Chapter

BACKGROUND AND INTRODUCTION

Women are the backbone of any household. Their strength and support keeps everything together.

I have worked for many years in the financial services industry, and over the years, I have developed relationships with many people in the same sector. From my experience and talks with others, I realized that some of the most painful problems surround females who are thrown into a position of confusion and oblivion because their male counterparts were the ones who dealt with the finances. The males on whom they depended were now no longer a part of their lives.

Even the simplest of terms were difficult to explain because it was never their role, and they never had to understand. This is in no way an assignment of blame but rather an acknowledgement of what I had repeatedly observed that broke my heart.

There are also situations all around the world where women do not have the rights that men have. Gender inequality is a very current and significant global issue. Many women have broken through this discriminatory perception to become successful and are at the head of their games both personally and professionally. This is still more the exception than it is the rule. We can attribute this mainly to various cultures where historically, females were seen to be lesser in physical strength and intelligence than males and were therefore considered inferior.

I grew up with both my parents, who had their specific role in the household. Similarly, my father was the primary breadwinner, although my mother also worked; and my mother played a crucial role in raising my sister and me. The dynamics of that relationship worked out because everyone did what they were supposed to do and did it well. I sometimes wonder, what if my father was not in the picture, as is the case with many families around the globe? If my mother was suddenly forced to take on my father's role along with hers in the home, would she have been able to manage the transition, or would it have been a considerable struggle to the detriment of both her and our family?

Many people have grown up in households where the mother was the sole breadwinner and caregiver. I'm certain that many will say that it was a challenge at the time for various reasons, especially on the single parent trying to fulfil all the critical functions as head of the household. This sentiment has been expressed from celebrities, friends and colleagues alike who grew up in similar circumstances. How different would it have been if the mother had the knowledge and exposure needed to excel at her role rather than learning on the fly, while still pressured by her significant responsibilities?

One of the things I have observed in many of the females that I have encountered in my life is that women generally possess an inner strength that can surpass many things: broken hearts, broken homes, loss of income, among others. I have seen mothers who, in the face of loss or death, have risen to spectacular heights for the sake of ensuring that their children do not suffer from that same loss. They swallow their hurt for the sake of their families, secretly mourning the circumstances that they face to help their children adjust and return to some semblance of normalcy. Some women lose their jobs and quickly turn to other sources of income such as baking, sewing, cleaning, and other general tasks to make sure that those depending on them can eat. Even in those situations they ensure that their dependents eat first, even if they have to go without what they need themselves.

In addition to their resilience, as explained above, females are also strong links in any group situation. I have seen females of all ages who are friends of such closeness that their love and loyalty to each other allows them to share and withstand any adversity. The level of support that females give each other can create a superhuman strength that can survive everything and accomplish anything.

Women have come together under the most challenging circumstances, including financial, emotional, and physical; and come out on top. This is mainly because women tend to be more practical in the way they may tackle most activities. They work according to their particular strengths and seek other persons to complement them in terms of their weaknesses. They also do not mind sharing the limelight by doing things together. With this attitude of uniting towards a single goal, there is an increased likelihood of success to be anticipated.

With the strength described above, females can be a force to reckon with and should be respected. Unfortunately, many of the stories of such unsung heroes tend to be restricted to smaller groups or fora and are rarely unearthed to those desperately seeking the inspiration to pursue our successes.

Lack of confidence seems to be the primary inhibitor in females going the distance. Historically, males have been viewed as the superior species and were given the advantage in society for being generally more competent in education, employment, and leadership. Over the past several decades, females have fought to correct that misconception by stepping up in the way of minority groups to demonstrate their true worth.

Indeed, women around the globe have made significant strides in seeking gender equality and acceptance. This has been observed in women being given access to the same educational opportunities as men, filling management positions at established firms; and even working in jobs previously categorized as male-oriented roles because of the physical aspect of the situation. This movement is still in progress; however, the successes and capabilities of women have now been noted.

With these changes occurring around us every day, females worldwide of all ages are now encouraged to pursue their dreams. With society more geared towards general acceptance of females and their capabilities, now is the best time to consider your goals and achieve them.

But what if you don't have even the slightest idea where or how to initiate this pursuit? What if the dream you have seems so overwhelming in terms of the various parts coming together that you get lost somewhere in the middle and never even complete it? Are you so afraid of the possibility of failure or seeming ignorant that you want to try to avoid seeking assistance?

These are some genuine obstacles that may deter a person from pursuing a dream, and there are many others. These can be easily overcome with a bit of faith and some guidance, just like most obstacles.

This book is being written to support all the females who may need that extra push to seek success for themselves. This is an opportunity for women from all walks of life to come together and help each other push collectively for more incredible things, both individually and as a gender.

The book is written primarily to be a guide for women who are interested in deriving an effective plan to achieve financial independence. So many women dream in their sleep but not in their reality. As explained earlier, one of the critical reasons for this is that most women tend to put others first. This isn't a bad thing; however, these women must understand that it is okay to chase after their dreams, even when taking care of others. Achieving financial independence as a goal will also put these women in a better position to provide financial and other support as needed.

Financial challenges tend to be the most difficult to overcome for many women, especially those who willingly sacrifice themselves to give loved ones a chance. However, the book lays out the steps that can be taken, providing some options to develop and implement an action plan to overcome such challenges. This makes the project significantly more manageable and facilitates the flexibility to adjust based on the plan owner's existing events, increasing the likelihood of success.

As a secondary objective, the book is also expected to guide those who may not exclusively be seeking financial independence but wish to work towards a personal goal. Although the book focuses on managing money and improving a financial situation, the steps outlined also speak to achieving financial independence as a personalized goal. Many such plans require the setting aside of funds or savings towards the specific goal, and in some cases, towards multiple goals. The steps documented in the book are also effective in providing this type of guidance. Finally, it is encouraged throughout the book that the steps be taken in a supportive environment. Earlier in this chapter, it is explained that women tend to increase their strength and resilience by helping each other and collaborating on things that might seem overwhelming. In helping yourself by going through this book's steps, you are encouraged to seek out others who may also need the same assistance and motivation. Work together to motivate each other towards the end goal and celebrate each other's successes. Further let your successes be a source of motivation for others and vice versa.

We need to join the movement to showcase what we can accomplish and encourage those who are yet to step out and see what can be achieved. It is time for us to take a seat at the table and be represented. We also need to redefine women's culture to encourage young girls to aspire to greatness, and males of all ages to respect us for what we can actually achieve rather than what people reduce us to.

Let us now start the journey by moving into the next chapter. That chapter seeks to share a bit of knowledge about some financial concepts commonly used but were previously unfamiliar to our readers. The starting point in developing an effective action plan is to understand some of the possible considerations that may be incorporated into it.

MESSAGE TO READERS

Thank you so much for your interest in *Surviving a Man's World: A Woman's Guide to Financial Success*. This is just an introduction to all the valuable information needed to start your journey to achieve your financial goals.

If you wish to purchase the full copy of this book, the anticipated launch date will be on **March 27**th **2022**.

Please sign up to my <u>newsletter</u> or follow me on social media by clicking the links below for updates and reminders on the book launch. This is also where you may join the discussion and receive useful tips on managing financial challenges.

