

Sculpt Your Life

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Dedication

To the One heralded by the divine messages.

To the awaited savior of humanity, who will deliver the world from the scourge of wars and suffering.

To the One who will fill the earth with justice and equity, just as it has been filled with oppression and tyranny.

To the One who shall arise from the lineage of the Noble Prophet (peace be upon him), spreading righteousness, goodness, and beauty across the world.

To the One who will lead the prayer, with Prophet Jesus (peace be upon him) standing behind him, uniting the world beneath the banner of *"There is no god but Allah."*

To the One who has captured my heart, my mind, my soul, and my very being—through whom I realized that preparing for his coming can only be through spreading goodness, righteousness, awareness, and peace to all humankind.

To the Awaited Mahdi, I dedicate this book.

Acknowledgment

May Allah reward everyone who contributed in any way to the making of this book.

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Introduction

Chapter One

Before You Begin Reading

"The worth of every person lies in what they excel at." – Imam Ali ibn Abi Talib

Robert Half, one of the world's largest recruitment firms, affirms: *"Today's job market is divided along the lines of skill. Those with specialized expertise fall into the category of high demand but limited supply—while the opposite is true for the general labor force."*

In harmony with this perspective, the 2022 **Global Talent Shortage Survey** conducted by *ManpowerGroup* revealed that the scarcity of skilled talent has reached its highest peak in sixteen years—standing at an astonishing **75%**. The survey indicates that finding individuals with both technical proficiency and interpersonal aptitude has become more challenging than ever before.

Even in the wake of the global disruption caused by the COVID-19 pandemic and the ensuing waves of unemployment, organizations across the world continue to face formidable obstacles: attracting, securing, and retaining skilled professionals. Indeed, three out of every four companies reported severe difficulty in sourcing qualified talent and filling essential roles.

Faced with this reality, only two paths lie before you—there is no third option. Either you deliberately chart the course of your career, cultivating your talents and refining your skills until you step into that sphere of *high demand and scarce supply*—a realm that will cast radiant blessings upon your life. Or, conversely, you may remain confined within the other circle, bearing all the burdens of dissatisfaction and hardship it inevitably entails—for both you and your family.

It is the difference between being a laborer in a factory, or a modest employee bound to a wage that barely sustains the most basic necessities of daily living—versus becoming a chief executive of a distinguished corporation, the owner of a flourishing enterprise, or a leader occupying a higher rung on the ladder of professional existence.

In the age of knowledge and globalization, such destinies are no longer inherited legacies, nor are they subject to mere chance. Rather, it is *you* who defines them through the path you choose to walk. You have within your grasp the power to become what you will. No longer must you wait for heaven to rain down gold, nor cling to the myth of a magical lamp to fulfill your dreams. All you need is an ambitious, effective, and practical design for your life—animated by a will strong enough to transform those plans into living reality.

It is worth noting that one's professional and vocational life forms the very axis around which existence itself revolves. We devote to it the greater portion of our years, for it consumes more than half of our waking hours. Beyond mere occupation, it silently weaves the threads that shape the broader fabric of our lives—defining our families' destinies, influencing our social interactions, our cultural inclinations, our material well-being, and even the course of our children's education.

For this reason, it becomes imperative to approach our career with deliberate care and profound attentiveness. Ambitious yet realistic planning—crafted with professional precision—becomes the cornerstone of genuine success, enduring happiness, and stability, not only in our work but also in the entirety of our social and familial existence. For, in truth, life is nothing more than a single chain whose links are inextricably bound together.

Here, success is not to be measured merely by climbing into lofty positions or amassing wealth and influence. Rather, true success arises from *self-knowledge*—from cultivating, nurturing, and evolving the self along the arc of one's vocational journey.

Indeed, human beings are innately driven by a yearning for success, serenity, and fulfillment. These often serve as the prime motives behind our restless striving. Yet the essential questions remain: *What is success? How is happiness to be attained? And where does true tranquility dwell?*

In her book *Thrive*, the author reminds us that in the prevailing global culture, success has long been confined to two measures: wealth and power. Yet her own lived experience testifies to the insufficiency of these yardsticks. She argues for a *third metric*, grounded upon four essential pillars: happiness, wisdom, love of learning, and generosity of spirit.

But here lies the paradox: if wealth and influence are indeed the ultimate measures of success, would that not render the greatest visionaries—the prophets of God and the geniuses who altered the course of humanity—failures in the worldly sense? And conversely, do we not see among the forgotten poor, those whose names history does not record, souls who live with a serenity and contentment far surpassing that of the affluent and the powerful?

The true dilemma lies in this: success and happiness—those twin longings woven into the very fabric of human nature, like the thirst of the parched wanderer or the hunger of the famished soul—have been obscured, distorted by a host of human illusions and diabolic deceptions.

Some are quick to insist that both success and happiness are relative: for one, they may be defined by wealth; for another, by fame; for yet another, by knowledge, by giving, or by influence. And thus, they conclude, the meaning shifts endlessly from one person to the next.

But is success truly a subjective notion, bending to each individual's perception? Or is there, rather, a fundamental and immutable truth—a law embedded into the very order of existence—that governs the reality of human happiness, as unyielding as the fact that the hungry must eat in order to be filled, regardless of what food lies upon the table?

Many among us pour out their strength in pursuit of success. Yet when they attain it, the satisfaction proves hollow; no contentment is found. Instead, a restless hunger drives them toward yet another achievement, and then another, forever leaping from one summit to the next—only to discover that the gnawing emptiness remains. They chase, endlessly, a mirage across the desert sands, until life itself slips silently through their fingers.

The staggering spread of psychological disorders, and the ever-growing scarcity of souls who are truly content with their lives, bear witness to one unmistakable truth: happiness is not a matter of personal opinion. It is no relative construct, but rather a reality outside ourselves—a truth we ignore at great peril.

Just as thirst is quenched only by pure water, and hunger stilled only by nourishing food, so too are success and happiness bound by unyielding natural laws. To grasp them, one must first seek to understand these laws and walk in harmony with them. And it is precisely this unveiling—this illumination—that the pages of this book aspire to offer.

Unlike the majority of human needs, the laws that govern the attainment of happiness, serenity, and success extend across every dimension of our lives. They are not confined to a single activity or a fleeting moment; rather, they permeate the very rhythm of our existence—our hours of sleep and wakefulness, our labor and our rest, our family bonds, and every other sphere of daily living.

Yet these laws intertwine most profoundly with those that shape the trajectory of our professional growth and career development. It is here that the need for harmony becomes urgent: to balance the universal laws of inner fulfillment with the demands of professional progress, so that we may achieve our vision of life while still preserving tranquility amidst the clamor, the noise, and the relentless challenges that surround us.

This book, therefore, has been written with a clear purpose: to empower you to reach success in your professional life, and to enable you to guide others toward realizing their own vocational aspirations—without losing sight of the delicate equilibrium upon which true happiness rests. The career path, in this vision, is not to become a burden of despair, but a vibrant instrument—among others—that leads to inner peace, satisfaction, and joy.

To this end, the book is accompanied by a series of instructional videos, models, and illustrative diagrams, designed to help the reader grasp the concepts and techniques presented, and to master them in practice.

My mission in life has always been this: *“to help individuals, institutions, and communities discover their true selves and goals, and to unlock their latent potential.”* This is what compelled me to write these pages. Through this work, I seek to assist those striving to achieve success, happiness, and serenity—guided by the wealth of experience I have gathered since 2003, during which I have had the privilege of helping hundreds of individuals define their professional goals, map their career paths, and walk them with steadfastness.

Before presenting these techniques and methods to others, I first practiced them myself. In 1994, I held a modest position with a limited income, and no clear horizon stretched before me for altering the course of my life—especially as I did not, at that time, possess proficiency in the English language. Yet, by applying these very strategies, within merely seven years I rose to serve as an advisor to the government of a nation, attaining the rank of Deputy Minister. During that period, I successfully led two comprehensive transformation initiatives for two major government entities, overseeing assets whose combined value exceeded billions of dollars.

Later, in 2008, I documented my accumulated experience in this field through my book *“How to Plan Your Career Path?”*—a work which, in 2009, was formally endorsed by the **Chartered Management Institute (CMI)** in the United Kingdom as an accredited reference in two domains: *“Developing the Self as a Manager and Leader”* and *“Career Path Planning.”* The Institute not only approved it but also recommended it to readers seeking to strengthen their professional lives.

At that time, avenues for livelihood were relatively limited. The global landscape—economic, political, technological, social, and beyond—differed vastly from what it has become today. Career planning, therefore, was simpler, more straightforward, and more transparent, given the scarcity of options available to individuals. Now, however, the opposite is true: with the explosion of opportunities—interconnected, overlapping, and increasingly complex—career planning has become not only more urgent, but also more intricate and demanding.

This very reality compelled me to revisit and reframe my earlier book, reshaping it to resonate with the age in which we live, with all its complexity and rapid development. The result is a work more comprehensive in scope, with themes and insights that extend far beyond those of its predecessor. Indeed, the topics covered in my earlier book amount to scarcely a quarter of the breadth explored in this present volume.

The book you now hold is thus structured into four sections, together constituting the framework of *strategic management practices*—a set of deliberate measures designed to secure enduring success in professional life.

The first section, **“Manage Yourself”**, spanning six chapters (from Chapter Two to Chapter Seven), delves into the inner environment of the self—its varied dimensions and attributes that directly shape professional growth and success. Its purpose is to enable you to govern your own being effectively, so that throughout your vocational journey you may walk with clarity, strength, and balance.

The second section, **“Manage Your Work Environment,”** shifts the lens outward. Here we seek to discern the external landscape of the workplace in order to grasp the strategic position in which we find ourselves. We analyze both the present and the anticipated future of the professional environment—its contours, its opportunities, and its lurking threats and risks. Through such awareness, we may learn to navigate our careers with maturity, wisdom, and professionalism. This section comprises six chapters, beginning with Chapter Eight and concluding with Chapter Thirteen.

The third section, **“Plan Your Career Path,”** builds upon the foundations established in the first two. Here, we turn to the strategic options that shape the course of professional life and growth, charting the pathway with deliberate design. In this section, we explore the principles, concepts, and mechanisms required to construct a vocational strategy—through four overarching models—approached with scientific rigor, professional precision, and a sense of higher purpose.

From my experience, I have learned this enduring truth: though the general rules of growth remain constant, every human being is a unique model unto himself, distinct in circumstances, aspirations, and inner design. Thus, the first step is always to define your professional aim, for it is by this light that your path is illuminated and the contours of your life are drawn.

Finally, the fourth section, **“Manage Your Growth,”** is devoted to the practical implementation of the strategic career path. Here, we explore how to translate vision into action, how to confront and overcome the challenges that seek to block our way, and how to maintain equilibrium among the many dimensions of life. For only in balance can we ensure that no single aspect overwhelms the rest—and that the vortex of professional life does not drag us into an abyss, but instead elevates us toward fulfillment.

I know this is not easy—but harder still is to let your life slip through your fingers. Most people keep asking, deep within, how to refine themselves and arrive at their goals. To learn the ways of crafting one’s life is to begin well—awake, luminous—and to kindle your ardor, for ardor is the greatest spur to perseverance until you reach what you seek.

