



M  **WOMEN**
ONEY
& SELF-ESTEEM



*“Financial Confidence enables
WOMEN to have self-esteem
and capable to make decisions”*

**NIK MAHERAN NIK MUHAMMAD
WAN NAZIHAN BINTI WAN MOHAMED**

Universiti Malaysia Kelantan (UMK)
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Preface

Bismillahirrahmanirrahim ...

"In the Name of Allah, Most Gracious, Most Merciful"

Alhamdulillah, with His help and guidance, Ya Rabbal Alamin, has triggered an inspiration for my partner and me in producing an outer and spiritual piece of writing for women in particular to progress in this modern world.

This book is organized in a systematic and simple way to understand, with a lot of focus on self-awareness classification whether they belong to the 'extrovert' or 'introvert' kind of people. Understanding the classification itself will help women in improving self-esteem, as well as to provide space to respond to an appropriate situation. This book is expected to enlighten us that incidents in life are given to us as tests, so we must be strong and calm in facing those ordeals. Therefore, we shouldn't complain when we see our friends become successful. If this continuous, we will not be able to enjoy our success. Accept what has been fated to us, but this does not mean we have to admit defeat. We should be patient, and find ways to gain knowledge.

It is hoped that this book could be used as a compass, to navigate life as planned. Hopefully we will all get benefits from it.

Authors

Writer's Forward 1

Is it true that life is like a candle? Burn yourself to give light to others? For me, NO!, We need to be useful to the community, nation and religion, but not necessarily we have to sacrifice ourselves for others. We need to love ourselves before loving others!

Success means we give meaning to the lives of others. If we are smart, rich, and have a high position, but do not give meaning to the family and society, we can not say that we are successful. Therefore, our success does not only allow us to feel we are successful.

I was born in a moderate family. As the eldest child of 10 brothers and sisters, I feel the need to be a good example to the younger siblings. My parents' hope to see their first child's success was achieved when I received the offer to study abroad after form 5. In school, I was among the active students and the attention of teachers. I became the student leader representing schools in all speech and debate competitions. At university, I can be considered popular and had many male fans because of my friendly character and easy to approach attitude. I feel happy when I am known by people. I can be said as a student who loves style and agile. It may be true if people say I am an EXTROVERT. I love to socialize and feel vibrant when surrounded by many people.

I like being viewed as a successful person in terms of career and marriage. I am hardworking ... My cheerful and jovial characters show me as a person who has everything. It is what I want! Even though there are times of turbulence and sorrow that hit the soul .. But, as I said, I am an extrovert who hides her sorrow so that I am always seen as a cheerful person. In many situations, I will become a counselor to my friends who have problems, but no one is there to listen to my problems

Finance? I am a financial planner, so, of course I manage my finances wisely!! If I do not manage it well, then I will be miserable in my old age ... because I am a spender. Shopping is my hobby and I will have peace when going out shopping ... I disciplined myself to set aside my monthly salary for loans, savings and investments through bank and salary deductions.... and the balance is used for shopping !!!!!

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Writer's Forward 2

Why am I like this? Why am I so easily offended? Why am I quiet and shy? Several questions are posed to myself, but still I couldn't find an absolute answer. I am shame to myself, but why?

I grew up in a good family, have educated father and mother, surrounded by family members who have enough religious knowledge and from youth, I realized I never felt the pains of life. All that I wanted will definitely be fulfilled. What a happy life I had! Therefore, I should not regret the life that I have experienced for so long. At one time when I was a teenager, I dreamt of studying abroad. I actually had big ambitions and visions. Not being a favourite of the teachers at the secondary school became my motivation for self-development. Finally, what I dreamt of became a reality. I was so happy when I was offered to study at a white people's country which is far away at the North American continent. But I did not blatantly show off my proud to the teacher, nor I shouted to the world, "Well, look, I could get what I wanted .."

