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## Mr. Aziz Ullah – Story of an ‘Abdullah’

After having created a real estate empire in the Khyber Pakhtunkhwa province, Mr. Aziz Ullah is wondering where to set his foot next. He has already achieved his five-year personal goal of earning Rs. 10 million within 3 years and is still a partner at Rifah and Zohaib Associates, the firm with which he had his first major success in the real estate sector. A devout Muslim whose life has been transformed dramatically after attending a workshop on “Strategic Visions” conducted by TIMELENDERS. Mr. Aziz Ullah’s grand vision is to create a new venture and grow it to become one of the top 100 multinationals in the world owned by a Muslim. His vision is to build a multinational company that will become a role model for other Muslims and will promote Islam. Mr. Aziz Ullah has recently started a company with his cousin and business partner, Mr. Abid Ullah, which deals primarily in import and export of fruit. Seeing that there is very less scope for going global in real estate, he is thinking of starting an FMCG business.

### BACKGROUND

Mr. Aziz Ullah did not have a rich background. He was a part of a simple lower middle class family living in Minora, Khyber Pakhtunkhwa. He did his Matriculation and Intermediate in science from the same district and then enrolled in the MBA program in FUUAST (Federal Urdu University of Arts, Science and Technology) in 2003. He had a religious spirit alive in him when he was as young as 12 years old. He joined a student run religious and political organization in 1994 when he was in the sixth grade. Since then he has been an active member of the organization and enjoyed senior positions at various levels including at university and district level. Later he started working as a promotion officer with a salary of a mere Rs. 12,000 per month.

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## INSPIRATION:

Being from a simple middle class background, life was not easy for Mr. Aziz Ullah. He had a large family of 11 people to support which consisted of his parents, four brothers and five sisters. His life was dramatically altered (Exhibit A) when he attended a workshop on “Strategic Vision” by TIMELENDERS Consultants with the help of Association for Academic Quality (AFAQ) Foundation. During the workshop, Azizullah was exposed to a very interesting framework “How to lead a meaningful life”. The framework consists of four elements which lead to a successful life as follows.

1. **Strategic Vision:** A long term sound vision in our life. A sound vision is defined as a vision which has clarity and correctness.
2. **Strategic Time Management:** Strategic Time Management is defined as our ability to prioritize our lives in light of a long term vision and then to drive these priorities with *Azm* (determination).
3. **Competence:** Competence is the knowledge, skills and abilities (KSAs) that are required for our visions.
4. **Leadership:** Leadership is defined as the ability to share our vision with others and to inspire and facilitate others in pursuing the shared vision. The key element behind the ability to inspire others to pursue the shared vision is a character worthy of the vision.

The training left Azizullah wondering that he had a very vague vision of his future. Although being a devout muslim his ultimate goal was to seek the pleasure of Almighty Allah SWTA (Raza – e – Illahi). He wanted to become Abdullah which means a person who is totally submitted to Allah. However he did not know how to operationalise and achieve this vision. He described his initial vision as:

*“Achieve Raza – E – Illahi by following the teachings of Allah and Rasool (PBUH)”*

The three days rigorous training of three days gave him a new hope and he found a direction in which to tow his life. The workshop helped him to organize his vision to achieve Raza – E- Illahi. The most important part of the workshop that clicked him was “Balancing of Roles”. He came to know that every role has a degree of importance and needs to be treated in a certain ways. Some roles demand excellence and in some roles a minimum performance level is sufficient. As he started reflecting and pondering upon his life he found out that he was badly performing in many of his roles. This sense of

concern led him to identify and classify his roles, for example a son, a brother etc, in life and to find out the optimum level of performance in these roles.

He was so inspired by the training that he attended various other TIMELENDERS 17,000 to 18,000 rupees, which was way beyond his means. The entrepreneurial spirit within Azizullah was so active that he was able to arrange resources to attend these workshops. These training brought a significant change in the life of Aziz Ullah. Exhibit A describes the changes which took place after the training sessions.

## **OPPORTUNITY**

Mr. Aziz Ullah wanted to support his large family and was also planning to get married and start a family in the near future. In order to support his other roles, he took up a role of “Bread Winner” and started working on it with determination. He decided that he had to start a business, alongside his job to support his vision. He wanted to achieve excellence in his role of earning money for his family as it was a role assigned to him by Allah SWT. He believed that if he fared well here, he would fare well in the Hereafter as well.