For a full, real-to-life example, you may turn to my novel *Rihlat Kādiḥ* (*The Toiler’s Journey*). It portrays the life of an orphaned, impoverished young man whose circumstances barred him from regular university study. Yet he strives with all his might to succeed, drawing upon certain techniques of life-crafting and career design. Life confronts him in all its might and intricacy—as if intent on testing him—yet he wades into its depths with resolve and courage, and at last attains the success and inner calm he longed for.

To gain the utmost benefit from this book, I suggest you take time to contemplate the concepts and methods we explore here, and—so far as you can—apply them to yourself, step by deliberate step.

Part One

Manage Yourself

Chapter Two

What Is Your Purpose in Life?

“For every soul is a direction to which it turns—so race toward all that is good.”
(Qur’an, Al-Baqarah 2:148)

A Harvard study conducted by Donnelly and Norton on four thousand millionaires revealed that while wealth does contribute to happiness by satisfying basic needs, beyond a certain threshold, additional wealth no longer yields additional happiness.

Dr. Robert Waldinger—psychiatrist at Harvard Medical School and director of the renowned Harvard Study of Adult Development—pointed to a recent survey of millennials in which young people were asked to name the most important goals in life. More than 80% responded that their primary aim was to become wealthy, while 50% said their foremost goal was to achieve fame.

We pursue wealth, high office, celebrity, and influence because, in truth, we are searching for happiness, for serenity, and for a sense of power. Yet we must ask: does wealth truly bring happiness?

Raphaël Badziag, in his book *The Billion Dollar Secret*, recounts the findings of six years of research, including interviews with twenty-one self-made billionaires. He posed to them the simple but profound question: *“Are billionaires happy?”* What he discovered was striking: money in itself does not alter a person’s capacity for happiness—it merely amplifies who they already are. Wealth makes the happy even more joyful, and the miserable even more wretched when they become rich.

If, then, money does not bring misery except to those already predisposed to misery, what harm is there in striving for it—so long as one knows how to seize happiness along the way?

A Harvard study conducted by Donnelly and Norton on 4,000 millionaires concluded that money does indeed contribute to happiness by meeting basic needs. Yet beyond a certain threshold, no amount of added wealth produces a greater measure of joy.

On the other hand, the pursuit of wealth seldom comes without a price. It demands an extraordinary investment of time, energy, and effort—often decades of unrelenting labor, long hours, and endless weeks, claimed at the expense of one’s private and family life. It means forfeiting vacations, sacrificing leisure, and carrying an immense burden of responsibility and stress.

And all of this comes at the cost of the very things that truly nourish happiness, tranquility, and peace of mind—foremost among them, the richness of human relationships.

This truth is borne out by the renowned Harvard Study of Adult Development, a project that has spanned seventy-five years and tracked the lives of 724 participants across generations. Its director, Dr. Robert Waldinger, observed that nothing outweighed the significance of good relationships. In his words: *“The clearest message we receive from this 75-year study is that good relationships keep us healthier and happier in life.”*

Happiness, he explained, is not determined by how many conferences you speak at, nor by the number of likes you garner on social media, nor by the glitter of the tech companies you have worked for, nor even by the sheer scale of your effort. *“More important than all of this,”* Waldinger adds, *“the single greatest predictor of happiness in human life is love.”*

If the obsession with wealth or fame—or anything akin to them—takes hold of you, it quickly becomes an addiction that can never be satisfied. It is like drinking from the sea: the more one drinks, the greater the thirst becomes. The Noble Messenger (peace be upon him) is reported to have said: ***“If the son of Adam were given two valleys filled with wealth, he would still seek a third.”***

By contrast, what we truly need in order to feel at peace is *contentment*. This trait may not be easy for everyone to cultivate, but the effort it requires is far less than the exhausting struggle to acquire millions—if one even succeeds in that pursuit. What matters most is to secure a dignified standard of living that meets essential human needs without extravagance, waste, or vanity, and then to direct our remaining energies toward what enriches our humanity and deepens our joy.

This, however, does not mean abandoning the pursuit of greater wealth or higher position. Ambition does not contradict contentment—especially when noble human purposes are what drive you forward. Rather, the call is to design and manage your professional journey with skill and wisdom, so that you may attain both your humanity and your happiness—alongside wealth and recognition, should you desire them. For the two are not in conflict.

“Among people are those who say, ‘Our Lord, grant us good in this world,’ yet they will have no share in the Hereafter. And among them are those who say, ‘Our Lord, grant us good in this world and good in the Hereafter, and protect us from the torment of the Fire.’”

(Qur’an, Al-Baqarah 2:200–201)

The difficulty is that, in the early stages of our lives, we often lack the maturity and wisdom required to shape and govern our existence in a way that secures serenity and happiness. Thus we fall prey to the collective mind, to the illusions spun and manufactured by the vast machinery of commerce and media across the world. We become ensnared in its grip, no longer masters of our own choices and will, but driven instead along the social, economic, educational, and cultural patterns predesigned for us—until the moment passes. By then, it is often too late; we find ourselves without the will, the strength, or the knowledge to confront the prevailing order and to change the destiny that has been charted on our behalf.

And it is not external forces alone that push us toward the chase for wealth, fame, and influence. There are also natural human needs—an inner drive to possess power and to realize the self. Indeed, wealth, status, and renown may grant us a form of power, but it is an *external* power. It does not foster the deeper strength of the self. And without that inner strength, we remain vulnerable to every shifting wind: the loss of a friend, the departure of a spouse, or inner crises such as the sense of being lost or the extinguishing of passion for life. These forces reverberate within us, echoing outward in the form of psychological ailments, emotional disorders, and the heavy sense of misery.

Let us pause to understand the meaning of *happiness*—the very state we all pursue—so that from this understanding we may discern the true path toward it, without being ensnared by illusions or trapped within prefabricated molds.

To begin with, we must realize that happiness is not the same as joy, nor is it the opposite of sorrow. Rather, its true opposite is *misery*. A person may well be happy even while cloaked in sadness. Joy and sorrow are transient states, momentary waves that arise from our interaction with external events. You may feel joy when you achieve a good result at work or in study, when you receive a gift that delights you, or when you meet someone you love after a long separation. Likewise, you may feel sorrow when you hear distressing news.

Both joy and sorrow are instinctive, spontaneous responses of the human being—emerging from the interplay of the subconscious mind and one’s unique personality with the outer world. As such, they serve as telling indicators of who you are and of the distinct qualities of your character. They may reveal weakness and pettiness when tied to materialistic or self-serving traits. Or, conversely, they may reveal nobility and strength when they spring from a generous and elevated spirit.

Happiness, as defined by Michael Argyle in his book *The Psychology of Happiness*, is “a state of satisfaction and fulfillment, inner peace, self-realization, and the experience of joy, pleasure, and delight. In short: a pervasive sense of overall contentment.”

The Qur’an declares: **“On that Day, no soul shall speak except by His permission: some will be wretched, and some will be blessed.” (Hud 11:105)** One scholar explains: “The happiness of any being lies in its attainment of the good for which it was created—through which it finds completion and delight. For the human being, composed of both body and spirit, happiness is to attain the good proper to both dimensions, and to savor its joy. Misery, on the other hand, is to be deprived of this and to lose it.”

Thus, happiness is not a fleeting emotion but a deep and enduring psychological state, shaped over time by a multitude of internal and external factors encountered throughout one’s journey in life. It grows in direct proportion to the tranquility that settles within—the state of the *reassured soul*. As the Qur’an proclaims: **“O tranquil soul, return to your Lord well-pleased and well-pleasing.” (Al-Fajr 89:27–28)**

So how can a human being attain true happiness and inner tranquility?

Happiness and tranquility are two sides of the same coin. They reflect the degree to which a person is honest with himself—how deeply aligned his life is. In other words, they measure the harmony between all the dimensions of his being: the fulfillment of natural needs and instincts (*the body*), the realm of emotions and affections (*the heart*), the domain of thought, knowledge, beliefs, and vision (*the mind*), and, finally, the spirit and innate nature that God has instilled within him (*the soul*).

Stephen R. Covey, in his book *The 8th Habit*, writes: “There is one simple, overarching reason why so many of us find our work unfulfilling, why most organizations fail to tap into the true talents, genius, and creativity of their people, and why such institutions rarely achieve greatness or enduring vitality. It is because they operate from an incomplete paradigm of what human beings are. The essential truth is that people are not things to be driven and controlled—they are four-dimensional beings, composed of body, mind, heart, and spirit.”

The yearning for truth (*curiosity*), the impulse toward morality and steadfastness in it, the attraction to beauty in all its forms, the longing for creativity and invention, and the search for love and belonging—all these arise from the innate nature of the human being. Their essence lies in the fact that man is composed of both body and spirit.

“And [remember] when your Lord said to the angels, ‘I am creating a human being from clay, from molded mud. So when I have fashioned him and breathed into him of My spirit, fall down before him in prostration.’” (Qur’an, Al-Hijr 15:28–29)

The natural elements within us tether us to the physical world, while the transcendent elements draw us toward what lies beyond it, linking us to the Divine.

Among the most profound instincts of our nature is the longing for wholeness, elevation, and greatness. Stephen R. Covey, in *The 8th Habit*, affirms: “Deep within each of us is an inner longing to live a life of greatness and contribution.” In the Islamic tradition, this corresponds to the call to embody the attributes of God, to journey toward Him, and to draw near to His presence.

“So set your face toward the religion, upright—[in accordance with] the nature of God upon which He has created humanity. There is no altering the creation of God.” (Qur’an, Al-Rum 30:30)

Thus, the path to happiness and tranquility—and to their continual increase—begins with walking and growing along the way of *self-honesty*, until one reaches the station of the *truthful*. The more the four dimensions of the human being—the body, the mind, the heart, and the soul—come into alignment and harmony, the more the personality is marked by simplicity, strength, serenity, greatness, and contentment. This journey culminates in the state of the *truthful ones*, a station in which no discord remains among the four dimensions of the self, for each becomes a perfect reflection of the others.

“And mention in the Book Abraham. Indeed, he was a man of truth and a prophet.” (Qur’an, Maryam 19:41)

But how, then, can one advance along the path of *self-honesty* in practical terms?

As we noted in the first chapter, the laws that govern this process extend across every dimension of human life—twenty-four hours a day, seven days a week. They permeate all our activities: our rest and our waking, our work and our family life, and every other sphere of our existence.

In this book, however, our focus is on the laws that specifically shape our professional lives—our pursuit of livelihood and our engagement in work. The other dimensions of life, and the broader laws that govern them, we shall explore in a forthcoming volume entitled *No Limits*.

Chapter Two Questions

Question 1: "Good relationships with others are among the most important aspects of life." Discuss this statement, providing examples wherever possible. (100 words)

Question 2: How can a human being attain true happiness and inner peace in life?

Chapter Two Activities

Objective:

To apply the concepts related to a person's purpose in life and analyze the influence of internal and external factors in weighing options and patterns of thinking.

Activity One:

Analyze the concepts discussed in the lesson regarding human purpose in life and the ways to achieve happiness. Then, apply these concepts to yourself and determine your position regarding them.