So, does that make me an "introvert?" Does the scenario of life that did not burden my mind and the pampering that I got has made me into an introvert personality 'introvert'? I formulate here that the style of life will somehow form the personality of a person. I am a sentimental person, very sensitive, and I am often categorized as a romantic person even though I myself am not aware whether I am a true romantic nature or not. I love listening to slow and sentimental rhythmic songs, and sometimes tears will suddenly flow down the cheek when hearing songs of unfulfilled love. I often smile to myself when I still behave like a teenager being in love, even though I actually have five growing up children. But sometimes this sensitivity will suddenly turn into an aggressive attitude when the intention of the heart can not be met. The heart will become so strong to meet the demands. I conclude here that the characters of 'introvert' or 'extrovert' will appear according to certain circumstances that I personally would choose. At times, I love being alone and entertain my own feelings but at other times, I want to be in the middle of the public, laughing and socializing, but on the condition that I am in a group that I like to be with. Sometimes, I just want to keep quiet and do not want to utter a single word, but there are times when I feel brave to express my opinions especially in issues affecting humanity and emotions. I define myself as 'just an ordinary woman – sometimes I can be as strong as the corals, other times I am fragile and delicate' as in the latest song being sung by Kris Dayanti. But these qualities have made me become a unique person, and I should not be embarrassed even if I am confused to accomplish the expectations filled in my soul.

Nik Maheran

Author

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PART 1 : KNOW YOURSELF

Chapter 1: Personality Trait

Personal Dimensions Affect All Aspects of Life

An individual's personality affects health, interaction, life goals, achievements, career and even spiritual life. Our whole life is positively and negatively influenced on our personality traits.....

It is believed that a personality can be easily contagious. This infection spreads 'silently' but like wildfire, especially when the character is a 'negative' character. No one has an exact answer why 'unhealthy' personality is easily imitated, which is evidently true, especially among teenagers. They are easily influenced by social elements which are beyond the norms of the society, for example, motorcycle racing, loitering and others. Such elements are difficult to be prevented and thus will lead to more serious symptoms. When it reaches the chronic stage, most likely, these symptoms of social disease can no longer be cured.

According to psychologists, each individual has five personal characteristics in building up a positive character.

Five Personality Traits

1. **Conscientiousness.** They are very disciplined with an organized life 'schedule'. They are also a devout. In each job, they will show their work product with pride and give a strong commitment. Among the five features, those who are disciplined will promise a bright future in the profession.
2. **Agreeableness.** They are nice with sweet character and easy to be with. They like to socialize and feel more energized when surrounded by friends and relatives. Those with this type of character will get more opportunities in any field they endeavor.
3. **Neuroticism.** They always feel anxious and full of anxiety. This will cause them to be emotionally unstable and they often find themselves struggling with depression and sadness. This is one feature that invites a lot of disorders and diseases.
4. **Openness.** Many who belong to this group of people love to try something new. They have high intelligence and innovative imagination. The imagination will lead them into more vibrant lives, so they are not afraid to face risks.
5. **Extroversion.** They are among the firm and do not care much about public attention (but they like the attention given). They do not like sitting alone, and they prefer a noisy environment filled with joyful laughter of friends or relatives.

Do you belong to any of the features mentioned above? It must be remembered though, not to let the characteristics of personality damage your relationship with any person, or affecting the work situation, causing pain or heart torn lives. We must build a POSITIVE personality.

Extroverts and Introverts Personality

"I always thought I was weird or stupid – I didn't know that introverts just aren't into socializing and are really drained by spending time with other people! Now I understand what it means to be an introvert – people who like to focus attention on the mind and the self alone. Therefore, I no longer feel strange about myself again"

Individuals who are agile and love to socialize (extrovert) and individuals who are shy and anti-social (introvert) are two distinct personalities. One isn't better than the other – or more normal than the other. Both extroverts and introverts can be financially successful, enjoy healthy intimate relationships, and have a strong network of friends! Whether you're introverted or extroverted is not the focal point, but understanding is the pillar of peace in life.

Here are my views on individual INTROVERT and EXTROVERT.

Recognizing the fact whether you are an introvert or extrovert will help mental health, and it also can help us improve the quality of work and amend relationships with loved ones!

I will reveal one interesting fact about personality, especially if we are introverts! Have we ever had the feeling that an acquaintance who we had known for such a long time is not considered as a friend? Have we noticed that we always take time to filter out information that is received either from reading or in everyday conversation? Have we hesitated to answer a phone call? (That is us if we are introverts)

"Introverts enjoy time alone. For the introvert, a person will be considered as a friend when the relationship has been established for a long period. They also feel tired and fed-up if they have to take part in outdoor activities even if such activities are great fun.

Several psychologist studies found that character is closely related to personality. Human reveals his/her own personality. However, personality may change according to the proportion of our environment, experience and education obtained.

There are four signs of people with wisdom: Love the knowledge, do not change when receiving spiteful talk or praise, have a lot of great answers and be rightful - Scholars

¹Marti Olsen Laney and Michele Laney (2007) – The introvert and Extrovert in Love: Making it works when opposite attracts