Mr. Aziz Ullah worked on a very simple real estate business model. He got the idea from one of his friends Mr. Arshad Zaman, who was one of his senior colleague (Divisional President) in the religious organization. Arshad advised him that the real estate market was undergoing a boom and it was the right time to enter in this area. He further advised him to initially work as part timer to understand the intricacies of the business and then later invest in it. Aziz Ullah started working as a part timer in the real estate business with some of his friends and gained a reasonable understanding and insight of the business alongside his job as a promotion officer in 2008. Aziz Ullah was reluctant to invest the small amount of money he had in real estate business as he considered these transactions risky. However after gaining some experience he finally decided to give it a shot and started it. He joined hands with his cousin Mr. Abid Ullah and offered him to be a partner in this business. Mr. Aziz Ullah made a five year business plan for the period 2008-2012 and set his goal to generate an income of one Crore<sup>1</sup> rupees in that period for his role of “Bread Winning”. Later in September, 2008, he resigned from his job to devote all his energies to the business.

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<sup>1</sup> 1 Crore = 10 Million = 10,000,000

## STARTING THE BUSINESS

A business in real estate requires a lot of money to start up. It was very difficult to raise money and Aziz Ullah had to tolerate a lot of taunting from his family regarding his plans but he stayed firm and remained on course to achieve his targets. Initially he borrowed four to five lacs<sup>2</sup> rupees from his brother who worked abroad. He started on a small scale and sold some plots. Soon, however, he realized that in order to expand he needed bigger projects which required more money in hand.

In the beginning of 2008, Mr. Aziz Ullah convinced the owners of Rifah and Zohaib Associates, a real estate organization to work together on real estate projects. Rifah and Zohaib Associates was renowned for its projects under the name of Sheikh Yaseen in Khyber Pakhtunkhwa. The first assignment of Azizullah and his cousin was to sell 3.2 million rupees worth of plots in one month. Due to strong negotiation skills, extensive contacts and credibility in the area, Aziz Ullah was able to fulfill his commitment in the agreed time. This led him to get another assignment of six million rupees. As he completed the second assignment well within time, Azizullah gained the trust of the owners of Rifah and Zohaib Associates. In the midst of 2009, Mr. Aziz Ullah and his cousin were offered to become partners in the firm. This was a big achievement for these young entrepreneurs in such a short period of one year.

Essentially, Rifah and Zohaib Associates make a contract with its clients, to sell their property at an agreed price within a period of time. The profit that the business makes depends upon the difference between the prevailing market price and the agreed price between the parties. Initially they used to buy residential plots of 1200 kanals<sup>3</sup> or 500 kanals and sell them. Later on they moved in to the small commercial plots segments. They purchased smaller plots in commercial areas and after constructing commercial plazas they started selling them as offices and shops. The commercial plazas were easier to sell as they were cheaper in price due to their smaller size. Gradually a larger bigger portion of their revenue started coming from the commercial plot segment. Aziz Ullah was able to convince his friends at Rifah and Zohaib to build a sound vision based on pleasing Allah SWTA. The vision statement described on the web page is shown in Exhibit A.

A key factor which contributed to Mr. Aziz Ullah's early success was the rise of property prices in Peshawar during the time he started his work. Even though after 2008, the housing sector faced

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<sup>2</sup> 1 Lac = 1 Hundred Thousand = 1,00,000

<sup>3</sup> 1 Kanal = 0.125 acres = 506 m<sup>2</sup> = 605 square yards (*Gaz* in local language)

difficulties throughout the country, conditions in Peshawar actually improved. Another factor was his strong partnership with his cousin Mr. Abid which further strengthened with the passage of time. Aziz Ullah attributes his success to the Strategic Vision framework which enabled him to have an excellent relation with his cousin i.e. “Balancing of Roles” (see Exhibit C).

In 2009 his organization won on large commercial project in Peshawar. They bought land in Sher Bazaar for Rs. 35 crores and started construction. An estimated investment of Rs. 90 crore rupees was required to start work on this project. Aziz Ullah and his partners thought of a very ingenious way of raising funds. They started selling shares by distributing forms with each share priced at Rs. 157,500/- and the profit and loss sharing ratio was set at 80:20, where 80% was given to the investors and 20% was divided equally among the partners. Due to the high cost of the share, it was very difficult to attract investors. He targeted people in his district that he knew as a result of his tenure as the President of the *student religious society* and told them about his plans and the investment opportunity. Once again, through his reputation, persistence and contacts, he and his cousin were able to collect around five crore rupees for the project. Rest of the money was generated by other partners in the form of selling shares and advanced bookings.

The construction completed in 2010 and in early 2011 the project was completely sold out. Mr. Aziz Ullah managed to return the investors their money in time which helped in building his reputation in the real estate business.

After the success of this commercial venture, other opportunities began to pour in and by 2012 Rifah and Zohaib Associates had six large projects under its belt, all of which were financed in the same way that is by raising money through selling shares to the public.