Discuss the factors that have influenced your thinking and decision-making in this domain. Then, reflect on the following: to what extent have these factors shaped the course of your life? Have they affected the formation of your vision for attaining your life purpose and achieving happiness?

Record your reflections in a written text of approximately 250–500 words.

Activity Two:

Apply the previous activity with another person and engage in a discussion about the concepts addressed in the lesson and how they have influenced them.

Listen carefully to their opinions and personal experiences, and inquire about their life purpose and their vision for achieving happiness.

Offer them appropriate guidance in light of your understanding and discussion with them, and suggest ideas and strategies to help them achieve their goals and attain their happiness.

Record your discussion, impressions, and guidance for them in a text of approximately 500–1000 words

Chapter Three

How Are Our Selves Formed?

“Say: Everyone acts according to his own nature.”
(Qur’an, Al-Isra 17:84)

Our subconscious mind governs more than 95% of our behaviors and reactions. It lies behind nearly every decision we make each day. Yet, at the same time, we possess the ability to harness our conscious mind to reprogram the subconscious—reshaping our habits and behaviors, whatever they may be.

As God, exalted is He, declares: ***“When your Lord said to the angels: ‘Indeed, I am creating a human being from clay. So when I have fashioned him and breathed into him of My Spirit, fall down before him in prostration.’”*** (Qur’an, Sad 38:71–72)

Thus, we enter this world with two dimensions: a physical, animal dimension, and a spiritual one. Our skin tone, hair color, height, and other bodily features, as well as our intelligence, temperament, courage, and every psychological trait—all these, along with the innate capacities of both our physical and spiritual dimensions, are inherited and determined by the genetic pairing of the chosen sperm and ovum from which each of us was formed.

Yet it is not only with innate traits and predispositions that we come into this world. We also arrive bearing within us a unified framework of values and standards woven into every human being—what is known as *the primordial nature*, or **fitrah**.

Our physical characteristics may be difficult—or even impossible—to alter. But our psychological attributes, which form the very foundation of our movement in this world, as well as the latent capacities within us and the values and standards—the *fitrah*—implanted in our souls, are never fixed. They evolve, grow, or wither according to the paths we walk, the choices we make, the knowledge we acquire, and the beliefs we embrace. They shift with our outlook on life, with our simplest daily behaviors—when we study, work, play, sleep, and interact with friends, family, surrounding communities, and all the elements of the cosmos we encounter. In short: they are written and rewritten by the act of living itself, like letters inscribed upon our being, forming the script of our inner qualities—knowledge, will, determination, wisdom, love, piety, beauty, goodness, courage, certainty, and all the rest.

We enter life with needs springing from both dimensions: body and spirit. We hunger and thirst, we clothe ourselves, we seek play and pleasure, we long to love, to think, to learn, and to take pride in our accomplishments. And so we interact with the world and its countless forms, striving to satisfy these needs: we study, learn, research, work, build, and toil. In meeting some needs, others inevitably arise, and so we remain in a ceaseless quest—from childhood until death—ever striving to fulfill desires that never truly come to an end.

To earn your daily bread with dignity and security—and to live your life with peace of mind, unburdened by the humiliation of need—you must dedicate years to study, and then to work. Along these paths of learning and labor, countless situations arise, each demanding decisions from you. These decisions are the threads that weave your traits, abilities, and character, shaping the person you become.

If you inherit a measure of courage from your parents, then life becomes the loom upon which you build and strengthen that courage. But if, in the face of trials, you grow accustomed to choosing the path of retreat, you gradually fashion within yourself fear and cowardice—until they harden into part of your inner being. On the other hand, should you rise to act with bravery, you sculpt courage into your very soul, until it becomes inseparable from who you are.

And if your choices fluctuate—cowardice at one time, boldness at another—you are in effect adding to or subtracting from your reservoir of courage, according to the decisions you make and the stands you take. The same dynamic unfolds with every other virtue of the soul: knowledge, will, piety, certainty, wisdom, forbearance, and more. Each is cultivated—or diminished—through the daily actions and choices that etch themselves into the architecture of your being.

Thus, our selves are formed in a natural and almost unconscious way. Yet this leads us to a vital question: how can we change our behaviors and reactions? How can we rid ourselves of harmful habits and negative traits? And how can we cultivate virtues of lasting worth?

Stephen R. Covey, in his book *The 7 Habits of Highly Effective People*, observes: *“We may spend weeks, months—even years—laboring over our personal attitudes and behaviors, striving to change them. Yet rarely do we even begin to approach the kind of transformation that unfolds naturally when we learn to see things differently. The truth becomes clear: if we wish to make minor changes in our lives, we may well focus on our attitudes and behaviors. But if we desire fundamental, quantitative change, then our efforts must be directed toward altering our underlying paradigms.”*

Your capacity to acquire values and noble qualities depends on the presence of three essential elements. The first is *desire*—the will to attain them. The second is *practice*—consistent action that engrains them into your being. The third is the condition of your *psychological environment*—your subconscious mind—with all its abilities, dispositions, skills, mental maps, and the degree to which these are healthy and positive.

Likewise, the transformation of any trait or mental construct rests on these same three pillars: the strength of your desire to change it, the behaviors and practices you engage in, and the depth with which that trait or belief is embedded in your inner world.

For the inner environment of the self is not static; by its very nature, it is in constant motion, ever reshaped by the stimuli and impressions you encounter throughout life—no matter how small they may seem, whether you are conscious of them or not.

This psychological environment is, in essence, the lens through which each person views the world and engages with it on the level of daily living. As the Qur’an reminds us: **“Say, even if you possessed the treasures of my Lord’s mercy, you would still withhold for fear of spending.” (Al-Isra 17:100)** — a reminder of the human tendency toward fear, scarcity, and mistrust, even in the presence of infinite abundance.

You may find yourself in a place where someone’s phone rings with a tone that once belonged to your own device—the very sound that accompanied the news of a loved one’s passing. Instantly, sorrow overwhelms you. Yet the same tone may stir comfort and joy if it recalls a season in which you received abundant good news. All of this is tied to your mental perceptions and inner maps.

Here lies the secret of why the Qur’an, the books of supplication, and the rituals of worship place such profound emphasis on reshaping our perceptions and mental frameworks. Their aim is to root them in positivity and health, affirming the oneness of devotion to God Almighty, while casting away every source of fear, weakness, anxiety, and negative emotion.

“God is the Protector of those who believe; He brings them out of darkness into light.” (Qur’an, Al-Baqarah 2:257) — a reminder that divine guidance liberates the soul from despair and confusion, leading it toward clarity, peace, and illumination.

Nor is this all. Our inner environment—the subconscious mind—spontaneously determines the nature of our responses to the many challenges of life.

“Say: Everyone acts according to his own nature.” (Qur’an, Al-Isra 17:84) — pointing to the truth that each person’s behavior springs from the state of his inner character and self.

Yet, by our will, we still possess the power to act differently from what our subconscious dictates—whether for better or for worse.

If your inner environment is marked by clarity, strong will, and a love of goodness—aligned in harmony with the innate human nature of the soul—then, in the absence of inner obstacles or psychological wounds, you may acquire values, virtues, and noble qualities with little more than your longing for them, your conscious attention to them, and your desire to make them your own. Yet these qualities grow firmer, more deeply rooted, the more you embody them in practice.

For through repeated practice, any trait—whether positive or negative—becomes increasingly embedded within you, even if you did not initially wish for it. And when desire joins with practice, and when your inner environment is supportive, the trait takes root even more profoundly—until, at times, it fuses with your very self, becoming inseparable from your being, to the point where its removal is no longer practically possible.

Let us take the following example: imagine that you feel a sense of unease whenever you witness the sunset. The first step is to understand the source of this negative emotion. You must dive into the depths of your memory, searching for the mental associations that have been engraved within you and that trigger this aversion to the setting sun.

Engage your mind in this exploration. When fatigue overtakes you, set the matter aside and turn your attention to other things. Yet return to it periodically—three times a day, perhaps—one of them as you lie in bed at night before sleep. This rhythm of reflection will stimulate your subconscious to continue processing the question while you go about your daily life, even as you sleep.

At times, the answer may surface quickly, revealed through a moment's reflection. In other cases, it may require a full day, or several days, or even weeks. Yet in most cases, with persistence, you will eventually uncover the root cause.

Now, the cause you uncover may be this: your manager at work—who always wears an orange coat—scolds you harshly whenever he sees you, leaving you humiliated and dispirited before your colleagues. As a result, the feeling of discomfort has become tied in your mind to the color orange. Thus, when the orange hues of the sunset appear, they trigger within you the same constricting emotions.

Or you may discover that the roots of your negative feelings toward the sunset lie buried in your distant past—when, as a child, you trembled with fear of the night and the monsters you imagined lurked within it. And so the sinking of the sun still awakens in you that old terror and gloom, persisting until the dawn returns to bring relief.

It is only natural that your negative feelings toward the night become deeply ingrained if you never work to resolve them—even if, as an adult, you no longer consciously fear the darkness. This is why the sight of the setting sun may still stir those old, buried emotions.

Yet the simple act of uncovering the cause—realizing that the link between the sunset and your sense of unease is illogical—already begins the process of healing. In some cases, that awareness alone may be enough to sever the chain.

At this stage, you now possess two of the three elements needed to heal your inner self: *desire* and *readiness of mind*. What remains is the third: *practice*. Without practice, negative residues may still linger in the depths of your psyche.

To cultivate positive practice toward the sunset and dissolve the negative emotions attached to it, accustom yourself to pairing the experience with acts that bring joy and peace. For example, twice or three times a week, make it a habit to walk with a trusted friend along the shore while watching the sun sink into the horizon. Continue this practice steadily for several months.

Through such consistent action, the old negative association will fade, and in its place a new one will take root—linking the sunset not with sorrow, but with comfort and serenity.

By making a habit of this approach in your life, you draw nearer to your subconscious mind. It strengthens your trust in yourself and in your abilities, enabling you to heal and refine your inner being. With time, you may even find yourself capable of altering certain mental maps and creating new ones through sheer desire and will—perhaps even without deliberate practice.

Chapter Three Questions

Question 1: The acquisition of human values and virtues depends on the presence of three elements within a person: desire, practice, and the nature of one's psychological environment. Discuss this based on your study of this chapter.

Question 2: "Desire" and "psychological readiness" are the two most important elements for self-transformation, while practice completes their effect and ensures the removal of any negative residues deep within you. How can positive mental maps be formed through consistent practice?

Chapter Three Activities

Objective:

Apply the method proposed in the book to eliminate a negative trait or acquire a positive one.

Activity One:

1. Identify a negative trait you wish to eliminate or a positive trait you wish to acquire, and clearly define your goal.
 2. Analyze the method proposed in the book for eliminating the negative trait or acquiring the positive one, and outline the required steps and appropriate techniques.
 3. Apply the method to yourself, documenting your attempts and the techniques you employed to achieve the goal.
 4. Write about your experience and results: What challenges did you face? Were you able to achieve the desired change? What tangible outcomes did you reach?
 5. Describe your attempts, the approach you followed, and the results you obtained in a text ranging between 500 and 1000 words.
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Chapter Four

Protect Yourself from Yourself

“Indeed, the soul is ever inclined toward evil—except those upon whom my Lord has mercy.”
(Qur’an, Yusuf 12:53)

In recent years, the shadows of despair have grown heavier. A 2021 study reported that depression rates in the United States rose to 32.8%—meaning that one in every three adults carried this burden.

