guiding model, empowering us to become like Christ. We can thrive as mothers, influencers, and leaders, revealing Jesus in various spheres of life, including politics. Moreover, we can be successful partners, complementing our spouses rather than competing with them.

And that's why this book is for you.

DEDICATION

I would like to dedicate this book to the Almighty God for the wisdom, inspiration, and guidance he gave to make this book a reality.

I also want to dedicate this book to my dear parents and siblings.

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CHAPTER ONE

God commanded us to work.

The Bible commanded us to work. Scripture didn't say work is just specific to the male gender also. Everyone born of a woman, male and female, has the potential to create something. That's why God made us in His image and likeness, to fulfill His purpose for the kingdom. God created both male and female to work, because He also works, as we can see from how He created the universe. Work isn’t just for one gender it’s a calling for everyone.

Yes, even though, as women, we were created as help-meets, being a help-meet doesn't mean we shouldn't work or contribute to society. You have a brain to think, create, and innovate. You can't be idle, even when everything is provided for you by your spouse. Your mind should function to create things and bring life to areas around you that seem dead.

A woman should do something meaningful, no matter how small it may seem. Don't say you're just looking after your children; when they're sick, can't you pray for their healing? There's more to you than being a stay-at-home wife. You have the authority to command and bring things into existence. Be a woman of authority who can manage her gate in every area of life.

A financially stable woman is secure and better equipped to handle unexpected circumstances and negative future occurrences. Financial stability provides a sense of security and freedom.

Here are some scriptures that relate to God's command for us to work:

1. **Colossians 3:23-24:** "Whatever you do, do your work heartily, as for the Lord rather than for men, knowing that from the Lord you will receive the inheritance as your reward. You serve the Lord and not men."
Everything you do must be to God. You must first know that you are a representative of God in the marketplace

and God is a rewarder. He knows how to reward His own woman who has been dutiful.

So, as a woman in business, your first ministerial assignment is to God. Your business is not yours, it belongs to God. That is why a Christian in business is different from a Kingdom entrepreneur. That you bear the title of being a Christian in business doesn't mean your business is owned by God. A marketplace vessel is on assignment to fulfill God's agenda with her business. She is a steward and a servant who is called to serve and steward God's business.
Do it as your Father's business and let the result show.

2. **Proverbs 6:6-8:** "Go to the ant, you sluggard; consider her ways, and be wise. Without having any chief, officer, or ruler, she prepares her bread in summer and gathers her food in harvest."
Go to the ant, God doesn't encourage laziness. He wants us to work. The Bible painted a picture of the ant for us. You probably would have seen ants working hard and

crawling with their food. The ants are not lazy. They are hardworking and gather their food.
Like the ant, we should be hardworking also and learn to utilize our skills and talents.
We can learn a skill if we don't have one, take our time and our efforts into it, and then monetize it.

3. **Thessalonians 3:10:** "If anyone will not work, neither shall he eat."
The "he" there refers to both the male and female gender. Everyone born of a woman on the face of the earth is to work. Everyone should work, both males and females
A woman is not the sole provider, but her contribution to the home can help a lot of things. Marriage is not competition but partnership. The man and the woman come together in partnership to fulfill God's agenda.
Work is not just for a particular gender but for all genders

4. **Genesis 2:15:** "Then the Lord God took the man and put him into the garden of Eden to cultivate it and keep

it." In this passage, God took man and placed him in the Garden of Eden to work. God finished His part and handed over the a to cultivate it. Man must work, just as God did.

5. **Ecclesiastes 9:10**: "Whatever your hands find to do, do it with all your might."
Everything our hands find to do we should put our mind to it to achieve great results.
God is a good of excellence, even the Bible tells us that everything he created was good.

God never created anything complete or bad. Since we are created in the image of the likeness of God, we carry His DNA to follow His blueprint, which He has left for us. His blueprint is for us to be like Him in all we do.
So every assignment or task given to us must birth excellence. As a marketplace vessel, our faith should speak of excellence.
Don't wear the tag of being a Christian and still be mediocre. Excellence speaks, excellence makes you stand before kings.