## **CHALLENGES**

As he started the business, there was great resistance from his family and in particular his father. They were all concerned that Mr. Aziz Ullah might face a loss and had a serious doubt about his entrepreneurial capabilities. The Strategic Vision workshop had enthralled Azizullah to such an extent that he had a fire in his belly and was very motivated to take calculated risks to fulfill his vision. He understood that every business had a certain risk which cannot be avoided. Azizullah developed the capability of minimizing and managing risk and was able to diversify his risks with his partners, investor, customers etc.

His biggest challenge was to deal with the investors and convince them to invest their money in the real estate opportunity. The investors were obviously concerned about the utilization of their money and expected reasonable returns. However the frequent phone calls were a source of tension for Mr. Aziz Ullah. His long term vision and his belief in Almighty Allah SWTA enabled him to be emotionally stable and deal with the investors with humility, patience and perseverance. And by the grace of God he and his organization was always able to return the money in time to their investors.

Aziz Ullah used wonder and worry to how to fulfill his role as an Ummati of the Prophet (PBUH). The vision exercise gave him an idea to start a school chain to inculcate true Islamic values in the youth in his area. Aziz Ullah has started a Boys School to impart education in his area.

Another challenge that he faced was to achieve balance between his various roles. To do that he undertook another TIMELENDERS workshop called "Strategic Time Management". Aziz Ullah was struggling with the various roles. On one hand he had to give lot of time to his business, on the other hand he wanted to daily spend time with his aging parents and take care of them and moreover he was living in a joint family which also required the fulfillment of certain responsibilities.

He wished that he listened to all those complaints and solved them and never just nudged them away. After doing that workshop he was able to manage his time in order to strike a balance in all his roles so that he could give ample attention to his family as well as his work.

Aziz Ullah believed that his work was essentially for the Reza of Allah SWTA and when someone works for Allah SWTA then he helps him in his work and opens doors for him. He always kept this thing in mind which calmed him in all times of difficulty.

#### **CURRENT SITUATION AND FUTURE OUTLOOK:**

Mr. Aziz Ullah has already achieved his five year goal with a return rate of 300% in less than five years. He is still a partner at Rifah and Zohaib Associates and the profit loss ratio has been changed to 70:30 where 30% is divided among the partners. He has recently started a new company with his cousin Mr. Abid Ullah which deals in import and export of fruit.

Aziz Ullah describes this entrepreneurial journey in these verses,

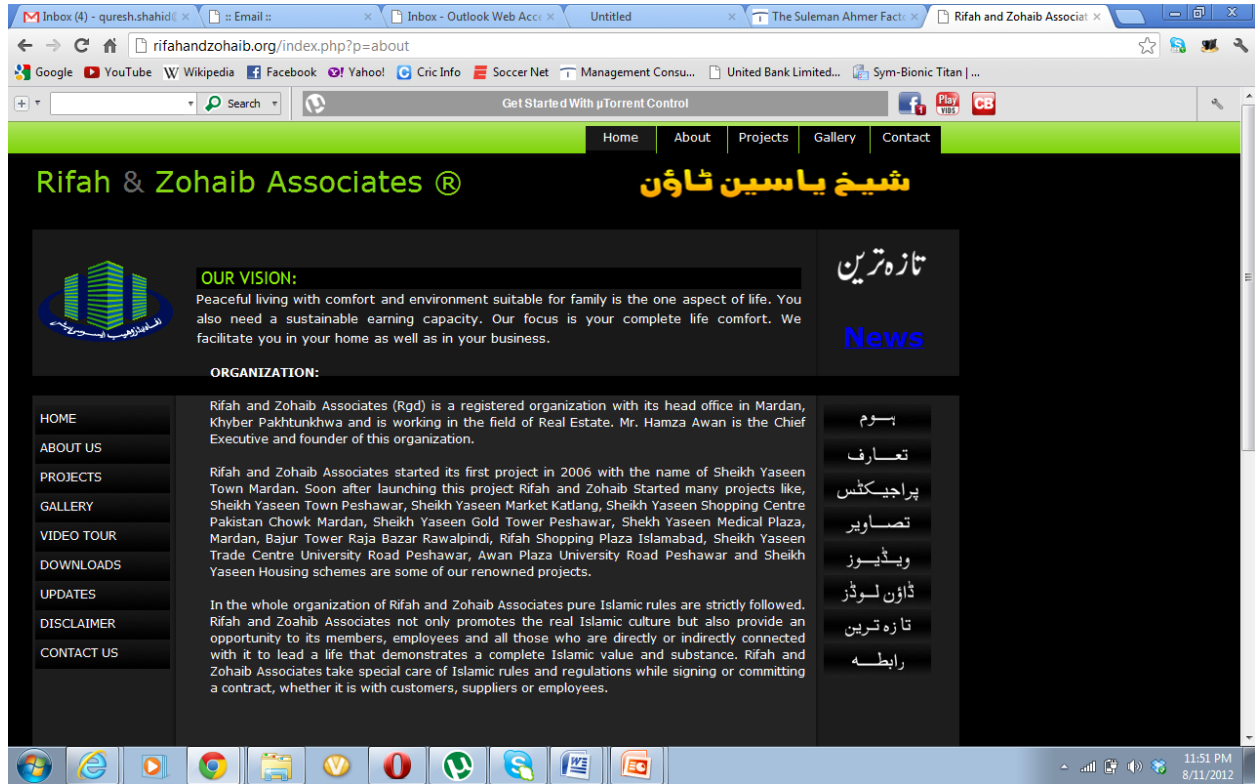
ماہ تاباں سے جا کے کہہ دو کہ اپنے کرنوں کو چن کر رکھ دے  
میں اپنے صحرا کے زرے زرے کو خود چمکنا سکھا رہا ہوں