Dr. Bruce Lipton points to a striking truth: more than a third of the medicines prescribed are not real drugs at all, but placebos. Their healing power lies not in chemistry, but in belief. Patients recover because they trust in the remedy, because the heart finds rest in the conviction that healing is near. Medicine names this the *placebo effect*, but beneath the term lies a spiritual reality: our thoughts and convictions shape the state of our bodies and souls, even when the belief is illusory.

This reality flows in both directions. Positive belief brings peace and vitality, but negative belief can wound as deeply as any disease. To be convinced of sickness is often to feel its symptoms, and in some cases, to surrender life itself to a phantom ailment.

And so the ancient truth resounds: the soul, left untended, commands toward harm; but under the mercy of God, it may be lifted into light. Our challenge, then, is not merely to treat the body but to guard the heart and mind, nurturing faith, trust, and serenity so that the soul itself becomes a vessel of healing rather than a source of ruin.

He explains that this principle applies equally to both negative and positive thoughts. If you convince yourself that you are afflicted with an illness, you may begin to feel its symptoms—and in extreme cases, you may even surrender to death under the weight of an ailment that never truly existed.

Why Divine Law?

Our subconscious mind records everything we experience—whether we consciously notice it or not—and responds according to the mental maps and perspectives stored within it. More than 95% of our activities, behaviors, thoughts, reactions, decisions, and even bodily movements arise from this subconscious domain, which is notoriously difficult to reprogram or reshape.

Studies show that 80% of the thousands of thoughts that cross our minds each day are negative; 95% of them are repetitive, echoing themselves endlessly; and 97% of our fears have no foundation in reality, springing instead from a pessimistic lens through which we interpret life. One can only imagine the toll this takes on our minds and our spirits day after day.

Our brains are in constant turmoil, like a microwave in perpetual boil. This inner agitation spills into our daily lives as tension, anxiety, and psychological disorder. Over time, these negative thoughts, fears, and inner stresses crystallize into deeply rooted convictions, beliefs, and mental maps. Through these distorted maps, we perceive reality and interact with it—corrupting the purity of our souls, disorienting our minds, and eroding even the health of our bodies.

These destructive beliefs and mental maps act like magnets, drawing to us the very events we fear. They even distort positive experiences—subconsciously transforming them into sources of pain—so that, over time, our lives grow darker, heavier, and more agonizing.

“And man undertook to bear it. Indeed, he was unjust and ignorant.” (Qur’an, Al-Ahzab 33:72) — a reminder of how easily the human soul, left unchecked, burdens itself with folly and injustice.

The conclusion is clear: if a person is left alone with his own unguarded impulses, he will inevitably turn against himself—unless he follows a deliberate, conscious, and structured discipline that protects him and guides him toward wholeness.

As the Qur'an proclaims: ***"And [by] the soul, and the One who fashioned it, then inspired it with [knowledge of] its wickedness and its righteousness—successful indeed is the one who purifies it, and ruined indeed is the one who corrupts it."*** (Qur'an, Ash-Shams 91:7–10) — a testimony that the path of salvation lies in nurturing the soul, guarding its purity, and cultivating its innate orientation toward goodness.

Here the message aligns with what Stephen R. Covey described in *The 8th Habit*: the human being is four-dimensional, and only when the spiritual dimension is honored does the soul find peace. When we neglect this innate spiritual nature, disorder enters by default, unraveling the very fabric of our humanity and robbing us of serenity.

The same principle applies to the other dimensions of our humanity. If you tend to your body and follow sound guidance for health, you will enjoy vitality, strength, and longevity—and your body will give you its best. But if you neglect it, it will weaken, become burdened with ailments and disease, and will continue to afflict you until you change the way you treat it.

Reflect upon the words of God: ***"Indeed, mankind was created anxious: when touched by evil, he is impatient; and when touched by good, he withholds—except those devoted to prayer."*** (Qur'an, Al-Ma'arij 70:19–22). The verses then go on to describe a series of practices and disciplines which, when embraced, protect a person from becoming one of the anxious and despairing.

Here the Qur'an reveals an essential truth: that by nature, the human being is inclined toward anxiety, distress, and the sway of negative thoughts—unless he anchors his existence in the spiritual dimension of his personality. Only through this rootedness does the soul transcend its restlessness and find stability.

The human being was fashioned in this way as a mercy from God. For when man neglects the spiritual dimension of his existence—when he fails to honor and nurture it—he loses his very humanity, descending to the level of mere animal, driven only by instinct, appetite, and base needs. In that loss, he is stripped of the greatest gift he was ever granted—the gift that made him worthy of the angels' prostration.

Out of divine compassion for mankind, lest he squander his essence and humanity, God created him with this fragile and restless nature. Its negativity is not without purpose: it unsettles him, disturbs him, and drives him back toward his primordial nature and his human conscience whenever he strays. These are not mere internal indicators, but rather protective forces—barriers that prevent him from drifting too far from the path of his fitrah and the purpose for which he was created.

Thus, the pain, tension, and inner turmoil one suffers when veering away from his natural course serve as a safeguard, a summons to return to his true self, a mercy that restrains him from drowning in his own animality.

As the Qur'an declares: ***"We will surely let them taste the nearer punishment, short of the greater punishment, so that they might return."*** (Qur'an, Al-Sajdah 32:21) — reminding us that even suffering in this life is, in its essence, a call of mercy, meant to awaken the soul and guide it back to its origin.

So how, then, can this human nature be healed?

With the vast scope of this dilemma, and its deep impact on human life—especially in our increasingly complex age—many attempts have been made to address it. Yet most of these efforts have remained stalled, while the problems themselves have only grown darker and more widespread with time.

In 2021, depression rates in the United States climbed to 32.8% of the adult population. Statistics from 2020 revealed that 21% of American adults suffered from mental or psychological disorders. Among the youth, the picture is even more troubling: one in every three young Americans, aged 18 to 25, was reported to struggle with a mental or psychological illness.

The practical solution to this dilemma lies in your ability to use that small portion of your mind—the 5% governed by conscious awareness—to implant positive beliefs within yourself and within your subconscious. In doing so, you gradually replace the negative mental maps through which you perceive and interact with reality, transforming them into maps of light and positivity.

“Indeed, God does not change the condition of a people until they change what is within themselves.” (Qur’an, Ar-Ra’d 13:11) — a reminder that true transformation begins from within, through conscious choice and inner resolve.

As these deep-seated maps within you are reshaped according to sound and life-affirming beliefs, your subconscious will, in time, begin to act naturally and automatically to transform your life: from misery into serenity, from sorrow into joy. It does this by reprogramming itself, receiving life’s events and daily inputs in a healthier way—embedding positivity, happiness, and tranquility at the core of your being.

This very process defines the purpose of our existence in this world: to refine and purify the self so that it may live in harmony with its Creator. This is the essence of servanthood to God Almighty.

“God is the Protector of those who believe; He brings them out of darkness into light. As for those who disbelieve, their protectors are false powers, leading them from light into darkness.” (Qur’an, Al-Baqarah 2:257) — affirming that the path of faith is the path of illumination, while every other path leads only to shadow.

For these positive thoughts and beliefs to take root within you—merging with your very self and erasing the imprint of destructive ideas from your subconscious—you must support this new, life-giving vision with conscious practices that flow directly from it. This is no easy task. It requires effort of the highest order, demanding focus, perseverance, and disciplined commitment. It is for this reason that the Prophet Muhammad (peace be upon him) described the struggle against the self—the effort of refining and elevating one’s inner being—as the *greater jihad*.

Notice how the Qur’an, in the verses from Surah Al-Ma’arij, when describing man’s nature as anxious, impatient, and greedy, makes an exception: *“Except for those devoted to prayer.”* (Qur’an, Al-Ma’arij 70:22). The passage then continues to describe the practices of these individuals—their habits, disciplines, and acts of devotion—that shield them from the ugly traits of panic, despair, and excessive attachment to wealth.

Here the message is clear: spiritual discipline is not merely ritual, but a conscious set of healthy practices that protect the soul from its own weaknesses, guiding it toward balance, serenity, and strength.

Yet not every thought or belief you perceive as positive will truly bring you happiness. As we noted in the previous chapter, your ideas, convictions, and outlook on life must be in harmony with the soul and the innate nature planted within it. Only then will you taste serenity and joy; otherwise, your subconscious will continue to ache, to resist, and to suffer in silence.

Since the subconscious records everything we encounter—whether we are aware of it or not—and reacts accordingly, we must take deliberate care to educate ourselves, refine our convictions, and engage in uplifting practices. Just as importantly, we must ensure that the environment around us is healthy, positive, and constructive. Only then can we guarantee that the inputs feeding into our inner world are life-giving—strengthening positive beliefs rather than contaminating the soul with destructive ones.

And since in our complex and mixed-up world this ideal seems almost impossible, we must train ourselves—and our subconscious minds—to respond with empathy and positive engagement to the wholesome events and uplifting inputs that align with our innate nature. At the same time, we must learn to reject and internally repudiate the false and harmful experiences that distort our minds and corrupt our souls. In the Islamic tradition, this practice is known as *al-tawalli wa’l-tabarrī*—to align oneself with truth and goodness, and to disavow falsehood and evil.

Finally, we must not shrink into isolation within this life, but rather engage in reform on every level—beginning with our families, our spouses, and our children, and extending outward to the entirety of the human community. As Stephen R. Covey expresses in *The 8th Habit*, our calling is *“to help others discover their own voices.”*

The Qur’an affirms this path of faith and action:

“By the passage of time! Indeed, mankind is in loss—except for those who believe, and do good works, and enjoin one another to truth, and enjoin one another to patience.” (Qur’an, Al-‘Asr 103:1–3) — a timeless reminder that salvation lies not in retreat, but in faith, righteous action, truth, and endurance.

Walking and ascending along the path of *self-honesty* grants you serenity and happiness. All that is required of you is to take a few deliberate steps: to correct your beliefs, thoughts, and outlook so that they align with your innate nature; to practice what strengthens these sound convictions and avoid what weakens them; to protect yourself through the practice of aligning with truth and disavowing falsehood (*al-tawalli wa'l-tabarrī*); to purify your surrounding environment as much as possible—whether at the level of your five senses, or of thought and emotion; and to engage in the work of reform.

As we noted earlier, this book will not cover every law that governs the path of self-honesty, nor every belief to be cultivated, nor every discipline to be practiced in order to safeguard and elevate the soul. Rather, our focus here is narrowed to what directly concerns the management of professional growth and the attainment of success.

With this foundation laid, the next chapter turns to an essential question: to understand the innate drives that move us to work.