You are a royal priesthood sent forth into that market sphere to show forth the glory of God. You are a representative sent forth to pull down the altar of Baal there. Let your good work show, and let people ask you how you came about such a brilliant result.

Labor Force Participation in Africa

Research reveals significant variations in labor force participation rates between men and women in Africa. Key findings include:

1. Lower women's participation rates across Africa.
2. A significant gender gap in labor force participation, particularly in North Africa.
3. Higher women's unemployment rates in some subregions.

Gender Gap in Employment

The gender gap in employment is widespread, with women often concentrated in low-skilled and low-paying jobs, while men dominate higher-paying sectors. This disparity highlights the need to address the gender gap in

labor force participation and employment in Africa, promoting equal opportunities and economic growth.

Mindset Shift

As women, we must recognize that societal norms and expectations often limit our potential. However, biblical examples of women who broke protocols and defied conventions can inspire us to challenge these norms and strive for more. By working on our mindset, we can overcome obstacles and achieve our goals.

Factors Contributing to the Gap

Several factors contribute to the gender gap in labor force participation and employment:

1. **Unpaid Care and Domestic Work:** Women spend significantly more time on unpaid care and domestic work, with a ratio of 4.1 times more than men.

2. **Limited Access to Financial Resources**: Women in Africa face challenges accessing loans and productive resources, hindering their ability to scale their businesses.

3. **Cultural Norms and Traditional Practices:**

Discriminatory laws and practices limit women's economic participation, contradicting the biblical principle of equality and fairness.

CHAPTER TWO

Blessing To Generation with Your Resources.

We are called to be a blessing to our generation. God wants us to use our skills and talents to bless humanity. He desires to create wealth through us that will leave a lasting legacy, a generation of wealth so that those coming behind us can see our footprint and legacy for others to emulate. We do not come to earth just to live a life, get married, give birth, and die. Our impact must show results that prove God's hands were mighty upon us here on earth.

Examples from the Bible

Dorcas

Dorcas was an industrious woman who made dresses to cater to the widows. Her assignment was to care for those who had lost their husbands. She made beautiful dresses with fine linen for them. Her impact was felt so much that when she died, the widows wept greatly. They felt a vacuum that would be difficult to fill by anyone. They couldn't just let her go like that; they sent for Peter,

and he spoke to her soul and brought her back to life. She wasn't just living for herself but also giving back to society by blessing people with what God bestowed upon her. Her life was a channel through which the widows were blessed.

Ruth

Ruth was a Moabite woman who would have thought that she would be part of the lineage of our Lord Jesus? No one would have thought a Moabite would be counted in the generation of Jesus. Ruth was an industrious woman; when she came into the country, she didn't just fold her hands. She chose to go and work in the field of Boaz. Her mother-in-law bid her farewell as she went to work in Boaz's field, who later became her husband. When Boaz saw her, he spoke softly to her, and she found grace in his sight. Ruth didn't just sit crying that she had lost all; she put her hands to work again, even after everything had failed. She was dutiful and obedient and did all that Naomi told her to do. Boaz took her as

his wife to bear a seed through which we can see the evidence even after 2000 years.

Esther

Esther served in the King's palace as his wife, favored among other women. She wasn't idle; instead, she was a dutiful wife who took action when necessary. When the Jews were threatened with annihilation by the wicked man Haman, Esther didn't remain passive. She showed wisdom and courage by praying with her maids for three days, seeking God's intervention. Ultimately, Esther served not only as a king's wife but also as a deliverer who saved the Jewish people from extinction.

Deborah

Deborah was a multifaceted woman with various roles and skills: a prophet, judge, wife, poet, and singer. As the first female judge in the Bible, she broke protocol and defied conventions. Despite being a wife, she didn't let that limit her duties. Deborah led Israel to war against King Jabin, who oppressed them and played a crucial role in settling disputes between the people as a judge. Her skills extended to singing and poetry, showcasing her remarkable abilities.