Translation: Tell the shining moon to keep its rays with itself. I am teaching each and every particle of my desert to shine.

His financial goal that is of a “Bread Winner” has been fulfilled but now he aspires to build a multinational company based on Islamic principles. There is not a single Muslim owned company in the top 100 multinationals of the world. His vision is to build a multinational company that becomes a role model for other Muslims and promotes Islamic values. It will also account as Sadka – E – Jariya for him in the hereafter. To achieve this ambitious goal, Aziz Ullah has started working and has hired TIMELENDERS as a consultant. TIMELENDERS Pvt. will help him with his vision to build a multinational company based on Islamic principles and values. Aziz Ullah thinks that there is very less scope for going global in real estate thus he is right now thinking of entering into FMCG (Fast Moving Consumer Good) business.

However, Mr. Aziz Ullah also wonders whether he will be as successful in this new plan as he was in the real estate sector. He realizes that there are big FMCGs against whom he will have to compete which are already household names across the world. Competing against companies like Unilever, P&G, Reckitt Benckiser and a host of other multinationals will require a lot more time, effort and hard work. It will require huge amount of capital, a larger team and a host of other issues will have to be resolved before the organization can even be incorporated. Is Aziz Ullah ready to go on this untreaded path full of unknowns or will he stick to his real estate business and focus on expanding it locally? Moreover does he have those skills and capabilities to run and manage a FMCG business as it is entirely different from the real estate sector?

## EXHIBIT A – Web site of Rifah and Zohaib Associates



## EXHIBIT B – Web site of Rifah and Zohaib Associates

**TABLE 1: INTELLECTUAL CHANGES**

Before TIMELENDERS	Now
<ul style="list-style-type: none"> <li>• I was not sharp minded</li> <li>• I was bored personality</li> <li>• I was studying less and only need based</li> </ul>	<ul style="list-style-type: none"> <li>• Now I find myself as a sharp minded person</li> <li>• Now I find myself a satisfied person</li> <li>• Now I study more and on my own because of a vision to grow</li> </ul>

**TABLE 2: MENTAL CHANGES**

Before TIMELENDERS	Now
<ul style="list-style-type: none"> <li>• Most of the time suffered from headache</li> <li>• Most of the time remained under stress</li> <li>• Lived a lonely life due to lack of courage</li> <li>• Wanted a small family</li> </ul>	<ul style="list-style-type: none"> <li>• Masha'Allah feel relaxed</li> <li>• Stress has reduced or converted into good stress (Eustress)</li> <li>• Like to solve collective problems in teams</li> <li>• Like to have a larger family</li> </ul>



**TABLE 3: PHYSICAL CHANGES**

Before TIMELENDERS	Now
<ul style="list-style-type: none"> <li>• Stomach problems due to stress</li> <li>• No proper plan for health</li> <li>• Over weight (91 kg)</li> </ul>	<ul style="list-style-type: none"> <li>• Alhamdo Lillah feel better</li> <li>• Proper planning about health to achieve vision as <i>sadqa-e-jaria</i> for me</li> <li>• Reduced weight to 83 kg</li> </ul>

**TABLE 4: SPIRITUAL CHANGES**

Before TIMELENDERS	Now
<ul style="list-style-type: none"> <li>• Ibadat with less with concentration</li> <li>• Seldom nawafil and pray(dua)</li> </ul>	<ul style="list-style-type: none"> <li>• Alhamdo Lillah ibadat with concentration</li> <li>• Alhamdo Lillah regular nawafil and pray (dua)</li> </ul>