Chapter Four Questions

Question 1: “Transforming the deeply ingrained mental maps of a person according to correct and positive beliefs allows the subconscious mind, over time, to operate naturally and automatically, turning life from misery and hardship into happiness, serenity, and joy.” Explain this concept and illustrate it with examples.

Question 2: “Walking and ascending the path of self-honesty grants a person serenity and happiness through the process of correcting beliefs, thoughts, and one’s worldview to align with the innate nature, and by practicing what reinforces these correct beliefs and ideas.” Discuss this idea, drawing on examples to support your reflection.

Chapter Four Activities

Objective:

To analyze unwarranted negative thoughts, reflect upon them, explore their sources, and guide the self toward appropriate measures to overcome them.

Activity One:

- Contemplate a negative thought that persistently recurs in your mind.
- Examine this thought carefully and define it objectively.
- Assess its validity, realism, and the impact it has on your life.
- Identify the sources that contribute to the formation of this negative thought.
- Record the beliefs you hold that give rise to or reinforce this thought.
- Devise a strategy and determine the methods you intend to use to free yourself from this negative thought.

Document your reflections and internal dialogue in a text of approximately **500–1000 words**.

Chapter Five

Why Do We Work?

“[This is] the nature of God upon which He created mankind. There is no altering the creation of God.”
(Qur’an, Al-Rum 30:30)

What drives us to work?

Recent statistics on employee engagement, conducted by the Gallup organization, reveal that 85% of employees worldwide are disengaged from their jobs. They do not view their work as positive or meaningful; rather, they labor out of necessity, without any emotional bond that connects them to what they do.

American psychologist and sociologist Professor Barry Schwartz argues that the way we think about work is deeply flawed. He places the blame on Adam Smith, the founding father of modern economics, who assumed that human beings are lazy by nature, and that the only way to make them work is to pay them.

Schwartz believes that the current economic system—founded upon Adam Smith’s theories—has conditioned people to see no meaning in their work beyond money. This outlook, he argues, has drained work of its deeper significance, leading to diminished productivity and widespread dissatisfaction, which in turn explains the global decline in employee engagement.

Numerous studies have shown that money is not always the greatest motivator for work. In fact, it can sometimes be a negative factor. In 1971, American psychologist Edward Deci conducted an experiment with two groups of university students. The first group was offered a financial reward for solving a puzzle, while the second group was given no reward at all. The results were telling: the second group spent more time working on the puzzle and showed greater interest in solving it.

Beyond external motivators such as status, money, and praise, there exists another set of drivers—*inner motivations*—that propel human beings to act and to perform. These internal drivers are typically innate, deeply rooted within us, and often far more powerful than external incentives.

The *Self-Determination Theory* identifies three primary internal motivators that drive human beings to work:

- **Autonomy** — the sense that we have the power to direct our own behavior and pursue our own goals.
- **Competence** — the feeling of capability, mastery, and growth through our tasks and performance.
- **Relatedness** — the human need for belonging, for forming meaningful bonds with others.

Daniel Pink, in his influential book *Drive*, offers a slightly different framework. He defines these inner drivers as:

- **Autonomy** — the freedom to make choices and govern our work.
- **Mastery** — the pursuit of continual improvement and the joy of becoming ever more skilled.
- **Purpose** — the discovery of meaning in our work by linking it to a cause greater than ourselves, thus transforming labor into a mission.

Together, these perspectives reveal that human beings are not merely engines of survival or seekers of paychecks. At our core, we are beings who yearn for freedom, growth, connection, and purpose. These are the sparks that awaken the soul to its higher calling, aligning work not only with livelihood, but with life’s meaning itself.

It is vital that we explore these inner drives within ourselves. For recognizing them not only helps us feel satisfaction with who we are and what we do, filling our lives with joy, passion, and enthusiasm—with all the benefits this brings to our productivity,

well-being, and health—but also, by nurturing and cultivating these innate motivators, we are drawn closer to our true selves. In doing so, we awaken, magnify, and fulfill our humanity.

What follows is a brief exploration of the most essential of these natural motivations for work:

1) Social Relationships and Connection (*Relatedness*)

Engagement in the workplace is deeply tied to the bonds we build with others and the quality of our social connections. It means cultivating a sense of belonging among colleagues, and establishing relationships that are meaningful and fulfilling. The stronger these connections, the more they nurture motivation, commitment, and the desire to perform work with excellence. They also play a crucial role in retention, ensuring that people remain not only in their roles, but invested in them.

Social support and the presence of friends at work elevate engagement, providing a safety net for navigating the fluctuations of daily life. In moments of stress or crisis, a supportive network becomes essential, enabling individuals to face hardships with resilience and effectiveness.

Healthy social relationships, mutual respect, and positive communication in the workplace do more than simply encourage hard work. They bind individuals emotionally to what they do, inspiring them to arrive each day with enthusiasm and passion. Moreover, they form the hidden thread of perseverance across an entire professional journey—even into retirement—since the workplace becomes a source of joy not merely because of tasks accomplished, but through the human relationships and shared experiences woven into its daily rhythm.

2) Competence and Mastery

Competence, often expressed as *mastery*, refers to the possession and refinement of knowledge and skills in a given field or accomplishment.

Human beings, by their very nature, are driven to learn, to grow, and to evolve—both personally and professionally. Within our innate design lies a yearning for self-improvement, for the pursuit of excellence, and for the continual elevation of our capacities. Work, at its best, becomes the vessel for this growth. Through our labor, we refine our abilities, expand our knowledge, and ascend in character—and in this ascent, we find satisfaction and joy.

No soul is content to remain stagnant, cut off from opportunities to exercise and develop its gifts. For this reason, people naturally seek out professions that resonate with their talents, abilities, and passions. To practice mastery is, in truth, to respond to a call embedded within our very nature: the call to rise, to perfect, to fulfill the potential that God has sown within us.

3) Purpose

We all need a deeper meaning in life—a noble aim that we pursue through our profession.

Jacinta Jimenez, psychologist and Head of Coaching at the leadership development platform *BetterUp*, describes purpose as *“woven into our DNA.”* As she explains: *“We, as human beings, are deeply connected to one another, and part of our sense of purpose comes from serving others or contributing to the greater good. It is what makes us feel more connected.”*

Elizabeth Lotardo, Vice President at the leadership consulting firm McLeod & More, adds: *“We have an innate desire to be part of something larger than ourselves. When you see your impact on another person, on a community, or even on the world, it carries immense weight.”*

Art Brief, organizational psychologist and Presidential Professor Emeritus at the University of Utah, devoted his career to studying the moral dimensions of organizational life. He observes: *“When you understand the purpose behind your work, you are far more likely to be satisfied in your life.”*

The yearning to give is one of humanity’s innate needs. When fulfilled, it brings joy, contentment, and a sense of wholeness. Professional life, by its very nature, offers us the chance to practice generosity. Yet the form this giving takes differs from one

person to another. Thus, we must come to know ourselves in order to discern what kind of contribution we long to make—and need to make—so that we may choose our vocation in light of it.

4) Autonomy and Will

Autonomy refers to an individual's ability to feel in control of his own behavior and destiny. It is the power to make decisions independently, without undue influence from external forces.

A sense of autonomy is strengthened when people are given genuine choice and the freedom to direct their actions. Conversely, autonomy diminishes when one feels pressured, manipulated, or threatened by others.

According to *Self-Determination Theory*, tangible rewards can actually reduce the feeling of autonomy. If one must offer an external reward for a behavior that already has intrinsic motivation, the likelihood of undermining autonomy is high—since the external incentive distracts attention away from the individual's inner will. The danger becomes greater when such behavior is repeated: external rewards begin to dominate as the driver, while intrinsic motivation fades, leaving people less anchored in their own inner strength and more doubtful of their personal worth.

In the workplace, freedom of choice is often scarce when it comes to tasks and responsibilities. Yet autonomy and will can be realized in institutions that provide clear direction regarding purpose, path, and desired outcomes, while allowing employees the freedom to approach projects and assignments in their own way.

Organizations that embrace autonomy consistently show higher levels of job satisfaction, motivation, creativity, and happiness among their people. For autonomy does not merely empower—it dignifies, enabling individuals to see their work as an expression of selfhood rather than a weight of compulsion.

5) Productivity

By our very nature, we long to be productive, to feel that we are of use. Few things weigh on the soul more heavily than the sense of being unproductive. And few joys are sweeter than ending a long day of labor with the quiet satisfaction of knowing that we have accomplished something worthwhile. The feeling of productivity invigorates and nourishes the spirit.

One of the greatest benefits of work, especially when it involves deep focus sustained over long periods without distraction, is the sense of achievement that follows. To immerse ourselves fully in a meaningful or complex task grants us a powerful feeling of accomplishment—one that often spills over, enriching other areas of our lives as well.

This kind of productivity draws us into the present moment, compelling us to engage wholly with the task at hand. Extended periods of such deep concentration are vital for mastering new skills and grasping difficult concepts. And when the effort is complete, we emerge with a profound sense of satisfaction, accomplishment, and success—an affirmation that productivity, when aligned with purpose, is itself a source of happiness.

By contrast, unproductive busyness—filling our days with tasks of little or no value—inevitably breeds tension.

All too often, we attempt to deceive ourselves into feeling productive by completing many small, superficial tasks—especially those that are visible and can be displayed before others as proof of our effort.

Yet such scattered, fleeting accomplishments, when they do not accumulate into meaningful achievement, leave us unsatisfied. They cannot quench the deeper thirst of the soul for true accomplishment. For what we seek is not the illusion of progress, but the enduring fulfillment that comes only from building toward something of real substance.

6) Creativity

Human beings are, by nature, creative. Work provides us with fertile ground to fulfill this innate passion for creation and innovation.

It is this very passion that has propelled humanity toward the astonishing progress we witness throughout history. To see its power, one need only look back twenty years and marvel at the innovations and transformations—social, technological, and otherwise—that have reshaped the world.

Creativity is written into our very being. And in our age, technology has amplified this gift by granting us near-instant access to information. Such immediacy fuels innovation, enabling us to build upon the ideas of others, to continue creating new products, and to fashion lives that are richer and more abundant.

For to create is not merely to produce—it is to echo the divine imprint within us, the reflection of the One who fashioned existence itself. And when we exercise this gift, we do more than improve our world; we fulfill something essential within our souls.

Fight for Yourself

These are the innate drives embedded within us—urging us to work, to strive upon the earth, and to find in this striving both fulfillment and happiness. Yet it is a sorrowful truth that our workplaces rarely nourish these drives. As a result, we suffer deeply at the thought of daily labor, counting the hours until weekends and holidays grant us a brief reprieve.

Employers, more often than not, remain absorbed in their own interests. For many, the notion of employee engagement matters only insofar as it serves the purposes of publicity or image. Their relationship with their workers is largely utilitarian, purely transactional. Employees are seen not as souls with yearnings, but as cogs in a machine—wheels to keep the enterprise turning.

To awaken these inner drives within our work, and to free ourselves from the negative emotions that often weigh upon us as we head to our jobs, we must first rely on ourselves. We must take the initiative—for, in the end, it is our life, the life of our families, and the lives of those bound to us that are at stake. The responsibility rests upon us, and we must manage it with wisdom and care.