Stay-at-home moms should also have investments because their written will can be taken away from their In-laws if their husband dies.
Have investment in your name.
Your children do not necessarily have to be your backup plan. Grow wealth with the little you have.

Financial Wealth

Financial wealth is something everyone wants; we all desire to be rich to afford the basic things that we need to be sustainable here on Earth. Money is good, but the love of money is the root of all evil. In creating financial wealth, God should be our focus; He should lead us, direct us on the right path, and tell us what to do at times. Secrets on how to build a sustainable income come from Him. God desires us to live well while on earth, but we have to pay the price by working hard. Building wealth doesn't happen overnight; it takes time and years for it to occur. What is that thing that God has given you to use for His kingdom? What is in your hands? What can you do to create a sustainable income? You have to do something; God hates idleness. Aside

from praying and studying the Word, we need to put our faith to work.

Social Wealth

This is a type of wealth that comes from your relationship with others. Relationships are also a form of wealth; yes, I said so. That is why it is important to build a godly relationship with people around us. Do not look down on anyone; care for the needy because you don't know who will turn out to be your helper in the future. Kindness has a way of rewarding mankind. Be transparent with your relationships; do not lie to feel accepted. Do not write others off to feel good, because you don't know what the future holds. Treat people with respect; have a good network of strong women you can share your pain and burdens with.

Physical Wealth (Taking Care of Your Body):

This kind of wealth focuses on taking care of your body. Yes, your body houses every other aspect also. If you are not caring for God's temple, how do you want to perform in the marketplace? Take care of yourself; look good,

smell nice, and eat well. Rest is also important; as you work, rest also.

CHAPTER THREE

Building A Saving Culture

Saving is a mindset that requires intention and discipline. To invest wisely, you need to learn how to save. As a woman, it's essential to build a culture of saving and avoiding unnecessary pressure to keep up with others.

Key Steps to Saving

1. Prepare your mind: Believe that saving is possible, and start small.

2. **Delay gratification:** Prioritize needs over wants, and don't spend what you don't have.

3. **Divide your income:** Allocate funds for needs, wants, and savings.

4. **Set a target:** Create a savings goal, whether short-term or long-term.

5. **Invest wisely**: Consider short-term or long-term investments to grow your wealth.

Investing Wisely

1. Set a target: Determine your investment goals and timeframe.
2. Prepare your mind: Be prepared for long-term investments.
3. Diversify income: Have alternative sources of income for financial stability.

Tips for profitable investment

1. Start small: Begin with what you have, and be consistent.
2. Focus on needs: Prioritize essential expenses over discretionary spending.
3. Be patient: Saving and investing take time, so avoid unnecessary stress.

We have two kinds of investments, which can be short-term or long-term investments.

Short-term investments and long-term investments differ in their duration, risk, and goals.

Short-term investments

1. Duration: It has a duration of less than 5 years, most times often 1-3 years. It focuses on immediate needs.

2. Goals: The goals of a short-term Investment are often for liquidity, preserving capital, saving up for a project or business,, and generating returns.

3. Examples are: Savings accounts, money market funds, mutual funds, short-term bonds, and certificates of deposit (CDs).

4. Risk: It has a lower risk and more liquid and low volatility.

Long-term investments

1. **Duration**: It has a lifespan of 5+ years, and can often be 10-20 years or more. And also future plans or transfer of generation wealth to descendants.

2. **Goals:** The main goal can be wealth accumulation, saving towards your retirement plan, and also long-term growth.

3. **Examples are**: Stocks, real estate, long-term bonds, and retirement accounts.

4. **Risk:** It has a high risk, and higher returns but high volatility.

LandThe land has been a symbol of ownership, inheritance, and spiritual significance since biblical times. As stated in Psalm 24:1, "The earth is the Lord's, and all it contains, the world, and those who dwell in it." Investing in land can generate wealth if done wisely. Consider partnering with trusted individuals or saving to acquire property that appreciates over time. Proverbs 13:22 says, "A good man leaves an inheritance to his children's children."