**TABLE 5: RELATIONSHIP WITH RELATIVES**

Before TIMELENDERS	Now
<ul style="list-style-type: none"> <li>• Weak links with relatives</li> <li>• I had no time to help or encourage them</li> <li>• Family members didn't have a good opinion about me</li> </ul>	<ul style="list-style-type: none"> <li>• Strong relationships with relatives</li> <li>• Due to mandatory role giving time to help and encourage</li> <li>• Almost all appreciate and cooperate my vision and activities</li> </ul>

**TABLE 6: AS A BREAD WINNER**

Before TIMELENDERS	Now
<ul style="list-style-type: none"> <li>• Had ambiguity about earning money, considered it a sin due to wrong beliefs.</li> <li>• Doing job having salary of Rs.12,000 almost due to no clear vision</li> <li>• Total amount in hand almost 1 lac plus</li> <li>• No clear vision about financial resources</li> </ul>	<ul style="list-style-type: none"> <li>• Arrange and create Resources for vision (create revenues for your vision)</li> <li>• Doing my own business having monthly income of Rs. 3 lacks</li> <li>• Total assets in hand almost of Rs. 30 million Alhamdo Lillah</li> <li>• A much clear vision to arrange resources</li> </ul>

**TABLE 7: FAMILY**

Before TIMELENDERS	Now
<ul style="list-style-type: none"> <li>• Dependant over elder brother Syed Attaullah for personal and family needs</li> <li>• Due lack of vision, time was always short for my family members</li> <li>• Not knowing my mandatory and elective roles</li> <li>• Did not engage in marriage due to less income</li> </ul>	<ul style="list-style-type: none"> <li>• Alhamdo Lillah supporting for the whole family</li> <li>• Alhamdo Lillah I have time for my family</li> <li>• Selected my mandatory roles and reduced my elective roles</li> <li>• Alhmado Lillah got married, and have a daughter</li> </ul>

**TABLE 8: AS AN UMMATEE**

<b>Before TIMELENDERS</b>	<b>Now</b>
<ul style="list-style-type: none"> <li>• Due to lack of clear vision not serving the ummah actively and properly</li> <li>• Could not relate to the problems and disorders faced by the ummah</li> <li>• I was confused in which role to invest my resources (time and money)</li> </ul>	<ul style="list-style-type: none"> <li>• Have a clear vision and now trying to actively serve the ummah</li> <li>• Alhamdo Lillah trying to play a part in the resolution of these problems</li> <li>• I have a clear vision to invest my resources in my roles and have balanced almost all of my mandatory roles</li> </ul>

**TABLE 9: IN LEADERSHIP ROLE**

<b>Before TIMELENDERS</b>	<b>Now</b>
<ul style="list-style-type: none"> <li>• Lacked in confidence</li> <li>• I was unable to remove my misconceptions (ponies) and weaknesses due to lack of vision</li> </ul>	<ul style="list-style-type: none"> <li>• I became confident to lead people for a greater vision and started my work.</li> <li>• I have removed most of my misconceptions and weaknesses to play a leadership role</li> </ul>

**TABLE 10: IN GENERAL**

<b>Before TIMELENDERS</b>	<b>Now</b>
<ul style="list-style-type: none"> <li>• Had the ultimate vision but still not satisfied and happy about the current status of <i>ummah</i></li> <li>• I had a belief that Islamic change can't come because almost all the resources and businesses like oil, foods, pharmaceuticals, electronics, media, cosmetics, drinks etc are owned by non Muslims</li> <li>• The belief that the Western nations earn from Muslim countries (through MNCs) and use these resources against the Muslims made me depressed</li> </ul>	<ul style="list-style-type: none"> <li>• Due to a clear ultimate vision, I'm confident that this status can be changed by educating people</li> <li>• I believe that a strong vision is more important and resources follow. We can arrange the resources and can start business for our vision.</li> <li>• The new vision enabled me to see new opportunities. We should start <i>halal</i> and <i>sharia</i> compliant businesses to generate revenues to promote the Muslims</li> </ul>

**Chapter 7: Balancing of roles**

## Balancing of Roles: The Balance-in-Life Framework (BIF)

*“A human being should be able to change a diaper, plan an invasion, butcher a hog [build] a ship, design a building, write a sonnet, balance accounts, build a wall, set a bone, comfort the dying, take orders, give orders, cooperate, act alone, solve equations, analyze a new problem, pitch manure, program a computer, cook a tasty meal, fight efficiently, die gallantly.”*

*Robert Heinlein*

### Introduction

At Timelenders, we have developed a framework based on the Islamic Ideology. We have taught this ‘Balance-in-life Framework (BIF)’ to thousands of people with wonderful results and over the years, BIF has evolved and refined through teaching and research.