Stir within yourself these dormant motivators, which may have been buried beneath the weight of routine, societal and economic norms, daily habits, and rigid systems of control. We must change our very culture and outlook on work—from seeing it as a mere obligation to earn bread, endured with frustration and pain, into viewing it as an activity we delight in, one that fulfills our being, elevates our ambitions, and brings us closer to our life's goals.

When work is embraced in this spirit, it ceases to be a burden. It becomes a path toward self-realization, toward the social bonds we dream of, and toward the meaningful life we are called to live.

We must change. We must take the reins of our lives into our own hands, rather than leaving them in the hands of our employers. While it is right that we cooperate with them to fulfill their institutional goals—with seriousness and sincerity—we must, at the same time, pursue our own path and our own professional aims. This balance is achieved through the conscious planning and wise management of our career journey.

Three Interrelated but Distinct Concepts:

Income Source, Job, and Career

Here we must pause to distinguish between three concepts that, though closely related, are in fact quite different: the source of income, the job, and the career. We have grown accustomed to seeing these terms as one, but in reality they are distinct. Recognizing this distinction is essential if we wish to craft the kind of human life we were created to live.

Every individual has the ability to separate these three dimensions in his or her life, and in doing so, to secure the greatest possible measure of serenity, happiness, and ease.

To clarify the distinction, let us consider the following example:

Suppose a woman studies human resources and secures a job in that field, with the long-term goal of becoming a respected consultant in human resources. In this case, the three concepts—career, job, and income source—are united. Her job is her career, and it is also her means of livelihood.

Now imagine a different scenario. The same woman has not yet completed her university studies. She is married, living in a rural area where there are no opportunities for employment or education in human resources. She has recently given birth and believes it her duty to dedicate herself to caring for her child until he reaches school age. Yet, despite these circumstances, her passion and abilities compel her to seek a way to pursue her calling.

Through the exercise of her will, she can still separate the three dimensions—job, income source, and career—in order to secure the highest measure of happiness, passion, and fulfillment in her life. She may devote herself to raising her child while, at the same time, working an hour or two each day in e-commerce to generate income. In her remaining hours, she can dedicate herself to study, working toward a professional certification in human resources. With this credential, she can begin offering her expertise on freelance platforms, gradually building a reputation. Over time, she may rise to become a distinguished human resources consultant in the global digital marketplace.

Our concern is with *professional life*, not merely with *job life*. A job is but one fragment within the broader fabric of a professional journey. And when we set out to design and craft our lives, we must keep this wider horizon in mind.

Chapter Five – Questions

Question 1:

The founding father of economics, Adam Smith, argued that human beings are inherently lazy, and that the only way to make them work is through financial incentives.

From your perspective, to what extent is this statement valid? Support your viewpoint with relevant studies and research findings.

Question 2:

Scholars have identified a set of intrinsic motivations that naturally drive us to work. Among these are: *Relatedness* (social relationships and human connection) and *Autonomy* (independence and self-determination).

Explain these motivations and illustrate them with examples.

Question 3:

There are three interconnected yet distinct concepts related to our professional journey: source of income, job, and career.

Define each of these concepts clearly and provide explanations to distinguish between them.

Chapter Five Activities

Objective:

Analyze the individual's connection to their job, explore the intrinsic motivators that drive them to work and innovate, evaluate the extent to which these motivators are supported in the work environment, and identify measures that could improve the current situation.

Activity 1:

1. Reflect on the psychological attachment you feel toward your current job.
2. Assess your sense of belonging and emotional connection to your work.
3. Identify the factors that influence your psychological engagement with your job.
4. Determine the non-material, intrinsic motivators that drive you to work and innovate in your role.
5. Discuss to what extent your work environment facilitates the fulfillment of these intrinsic motivators.
6. Evaluate the alignment between your work environment and your personal motivators.
7. Based on your current understanding, identify specific actions you can take to improve the current situation.
8. List practical steps you could implement to enhance your psychological engagement with your job.

Write your reflections and self-discussion in a text ranging between **500 and 1000 words**.

Activity 2:

1. Share the previous activity with another person and listen to their personal experience.

2. Assess the degree of their psychological engagement with their job and their intrinsic motivators.
3. Discuss the congruence or divergence between their work engagement and the fulfillment of their intrinsic motivators in their work environment.
4. Use the understanding you gained from their situation to provide guidance and advice.
5. Suggest actions and strategies that could help them achieve a better balance between their psychological attachment to their job and their intrinsic motivators.

Write your discussion with them in a text ranging between **500 and 1000 words**.

Chapter Six

Self-Knowledge

“The highest wisdom is for a person to know himself and to remain within his bounds.”

—Imam Ali ibn Abi Talib

“We found that while 95% of people believe they possess self-awareness, the actual number of those who truly do is closer to 10–15%. This means that more than 80% of us are, in effect, lying to ourselves.”

So concludes Dr. Tasha Eurich, an organizational psychologist, after spending four years studying people in pursuit of self-awareness. Her research involved a large-scale survey of thousands of individuals, combined with the analysis of nearly 800 scientific studies.

But why should we concern ourselves with this matter? Why does self-awareness truly matter, and how does it relate to the management of professional growth—the central theme of this book?

Dr. Eurich responds: *“Numerous studies reveal that individuals with higher self-awareness are more accomplished. They enjoy stronger relationships, greater creativity, higher self-confidence, and more effective communication. They are less prone to lying, betrayal, or theft. They achieve more at work, advance more readily, and make more effective leaders. Their companies also tend to be more profitable.”*

Her team also found that people with genuine self-awareness are happier, enjoy healthier relationships, and possess a greater sense of personal and social control—all of which contribute to higher levels of job satisfaction.

Self-knowledge is a compass for life’s journey, guiding us toward choices that harmonize with our innate nature and leading us to true happiness. As Imam Ali (peace be upon him) so profoundly expressed: *“Self-knowledge is the most beneficial of all knowledge.”*

So, what does *self-awareness* truly mean?

Dr. Eurich defines it as *“the ability to see ourselves clearly, to understand our identity—who we are—how others perceive us, and how we fit into the world around us.”*

Psychologists Shelley Duval and Robert Wicklund describe it as *“the capacity to focus on the self, and to recognize the degree to which our behaviors, thoughts, and emotions align with our internal standards. With strong self-awareness, one can evaluate oneself objectively, manage emotions, align behaviors with values, and perceive how others see us.”*

What makes the matter truly concerning is that, despite its importance, self-knowledge remains profoundly difficult to attain. As Dr. Eurich explains: *“Researchers have found that no matter how hard we try, we cannot fully excavate our unconscious thoughts, feelings, and motives. They remain hidden from conscious reach. And so we often end up fabricating answers that feel true—but are, in fact, gravely mistaken.”*

Self-awareness is not a matter of all or nothing. The question is not whether you possess it or not, but *to what degree*. Every one of us has some measure of awareness of self—yet it is exceedingly rare to find anyone in existence who knows himself completely and absolutely. The principle is simple: the more you deepen your awareness of yourself, the stronger, calmer, more content, and more steadfast you become.

What we have discussed in previous chapters represents universal principles that apply to every human soul. Yet the details of each individual are unique, shaped by one’s genetic makeup, beliefs, worldview, and the experiences and events encountered

throughout life—as well as by the way one has responded to them, whether on the intellectual, behavioral, emotional, or spiritual level.

From the perspective of managing professional growth, you cannot truly fulfill your innate needs from work—those drives we explored in the chapter “*Why Do We Work?*”—nor taste genuine satisfaction and tranquility, without cultivating self-awareness.

How can you ever grow or elevate your being if you do not know your strengths and weaknesses, if you do not know what ignites your passion and what awakens your fears?

How can you discover true purpose in your professional life if you have no clear aim, no awareness of the kind of contribution that resonates with your soul and brings you joy?

How can you set a meaningful career goal if you remain unaware of the nature of your own personality—of what moves it and delights it, of what it leans toward and truly needs, and of what causes it to shrink in pain and fall into misery?

How can one deepen and strengthen self-knowledge?

Before outlining the recommended practices, it is important to reaffirm that self-knowledge grows in direct and natural proportion to one’s journey along the path of *self-honesty* we described earlier. As noted there, the more the four dimensions of the human personality—body (all forms of behavior), mind (thoughts and beliefs), heart (emotions and feelings), and spirit (the innate nature rooted in one’s depths)—achieve harmony and alignment, the more a person’s character becomes marked by simplicity, strength, tranquility, greatness, and contentment. And in that state, it becomes far easier to truly know oneself in all its dimensions.

What follows are some effective practices to help nurture and expand self-knowledge. Yet we must proceed with caution—for the greatest danger on this path lies in self-deception, in vanity, and in the subtle pride of the ego.

1. Dedicate Time to Clarify Your Values, Principles, and Life Goals

Take the time to reflect, to define them, and to live with them in both your waking and your dreaming hours until they are etched deep within you and shape the very fabric of your subconscious mind. Share them with your closest friends, with your spouse, perhaps even with your children. Dream of them, breathe them, let them guide your thoughts.

If you neglect this, you may find yourself chasing hollow goals imposed by culture or local society—an extravagant car, a sprawling house, a university degree, marriage by a certain age. Such pursuits, even when attained, often fail to bring true satisfaction or genuine joy.

As you set your goals, ask yourself: *Why am I here, in this moment? What was I created to achieve in this life? What kind of life would I be proud to have lived? What talents do I possess that can serve my highest aims? And what is the path to fulfill them?* Build your professional journey upon these answers. Walk with them, live them, and revisit them regularly.

When you do, you will grow in awareness of yourself and in understanding of your hidden depths. You will see the world with clearer eyes and engage with it more wisely—moving steadily toward your aspirations and your highest callings.

2. Study Yourself Thoroughly and Regularly

Observe yourself continually. Undertake a comprehensive study of your being to identify both your strengths and your weaknesses—across cultural, spiritual, intellectual, and personal dimensions. Record your insights in a journal, and return to this practice periodically, perhaps once every three months. Over time, this rhythm of reflection will become a mirror, allowing you to see yourself with greater clarity.

3. Seek Advice and Feedback—and Embrace It

The practice of seeking counsel is among the most powerful tools for self-knowledge. Requesting advice does more than provide you with an objective perspective from a neutral voice; it also compels you to articulate your own thoughts aloud, which awakens the subconscious and reveals truths about yourself you may never have noticed.