Gold

Gold has been a valuable commodity since ancient times. Job 28:1 says, "Surely there is a mine for silver and a place where gold is refined." Investing in gold can be a wise decision, as it tends to appreciate over time. You can buy gold in fractions or bits, and it's a good idea to hold onto it for long-term wealth. Proverbs 25:12 says, "A gold ring or an ornament of gold is an admonisher to the wise."

Investing Wisely

When investing in land, gold, stocks, or other assets, it's essential to do your due diligence and consider your financial goals. Ecclesiastes 11:2 says, "Cast your bread upon the waters, for after many days you will find it again."

You may also consider investing in

1. **Stocks**: Research companies with strong track records.

2. **Treasury bills:** Low-risk investments with fixed interest rates.

3. **Mutual funds:** Diversified portfolios with potentially lower risk.

   By investing wisely and being diligent, you can build wealth over time.

CHAPTER FOUR

Preparing for Motherhood.

Motherhood is a demanding yet rewarding journey that requires mental, spiritual, and financial preparation. As a woman, it's essential to prepare your mind, spirit, and finances for the challenges and blessings that come with it. Children are indeed blessings from God (Psalm 127:3), but it's crucial to ensure you're ready to provide for their needs.

Financial Preparation

Having your own resources and financial stability can help you navigate the journey with more confidence. It's wise to work, save, and invest in preparation for motherhood. Proverbs 31:27 says, "She watches over the affairs of her household and does not eat the bread of idleness."

Spiritual Preparation

Prayer and trust in God are vital components of preparing for motherhood. Pray over your womb and bless your future children. Resting on God's Word and trusting in His guidance can provide peace and assurance. Philippians 4:6-7 says, "Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God."

Practical Steps you need to know.

1.Build your finances through wise investing and saving.

2. Prepare your home and essentials before the arrival of your child**.**

3. Seek God's guidance and trust in His provision.

4. Stay vigilant and proactive, avoiding complacency.

Motherhood is a beautiful journey, but it requires preparation and trust in God. By building your finances,

preparing your heart, and trusting in God's guidance, you can navigate this journey with more ease and confidence.

If you are a stay-at-home mother who doesn't want to work but focuses on taking care of your children, then you should have something to do no matter how little or save from the little your husband gives you.

Don't fold your hands, have a plan and investment.

I have read stories of stay-at-home mothers who had nothing to do but depend on them, and then after the demise of their husbands, they are stranded because the family members went away with their property.

Be active as a stay-at-home mom, and don't be idle to avoid future occurrences.

Save and invest from the money you receive from your husband.

You should learn a skill, either a digital skill or a vocational skill to help you generate money.

Soft Skills

Soft skills are non-technical skills that enhance your ability to work with others, communicate effectively, manage your time,, and be efficient. They focus on interpersonal and management abilities.

Examples include:

1. Communication

2. Teamwork

3. Time management

4. Problem-solving

5. Adaptability

6. Leadership

7. Emotional intelligence

Digital Skills

Digital skills refer to the ability to use digital technologies to proffer solutions; they are advanced and include computers, smartphones, and software to perform various tasks.

Examples include

1. Basic computer skills

2. Social media management

3. Digital marketing

4. Data analysis

5. Web development

6. Cybersecurity

Hard Skills (Vocational Skills)

Hard skills, also known as vocational skills, refer to technical skills that are specific to a particular job or industry. Examples include:

Hard skills (vocational skills) are technical skills specific to a job or industry.

1. Fashion Designing

2. Graphic design

3. Electrical engineering

4. Plumbing

5. Carpentry

6. Catering

7. Shoemaking

8. Bag making

9. Bead making

How to get your first one million naira.

1) **Write a book:** One of how you can get your first one million is by writing a book. You can write an E-book and sell it to two hundred people at the rate of five thousand naira. At the end of it, you will have one million naira.