### Cruz of the Matter

Do you agree with the quote of Robert Heinlein mentioned in the beginning of the paper? The ability to balance the different facets of one’s life with excellence has been a critical element of success since time immemorial.

Balancing one’s life is an age-old challenge: wars had to be fought and long trading trips taken which kept families apart for months on end and resulting in a demand to find creative solutions<sup>1</sup>.

Islam, like other societies throughout history, has addressed this matter and the Islamic definition of balancing one’s life<sup>2</sup> and the ideas to achieve this balance are highly elegant, sophisticated and versatile and differ with the dominant intervention paradigms originating in the West today.

We have converted these definitions and ideas into an operational framework—the BIF—to restructure our lives to create a balance. Additionally, the framework is a great tool in understanding the underlying concepts and paradigms.

### The Balance-in-Life Framework (BIF)

We all have different roles in our life; we are fathers, sons, breadwinners, husbands, wives, mothers, CEOs, bosses and members of social clubs.

A clear indication of an imbalance in our roles would be a situation where someone is a good businessman but a poor father, or someone who is a good engineer but a poor wife.

Every society is built upon an ideology<sup>3</sup>. Merriam-Webster dictionary defines Ideology as:

**The basic beliefs and guiding principles of a person or group:** *This underlying ideology defines the basic paradigms of thought in the society such as the definition of success, failure, happiness, contentment, the origins of the Universe and how it functions.*

Ideologies are of two types:

**Defined Ideology<sup>4</sup>:** *Any ideology which has been clearly articulated and written*

Examples would be Communism, Hinduism, Social liberalism, Capitalism and Christianity. According to this broad definition<sup>5</sup>, Islam is also an ideology.

**Personal Ideology:** *The ideology which a person carries.*

Another articulation would be installed ideology<sup>6</sup>. Personal ideology could be identical to a defined ideology or could be a combination of some defined ideologies and unique personal beliefs and assertions.

In all societies, roles are of two types:

**Mandated roles<sup>8</sup>:** *Those roles in life which your ideology doesn't permit you to drop directly under any conditions.*

For example the roles of father, mother, son and brother would be mandated roles according to the Islamic Ideology.

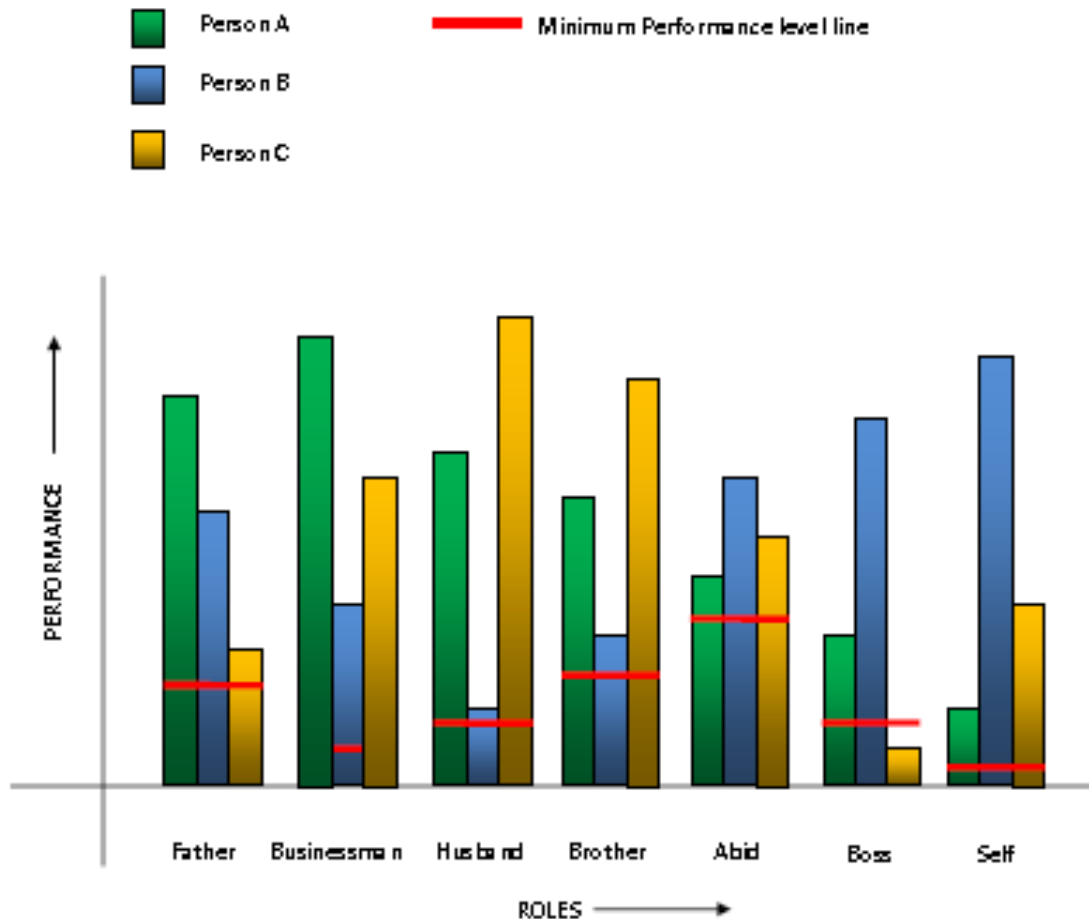
**Elective roles:** *Those roles in life which your ideology permits you to directly drop under certain conditions.*