Here are a few guiding principles for how to seek advice effectively:

- **Seek counsel from those whose honesty and care you have tested.**
When we evaluate ourselves, we tend to see through a biased lens—our perceptions often stray from reality. For this reason, we must set aside our ego and invite guidance from sincere friends whose honesty and concern for our well-being we have experienced. As the Qur’an reminds us: *“And I was never one to take the misleaders as supporters.”* (Al-Kahf 18:51) — a call to choose our companions in truth wisely.
- **Be objective, clear, and specific when asking for advice.**
Do not pose vague or overly broad questions. Strive instead for clarity and precision, so that the person advising you can respond with objectivity, and so that you can understand their insights without confusion, free from distortion or misinterpretation.
- **Make this practice a regular habit.**
Each time you face a difficult situation—whether reflecting on what you have already done, preparing for what lies ahead, or trying to assess a complex circumstance—invite an external perspective. By doing so regularly, you train yourself to see beyond the veil of your own assumptions.
- **Accept Criticism with Grace.**
Avoid the instinct to become defensive. As Imam Ali (peace be upon him) counseled: *“Do not reject advice.”* It is natural to feel discomfort—even hurt—when faced with sharp criticism, especially when you disagree with the assessment. Yet gratitude is the noblest response. Thank the one who offered you counsel, and assure them that you will strive to address the shortcomings they have highlighted. As Imam Ali also said: *“Listen to the advice of those who gift it to you, and bind it upon yourselves.”*

4. Observe Yourself—Keep Watch Over Your Daily Actions.

The subconscious usually acts in routine patterns, reacting automatically to the sensations constantly arising within us. By contrast, the conscious mind governs the flow of emotions, restraining them from taking control, by monitoring both feelings and the inputs of the five senses. Everything the eye sees, the ear hears, or the hand touches generates diverse and often conflicting emotions.

Self-observation, then, is not about external control but inner mastery. It enables a person to use reason to regulate emotions, to think carefully before acting, to choose rightly, and to abandon actions that may lead to unsatisfactory outcomes.

We may describe self-observation as an inner awareness that allows a person either to permit or to prevent words and deeds. It is a trait of character, reflecting the ability to align behavior with the demands of different social situations—and, ultimately, with what pleases God.

As the Qur’an instructs:

“O you who believe! Be mindful of God. And let every soul look to what it has sent forth for tomorrow.” (Al-Hashr 59:18)

The Obsession of Self-Monitoring

Self-observation is a double-edged sword. On the one hand, it is a sign of heightened awareness of oneself. Yet if one indulges too deeply—chasing every thought and fantasy produced by the mind and imagination—it can lead ultimately to anxiety, inner conflict, and even reliance on psychotherapy or medication.

Here are some practical steps to avoid the pitfalls of excessive self-monitoring:

- **Trust in God and place your reliance upon Him** in all matters, to protect yourself from fear of the future.

- **Invest in your present** by setting clear goals and sound plans for achieving them.
- **Manage your time wisely**, and do not allow idleness to drag you into endless cycles of thought.
- **Ignore contradictory thoughts**, and refuse to give them attention.
- **Free yourself from the domination of the five senses and from the grip of hidden emotions.** Release what lies buried within you; allow it to surface into the light.
- **Surround yourself with positive people**, and avoid those who radiate negativity.

In the end, the central principle of self-observation is *balance*: maintaining an even gaze upon the shifting currents within us. All that is required is to watch the self and its thoughts with detachment and full awareness. Observe, with complete focus, anything and everything that arises from your depths—and you will soon find its power fading away.

5. Hold Yourself Accountable

Self-accountability means the practice of self-evaluation, and it is one of the most powerful techniques for elevating the human soul, granting happiness, peace of mind, and improved performance. Imam Ali (peace be upon him) said: *“He is not of us who does not hold himself to account each day; if he has done good, let him seek to increase it, and if he has done wrong, let him seek God’s forgiveness.”*

Self-accountability is not about harsh self-blame or endless reproach. Rather, it is about calm reflection and objective review. Each night, before sleep, assess yourself: identify your strengths and weaknesses, evaluate your actions and achievements, and chart your plan for growth and improvement.

What is most beautiful is to hold yourself accountable while in intimate conversation with God. Such accountability releases the negative energy that accumulates daily in your heart from life’s struggles and challenges, and it fills you instead with a vast reservoir of positive energy, instilling joy and tranquility.

Tell God of the good you have done in your day—while prostrating before sleep, or while seated before the final prostration in prayer. This will fill you with delight, much like a child who joyfully recounts to his father the deeds he is proud of.

Then, tell Him also of the things you regret, even if they were not sins in themselves. Express your sorrow and apology, and make a covenant with Him to be more mindful in the future.

Chapter Six Questions

Question 1: What is the importance of self-awareness? How is it related to managing professional growth?

Question 2: What are the effective practices that enhance a person's self-knowledge?

Question 3: "Self-monitoring is a double-edged sword; it is a behavior that in itself indicates an increased self-awareness, but if a person lets themselves be carried away by all the thoughts generated by the mind and imagination, it may eventually lead to obsessive thinking and internal conflicts."

What practical steps can be taken to avoid the negative effects of this behavior?

Chapter Six Activities

Objective:

Increase your self-knowledge. Enhance your self-awareness throughout a week by practicing the mechanisms and recommendations mentioned in Chapter Six.

Activity 1:

1. Carefully read Chapter Six to understand the concepts and advice.
 2. Identify the mechanisms and recommendations you can apply during the week.
 3. Create a schedule for the activities you will perform during the week.
 4. Implement the selected mechanisms and recommendations from Chapter Six to improve your self-knowledge.
 5. Evaluate the increase in your self-awareness as a result of the activities carried out.
 6. Analyze the results you achieved and identify the factors that contributed to this increase.
 7. Document the methods and recommendations you followed, and record your experience and the results you obtained in a text ranging from 500 to 1000 words.
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Chapter Seven

Humility and Self-Confidence

“Beware of placing your trust in your own self, for that is among the greatest snares of Satan.”

—Imam Ali ibn Abi Talib

Ryan Holiday, in his book *Ego Is the Enemy*, defines arrogance as: *“the sense of superiority, the certainty that exceeds the bounds of talent and confidence... when self-assurance hardens into hubris, when self-affirmation devolves into stubbornness, and when pride in oneself turns into a wild ferocity.”*

Arrogance, vanity, and the inflated ego all circle together, forming one of humanity’s deadliest enemies. They are capable of destroying us from within, and of corroding everything beautiful around us. For this reason, God sternly warns against arrogance and conceit:

“Do not turn your cheek away from people in scorn, nor walk proudly upon the earth. Indeed, God does not love the arrogant and the boastful.” (Qur’an, Luqman 31:18)

Human history itself bears witness: countless figures once hailed as “great” fell to ruin the moment they were overtaken by delusions of their own grandeur.

But then the question arises: ***How can one be freed from arrogance?***

When you distinguish yourself from others through your abilities and talents—at least those outwardly visible—you inevitably begin to receive abundant praise and admiration from those around you. This flattery stirs feelings of pride, and with time, the seeds of vanity and arrogance may slip quietly into the heart.

Even if arrogance does not take root, repeated success and continual distinction naturally strengthen your confidence in yourself and in the gifts you possess—whether physical strength, intelligence, wisdom, knowledge, or leadership ability. Such confidence, when grounded in objective and sound foundations, is undoubtedly a blessing.

But the question remains: *Is it truly possible for self-confidence to rest upon such firm foundations? Or is it, too, often nothing more than a subtle illusion—another mask of arrogance?*

Undoubtedly, such confidence is but illusion and vanity. How can we, in truth, claim to trust ourselves—to trust our knowledge of who we are, and to believe it accurate, real, and objective—after all that we have learned about the human soul in the preceding chapters? Did we not discover that while 95% of people believe they possess self-awareness, nearly 85% are in fact deceiving themselves?

And even if we were among the rare few capable of knowing our strengths and our inner selves with precision and objectivity, we remain but a single factor in the vast play of destiny. Countless external forces and circumstances—real, objective, and beyond our control—move in various directions, sometimes in direct opposition to our efforts. Thus, what we strive for may not come to pass, shaped instead by these external powers.

It is therefore arrogance, illusion, and ignorance to place absolute trust in our own abilities, imagining they alone can secure our ambitions and goals, while disregarding the external forces that shape reality—and worse, ignoring the inclinations of our own lower self and the whisperings of Satan.

As the Qur'an reminds us:

"Yet I do not absolve myself, for indeed the soul is ever inclined to evil—except those upon whom my Lord has mercy." (Yusuf 12:53)

If this is so, is there a sound and objective alternative to trusting in oneself—one that impels a person to stride into life with strength, boldness, confidence, and inner calm, free of anxiety or fear, no matter how external forces may align against him?

The answer is: yes, most certainly. To make it clear, let us take hold of each facet of the matter, one by one, and fit them together like pieces of a jigsaw—until a coherent, logically woven picture of striking beauty emerges.

Piece One: Objective Knowledge—The Irreplaceable Foundation for Life's Journey

Imam Ali (peace be upon him) once said to his companion Kumayl: ***"There is no movement unless you are in need of knowledge within it."***

The very foundation of your movement and progress in life must be *objective knowledge*, not ignorance or illusion, whatever their excuse. Thus we are called to recognize our abilities, our talents, and the blessings with which God has favored us—honestly and objectively, without the distortions of self-deception—so that we may build our life's plan upon solid ground.

As the Qur'an declares:

"And as for the favor of your Lord—proclaim it." (Al-Duha 93:11)

We must come to know our strengths and our weaknesses, the opportunities before us that can lead to the fulfillment of our goals, and the threats that stand in our way—what in strategic planning is known as a *SWOT analysis*. But before all this, we must first define our aims, the ends we seek to achieve.

As Imam Ja'far al-Sadiq (peace be upon him) taught: ***"One who acts without insight is like a traveler without a path; the faster he walks, the farther astray he goes."***

Piece Two: Self-Confidence Is Unjustified—Even When Coupled with Ability

Even when we have come to know our strengths and virtues, and have labored to cultivate them, such knowledge and effort only *increase* our external chances of success; they do not *guarantee* it. For we are but a single factor in the vast interplay of destiny. Countless other forces and circumstances—real, objective, and external to us—may still rise against our plans and undo what we strive to accomplish.

Piece Three: Place Your Trust in the Cause of All Causes—and in Him Alone

Instead of placing our confidence in ourselves and in the worldly means we possess, relying on them to secure our goals, we must turn to God and entrust our affairs to Him—for He alone is the Cause of all causes.

"Whoever desires the reward of this world—then with God is the reward of this world and the Hereafter. And God is All-Hearing, All-Seeing." (Qur'an, Al-Nisa 4:134)

The Prophet Muhammad (peace be upon him and his family) said: *"Guard God, and He will guard you. Guard God, and you will find Him before you. When you ask, ask of God; when you seek help, seek it from God. Know that if the whole nation were to gather to benefit you with something, they could not benefit you except with what God has already written for you. And if they gathered to harm you with something, they could not harm you except with what God has already decreed against you."*

This trust in God, however, does not negate effort. As the Prophet also said: *"Tie your camel, and then rely upon God."* We are called to strive, to labor with reason and diligence, but to rest our ultimate trust not in effort itself, but in the One who governs all outcomes.