2) **Sell a digital course:**

You can also prepare a digital course, what skill do you have that is needed. Record the course and sell to fifty people at twenty thousand naira only. That's one million at the end of it all.

3) Offer a service(interior designer):

You can also offer a service as an interior designer to premium clients and make your first one million naira.

4) **Home lesson service:**

If you are good at teaching, parents are looking for who to teach their children. Africans in the diaspora need teachers to help them with their children. So you can optimize your social media page and begin making videos of you teaching with a whiteboard and maker. In this way, you attract clients who need your service. Just be good at what you do.

5) Catering service:

As a baker, you can offer premium service and bake cakes for people. Catering is one of the hot selling skills that can become a source of wealth.

CHAPTER FIVE

Prayer for Prosperity

Decree and declare that I have spiritual insight to do all God has called me to do.

I decree and declare that I have ancient wisdom to unravel secrets and provide solutions in the marketplace.

I decree and declare that I am a confident woman.

I decree and declare that I sow the right seed and produce the right result for my business.

I decree and declare that my life is a testament of grace; I carry an aura of glory that attracts men to favor me.

I decree and declare that my land is Beulah, a fertile ground. I yield in return 100 folds.

I decree and declare that I will dominate the marketplace for God. I pull down the altar of Baal that has taken over the marketplace.
My business brings men to know Jesus.

I decree and declare that the works of my hands are blessed. I am wealthy,

I decree and declare that I will live in good health. My body responds to my calling. No sickness or breakdown.

I decree and declare that I have peace of mind.

I decree and declare that I will not be distracted, but I will be focused on my journey. I am at my duty post doing the Lord's work.

I decree and declare that I rest when I ought to. I will not put my body under stress.

I decree and declare that investors and partners collaborate with me for my business to thrive.

I decree and declare that my business receives help from funders, and I will not be broke or stranded.

I decree and declare that I am the answer to my generation.

I decree and declare that the wealth of the Gentiles comes to me. I possess the gate of nations; my business is known and recognized worldwide.

I decree and declare that my brand is a global brand envisioned for such a time as this.

I decree and declare that my money, resources, and time will be used to fund the kingdom project.

Spiritual Insight And Wisdom

James 1:5: If any of you lacks wisdom, let them ask God, who gives generously to all without finding fault, and it will be given to them.

Proverbs 2:6: For the Lord gives wisdom; from his mouth comes knowledge and understanding.

Confidence and Favor

Psalm 118:8: It is better to take refuge in the Lord than to trust in humans."

Proverbs 3:3-4: Let love and faithfulness never leave you; bind them around your neck, write them on the tablet of your heart. Then you will win favor and a good name in the sight of God and man.

Business and Prosperity

Deuteronomy 8:18: But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your ancestors, as it is today."

Psalm 112:3: Wealth and riches are in their houses, and their righteousness endures forever."

Health and Peace

3 John 1:2: Dear friend, I pray that you may enjoy good health and that all may go well with you, even as your soul is getting along well.

Philippians 4:7: And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus.

Success and Recognition

Psalm 75:6-7: For promotion comes neither from the east nor from the west nor from the south. But God is the Judge: He puts down one and exalts another.

Genesis 12:2-3: I will make you into a great nation, and I will bless you; I will make your name great, and you will be a blessing. I will bless those who bless you, and whoever curses you I will curse, and all peoples on earth will be blessed through you.

Funding and Resources

Philippians 4:19: And my God will meet all your needs according to the riches of his glory in Christ Jesus.

Malachi 3:10: Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.

CHAPTER SIX

CULTURAL INTELLIGENCE AND SPIRITUAL INTELLIGENCE

Cultural Intelligence vs. Spiritual Intelligence: To thrive in the marketplace, you need spiritual intelligence, not cultural intelligence. Some people tend to rely on cultural intelligence to follow the norms of the world. However, a marketplace vessel doesn't copy the patterns of the world; instead, they work with God's given blueprint to win in the marketplace.