For example the roles of employee, friend, boss, colleague and student would be elective roles in Islam.

### A sample list of different roles in life

- Son
- Father
- Husband
- Grandfather
- Grandson
- Daughter
- Niece
- Nephew
- Uncle
- Aunt
- Neighbor
- Cousin
- Boss
- Subordinate
- Mentor
- Colleague
- Friend
- Engineer
- Doctor
- Human /Self
- Wife
- Rotarian
- Member of the Lion's Club
- Khateeb
- Member of the Yacht Club
- Muslim
- Hindu
- Christian
- Slave of Allah (swt) (Abdullah)
- Member of the Ummah of the Prophet (sas) (Ummatees)
- Son in law
- Daughter in law
- Sister in law
- Brother in law
- Father in law
- Head of Marketing
- Head of Finance
- Breadwinner

## Balancing Roles Diagram



All societies define 'minimum performance levels (MPLs)' in all possible roles. MPLs are dictated by the underlying dominant ideology of the society and form the foundation of the legal system.

Due to different underlying ideologies, MPLs differ from society to society. Underlying dominant ideologies in most of the societies are a mix of many defined ideologies and unique beliefs and views.

Not only do ideologies get redefined with the passage of time but their mix also fluctuates resulting in the continual changing of the MPLs; for example the West has moved from ostracizing gays and lesbians in their societies to the acceptance of these individuals and their norms.

The least flux in MPLs is observed in societies which are based on religious ideologies.

Islam is the only exception in ideologies as it doesn't change or evolve due to the preservation of its main foundation, the Quran. Hence, the MPLs are timeless and are not in a state of flux. This is the most important cornerstone of the BIF.

Not only are MPLs in Islam timeless, they are very precisely defined. This is one of the most beautiful aspects of Islam.

With this backdrop, let me articulate the definition of balance in Islam:

"Our performance in any one of our roles, Mandated or Elective, must not fall below the 'MPLs' dictated by Islam."

The Y-axis shows performance in different roles whereas the X-axis shows the different roles. The purpose of the bar graphs is to highlight that there are different standards of performance operating in each of the roles and being applied consistently to the three individuals.

In each of the roles there is a red line that shows the minimum performance level (MPL) in that role. For example the MPL in the role of a neighbor in Islam is that it is unacceptable that we sleep with our stomach full in the night whereas he is sleeping hungry.

Now if we look at the definition of balance presented above, you would see that persons A and B are balanced while person C has an imbalance in his roles since he is below the minimum performance level in his role as a boss.

In conclusion, as long as a person is above the red line in all of his roles, he is fine. Looking carefully at this we can immediately see the sophistication and versatility of the concept this model can apply to all situations that people may find themselves in.



For parents with infants and toddler, the excessive demand in their role as parents can be met by bringing down the performance in other roles. There are two types of resources that we have:

**Transferable resources:** The resources that can be transferred across different roles.

The examples would be money, time etc.

**Non-transferable resources:** The resources which can't be transferred across different roles.

The examples would be personal attention or activities which requires our presence: the two hours of time that the father gives to his child cannot be compensated by two hours of time of the babysitter. Similarly, we can't have someone else jog or exercise on our behalf.

#### **The application of BIF for creating a balance in our lives**

Here is a step-by-step intervention:

1. Make a list of all Mandated and Elective Roles in your life.
2. Apply the 'Selection of Roles Framework' for getting the final selection of your roles.
3. Research and find the MPLs in each of the roles: you may be in for many pleasant surprises as you may find that many MPLs are much below what you had in mind. Many of our participants have reported that they are leading much more peaceful lives now as they were previously trying to live up to incorrect MPLs which were unrealistic or idealistic.

Of course, finding these MPLs would require expert help: for our health, the first step would be a comprehensive health check-up followed by a consultation with a competent physician.