To become a vessel used by God, you must not be contaminated with the affairs of the world. Your inspiration should come from God. A perfect example of this is Daniel and Joseph. These two found themselves in the marketplace, with Joseph serving as a prime minister and Daniel as a special adviser to the king.

Daniel had the opportunity to mingle with the Babylonians in the marketplace, but he didn't, because he knew he had an assignment there to represent Jesus, even while serving in the palace (Daniel 1:8-16). Joseph also served as a prime minister in Egypt and didn't forget his origin. He was so intelligent that he could interpret Pharaoh's dream, predicting the famine that would come upon the land (Genesis 41:1-36). A wise man whom God used to save a generation from dying of famine.

Prophetic Intelligence: A marketplace vessel must have prophetic intelligence. The gift of seeing eyes and hearing ears is not just for prophets alone; it's for every child of God (Matthew 13:16). It's a gift that you can have. You must be able to hear God to birth innovations and ideas that will change the world and make God proud of you. As a marketplace vessel, you're a prophet over your business, declaring what you want to see happen. So, you need to be able to see and interpret what you're seeing correctly.

Thriving in the Marketplace: 3 Key Principles

1. Rely on God's Strength: Do not rely on your own strength in the marketplace; learn to trust God and ask Him for help. As a woman, you need God to withstand every challenge and opposition. You need to be prayerful. Do not compromise your stand because you want to sell or probably buy into the idea that you need charm to be successful. Ask God for wisdom, just like He gave Bezalel.

You need wisdom for innovation of ideas that stand out, you need wisdom to thrive, and you need wisdom to sell. Ask for wisdom to birth innovative ideas, whether you have a digital product or a skill. You need God's wisdom to thrive. The spirit of excellence should rest upon you in the marketplace. “See, I have chosen Bezalel, son of Uri, the son of Hur, of the tribe of Judah, and I have filled him with the Spirit of God, with wisdom, with understanding, with knowledge,, and with all kinds of skills.”

2. Collaborate, Not Compete: In the marketplace, you collaborate and not compete. Focus on the business God has given to you. God is a lifter of men; do your work, and He knows how to reward you. Ask Him to send the right partners and investors to you to help you with the journey ahead of you. God will bring the right people if we pray because when it comes to God's business, you don't just select anyone to work with you. You need to be led by the Spirit of God.

3. Be Rooted in the Word: To thrive in the marketplace, you need to be rooted and prayerful. Your strength should come from the Word of God. If you cannot withstand the storm and opposition, you will be uprooted by the world. The Bible remains the only book that gives a complete guide for your life and business. Study and stay with God to advance forward.

WRITE YOUR OWN AFFIRMATIONS

WRITE YOUR OWN AFFIRMATIONS

ABOUT THE AUTHOR

Deborah Akerele is a visionary leader and advocate for transformative change.
She is the voice of one crying in the wilderness, preparing the way of the Lord.
She empowers individuals and communities to rise above limitations.

Through the Valoree Foundation, which she founded, Deborah has impacted numerous teenagers across various states, focusing on the United Nations' Sustainable Development Goals (SDGs) 4 and 5 - Quality Education and Gender Equality.

Deborah is also the founder of Firebrand Woman, a vibrant community that inspires women to discover their purpose, evolve, and unleash their potential.
A prolific author, Deborah has penned several influential books, spanning education and spirituality, which have touched lives and transformed minds.

With unwavering passion and dedication, Deborah continues to blaze trails, igniting hope and fostering a culture of empowerment, equality, and excellence.

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OTHER BOOKS BY THE AUTHOR

A-Z of starting a business for kids

My Faith confessions

Clara's kitchen

The adventure

Coloring book Fruits series

Coloring book for children

Financial intelligence for children

Etiquette

Purpose and clarity book.

My body and I

Tinuke and Timi: Save the planet Earth

Grace

The Verdict

Secret coven

Call to motherhood

Firebrand woman's journal

Women's devotional(co-author)

The Redefined woman(co-author)

Awake, Deborah!

What has climate got to do with Fashion? (Co-author)

Personal development handbook.

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