4. Mark roles where MPLs are being violated and then develop a strategy to systematically end these violations by

- a. Deploying resources which are available in that role
- b. Deploying general transferrable resources which are available
- c. And if transferrable resources are not available then carefully reducing our performances in one or more roles and using the freed up transferrable resources and applying them to the roles where MPLs were being violated and increasing the performances and ending these violations.
- d. As a last resort, we may have to consider dropping one or more of our elective roles.

The two important pitfalls in the application of this framework are:

**Failure to clearly define the MPLs from the Islamic Ideology:** Unfortunately, sometimes the MPL are derived from personal whims or the incredulous expectations of the society. Life becomes a mess when we try to live up these erroneous MPLs. An example could be the norms regarding marriage which are operative in the subcontinent to day.

**Allowing our performance to fall below the minimum performance level to get performance in another role:** To increase our performance in one role, we transfer resources from the other roles and call this sacrifice and rightly so. But sometimes an extreme is witnessed where we continue to drop performance to a point where we go below the MPL in that role and justify it by calling it sacrifice. This is a transgression not sacrifice! The most common example is winning business success at the cost of one's family. This is easy to detect. Another example which is more difficult to detect and address is where a lady wastes her health (this would be her role of 'self') for trying to live up to false MPLs in the role of a mother while the society—and sadly she herself—believes that she is sacrificing and doing something very noble.

There could be multiple ways of distributing resources within roles and still lead a balanced life. The question of how to create the most optimum distribution of resources can be answered by having clear short term intermediate visions derived from sound Ultimate Sub-visions in each of the roles. (Remember that soundness of the vision equals clarity and correctness)

<sup>1</sup> This is a gist of a hadith of the Prophet (sallallahu alaihi wassalam)

<sup>2</sup> Just as many things are defined more by their antithesis than their own precise definitions, work-life balance is being defined by work-life imbalance. After teaching this subject for over seven years to thousands of individuals, I find that there are multitudes of definitions of what is work-life balance but there is a general agreement as to the consequences of work-life imbalance of which the two main symptoms that are generally understood across the board are:

- a disturbed family life where the understanding develops that we are not living up to the expectations or the norms
- neglect of self, the biggest manifestation of which is deteriorating health followed by a sense lack of fulfillment and happiness

The moment any or both of these symptoms are detected, the dominant paradigm in corporate world today is to term it an issue of work-life balance or more precisely the result of work-life imbalance.

The corporate world's interest in work-life balance started from the West as it was the West where industrialization took place which led to massive urbanization of people, dislocation from traditional abodes of living and hence the breakdown of many centuries-old established structures that ensured balance in lives. The saying that 'it takes a village to raise a child' is true but unfortunately difficult to apply in the current modernized/industrialized landscape. The consequences of work-life imbalance started affecting employees' performance at work and hence a history of corporate and workplace initiatives and interventions started to take shape.

Note: In 1996 Hilary Clinton made famous the ancient African Proverb "It takes a village to raise a child." The proverb is from Igbo and Yoruba regions of Nigeria and the basic meaning is that raising a child is a communal effort." Quoted from "Assessing 'it takes a village to raise a child'" by Amelia Tibbittin [www.scheikim.com](http://www.scheikim.com).

<sup>3</sup> Work-life balance is a subset of the issue of balancing of the different roles that we have in our life. Work-life imbalance is a serious issue today as long hours at work are stealing quality hours from the time that we dedicate to our families and our personal pursuits. Globally, the corporate world is waking up to this reality and a myriad of interventions are being proposed and implemented.

\* An introductory enquiry into history and philosophy will reveal this. I quote from Wikipedia in the section on 'Specialty Definition: Ideology': "Every society has an ideology that forms the basis of the "public opinion" or common sense, a basis that usually remains invisible to most people within the society. This prevailing ideology appears as "neutral", all others differ from the norm and are often seen as radical, no matter what the actual vision may be. The philosopher Michel Foucault first wrote about this concept of apparent ideological neutrality." We discuss this in depth in our Strategic Visions workshop and here for the sake of brevity the statement that 'every society is built on an ideology' will suffice.

† These definitions of ideologies are mine and are a result of the need to develop a framework. They are pretty commonsensical as opposed to things coming out of intricacies of philosophy.

‡ I would like to caution at this time that I am using Ideology in a broad sense while acknowledging that there are some very technical definitions of ideology which if taken can make my statement pretty contentious. In other words I am using the word ideology for lack of a better word as the word 'philosophy' is shadowed by far greater demons. In Arabic the word would be *Deen* which in its technical definition is right on the mark when we say that Islam is a *Deen* amongst others.

† Again the definitions of Mandated and Elective Roles are mine and have come about after years of struggling with the subject. Why these definitions were required to be articulated and the precise function that these definitions serve would become clear in the 'Selection of Roles Framework'.

For the whole book or other TIMELENDERS literature visit:

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