Such reliance upon God is the secret of a heart's strength, the source of unwavering resolve and inner tranquility, even when circumstances are dire. Recall the moment when Prophet Moses and his people were trapped between Pharaoh's army and the

sea. His people cried out: ***“We are overtaken!”*** (Qur’an, Al-Shu’ara 26:61). But Moses answered with serenity: ***“No! Indeed, with me is my Lord—He will guide me.”*** (Qur’an, Al-Shu’ara 26:62). As Imam Ali (peace be upon him) said: ***“The root of a strong heart is reliance upon God.”***

And this trust is not about believing that God will simply grant us *our* goals. It is far greater than that—it is the certainty that whatever God chooses for us is, without doubt, the very best, even if the world conspires otherwise. As Lady Fatima al-Zahra (peace be upon her) said: ***“Whoever raises to God pure devotion, God will bestow upon him what is of greatest benefit.”***

Piece Four: Humility Before God

Every ability, every blessing, every talent you possess—whether inherited, nurtured through upbringing, or earned through your own effort—is, in truth, a gift sent to you by God. And like any position of authority, these gifts are not merely sources of delight and satisfaction; they are also weighty responsibilities. As Imam Ali (peace be upon him) said: ***“For everything there is a due, and the due of intellect is bearing with the ignorant.”***

Thus, if you fall short in fulfilling the responsibility of these blessings and talents, you fall short in your servitude to God. Such awareness naturally humbles the heart, instilling a quiet sense of brokenness beneath the weight of accountability, and awakening within you an even stronger drive to give, to serve, and to thank God for His favors and His grace.

Reflect upon the supplication *Makarim al-Akhlaq* of Imam al-Sajjad (peace be upon him):

“O my Lord... do not raise me in the eyes of the people by a degree unless You lower me in my own soul by the same measure. And do not grant me any outward honor unless You create within me an inner humility to match it.”

With such belief and understanding, the possession of gifts and capacities cannot lead you to pride or arrogance. Instead, it presses upon you the gravity of responsibility before God, and fills you with humility and inward submission to Him.

Piece Five: Humility Before People

To be humble before others means never to see yourself as higher in rank or station than them—no matter how many abilities, talents, and blessings you may have been given; no matter what deeds or triumphs you may have achieved; no matter how far you excel spiritually, emotionally, intellectually, or physically; and no matter how flawed or deficient you may perceive others to be.

The objective reason for such humility is clear: the true measure of rank, as defined by God, is nothing but *taqwa*—God-consciousness.

“Indeed, the most noble of you in the sight of God is the most God-conscious of you. Truly, God is All-Knowing, All-Aware.”
(Qur’an, Al-Hujurat 49:13)

Thus, the gifts, abilities, and talents bestowed upon you by God carry no inherent sign of elevated status. God, in His generosity, grants blessings to all alike:

“To each, We extend—to these and to those—from the bounty of your Lord. And the bounty of your Lord is never restricted.”
(Qur’an, Al-Isra 17:20)

Your true rank, then, is determined by the measure of your *taqwa*: in practical terms, how much effort you expend in fulfilling the rights of the blessings, talents, and abilities you possess—and, even more importantly, the purity of intention (*awareness*) that drives you to exert that effort.

Thus, you may well know that you possess more knowledge, culture, generosity, and service to others than another person. Yet you can never be certain that your rank is higher than his, or your station loftier than his. For although he may appear lesser than you outwardly, it may be that—because of his brain’s natural makeup, his genetic inheritance, his upbringing, or the particular environmental, physical, intellectual, or psychological circumstances he faces—he exerts far greater effort than you in performing the very same noble deeds you perform.

And perhaps his intention surpasses yours in sincerity, honesty, and awareness: whether restraining himself from slipping into ruin, or compelling himself to carry out small acts of goodness. By this, he may well hold a higher station with God, even if outwardly he appears deficient or flawed.

The Qur'an recounts the words of some among the people of Hellfire who will lament:

“And they will say: ‘Why do we not see the men we counted among the wicked? Did we take them in mockery, or have our eyes turned away from them?’” (Qur'an, Sad 38:62–63).

And Imam Ali (peace be upon him) said: ***“God has concealed four within four... He has concealed His friend among His servants. So do not belittle any servant of God, for it may be that he is His friend, and you do not know it.”***

Chapter Seven Questions

Question One:

Arrogance, vanity, and the inflated ego all move together—they are among the most dangerous enemies of the human being. *What advice would you offer others to help them free themselves from arrogance?*

Chapter Seven Activities

Objective:

To examine the balance between reliance on oneself and reliance on God.

Activity One:

- Reflect on your daily life and identify whether you experience feelings of arrogance, vanity, overconfidence, fear, or hesitation.
- Assess the extent to which you depend on natural causes—such as your personal efforts and your own skills—in striving to achieve your goals. Write down the specific natural means you rely upon on a separate sheet of paper.
- Next, evaluate the degree of your *tawakkul*—your trust and reliance upon God—in the pursuit of your aims, and note the effects of that reliance on your life. Record these reflections separately.
- Discuss the points you have written: begin by analyzing your emotions, then explain the impact of *tawakkul* (trust in God) on your ability to achieve your goals. Finally, reflect on the balance between self-reliance and reliance upon God, considering whether these two stand in contradiction or in harmony.
- Write your reflections and discussion in a report of 500–1000 words, drawing upon the ideas and notes you have gathered.

Note: Approach this exercise with detachment, honesty, and objectivity. The purpose is for the report to reflect personal understanding and deep self-reflection on the part of its author.

Part Two

Manage Your Work Environment

Chapter Eight

An Overview of the Labor Market

“The current labor market is defined by skills: those who possess specialized skills fall into the category of high demand and low supply, while the opposite is true for the general workforce.”

—Robert Half

Where Does the Wealth of Nations Lie?

“It was once widely believed that natural resources were the decisive factor in determining a society’s wealth. But in recent decades, that notion has been overturned. Today, knowledge and the output of the human mind have become the critical determinants of a nation’s wealth, of its advancement, and of its prospects for sustaining progress in this century.”

This reality is illustrated in the following table presented by the World Bank in its report *Where Is the Wealth of Nations?* It displays the broader composition of wealth and its levels according to per capita share, organized by income groupings and for the world as a whole:

Total Wealth in 2000

(Per Capita Share in U.S. Dollars and Percentage of Shares)

Income Group	Total Wealth	Intangible Capital	%	Productive Capital (Equipment, Machinery, Buildings, Urban Land)	%	Natural Resources	%
Low-Income Countries	\$7,532	\$4,434	59%	\$1,174	16%	\$1,925	26%
Middle-Income Countries	\$27,616	\$18,773	68%	\$5,347	19%	\$3,496	13%
High-Income Countries	\$439,063	\$353,339	80%	\$79,193	17%	\$9,531	2%
World (Overall Average)	\$95,860	\$74,998	78%	\$16,850	18%	\$4,011	4%

Intangible capital comprises all assets not otherwise accounted for. It includes *human capital*—the skills, knowledge, and technical expertise embedded in the labor force. It also encompasses *social capital*: the degree of trust among members of society and their ability to work together in pursuit of shared goals. In addition, it includes elements of *governance*: the quality of institutions and management that enhance the productivity of the economy.

For example, when an economy benefits from an efficient judicial system, a clear framework of property rights, and effective governance, the outcome is higher levels of wealth creation. This, in turn, increases the residual value of intangible capital.
(World Bank)

According to the World Bank's table, natural wealth and resources account for, on average, no more than **4%** of a nation's wealth. *Produced capital*—machinery, equipment, buildings, and urban land—makes up around **18%**. The lion's share, however, belongs to *intangible capital*, which represents on average **78%** of the wealth of nations.

These figures, based on the World Bank's 2000 study, already reveal a striking reality. Yet as time advances, humanity continues to move deeper into the *knowledge economy* and further away from the age of traditional industry. Thus, the value of intangible capital has only multiplied in comparison to other components of national wealth. This shift has been accelerated by the rise of the "gig economy" in 2008, the cultural and structural transformations in work that followed the COVID-19 pandemic, and the ever-widening global shortage of skilled professionals.

The Power of Small Enterprises

The World Bank's study highlights a crucial truth: in our time—and in the decades to come—the competitive advantage lies with individual and small, and to some extent medium-sized, enterprises, rather than with large and giant corporations. By their very nature, the latter lack the flexibility and speed required to adapt to the relentless pace of change and volatility.

As John Naisbitt observed in 2004: *"It is small companies that create the global economy, not the Fortune 500. And nowadays, a small company may consist of just one person. The question is no longer, 'Can we?' but rather, 'Will we?'"*

At present, companies with 19 employees or fewer produce **50% of U.S. exports**, while firms employing 500 or more account for only **7%**—despite the United States being the world's largest exporter. Similar figures are seen in Germany. Small firms—even those consisting of just a single individual—are capable of outperforming massive bureaucratic corporations ten times out of ten. Indeed, it is small businesses that create the global economy, and it will be small and medium-sized enterprises that dominate the global economic landscape of the twenty-first century.

A recent McKinsey study reinforces this trend: in 1958, the average lifespan of the largest publicly listed companies in the United States was **61 years**. Today, that figure has dropped to **less than 18 years**. McKinsey predicts that by 2027, **75% of these companies will disappear altogether**.

Today, *most enterprises worldwide are small in size*, yet their importance to both developed and developing economies is indisputable. According to the World Trade Organization, small and medium-sized enterprises (SMEs) represent **over 90%** of all businesses, **60–70%** of employment, and **55%** of GDP in advanced economies. Thus, SMEs not only make a major contribution to the economy—they *are* the economy itself.

The secret behind this structural shift in favor of individual and small enterprises lies in the changing rules of the game: globalization, the rise of social media, access to knowledge, technological advancement, new tools of production, and the general spread of prosperity across global societies compared to earlier eras.

To grasp the secret of this transformation—from an economy in which success once belonged to giant corporations and vast institutions, to one where prosperity now favors small enterprises endowed with efficiency and human capability—let us consider a brief comparison between two eras:

The **Industrial Age**, dominant throughout the last century (before the year 2000), whose culture still lingers in many nations, institutions, and individuals unable to keep pace with change;

And the **Knowledge Economy**, which now reigns and grows ever more entrenched with each passing day.

We shall examine these two eras by observing the different economic and commercial dynamics that shape them—particularly in terms of markets, institutions, and the workforce.

Factor	Industrial Age “Previous”	Knowledge Economy “Current”
Markets		
Economic Development	Stable, linear, and highly predictable	Volatile: rapidly changing, quickly reactive to sudden booms and recessions; Confused: economic directions not entirely clear
Market Changes	Slow and linear	Fast and unpredictable
Economy	Supplier-driven	Customer-driven
Primary Economic Drivers	Large industrial firms	Knowledge-based institutions, creative business initiatives
Scope of Competition	Local	Global
Competition: Name of the Game	Size: Big eats Small	Speed: Fast eats Slow
Marketing: Name of the Game	Mass marketing	Differentiation

Organization

Factor	Industrial Age (Previous)	Knowledge Economy (Current)
Business Speed	Slow	Very fast, to align with ever-growing customer expectations
Focus	Stability	Change management
Business Development Approach	Hierarchical strategy	Dynamic, opportunity-driven strategy
Productivity Management	Mass production	Flexible, small-batch production
Key Growth Factors	Capital	People, knowledge, and capabilities (skills)
Source of Competitive Advantage	Access to raw materials, cheap labor, capital, cost reduction via economies of scale	Distinctive capabilities, organizational excellence, rapid responsiveness, human resources, customer partnerships, differentiation & competitive strategies

Factor	Industrial Age (Previous)	Knowledge Economy (Current)
Scarce Resources	Financial resources	Human resources
Organizational Structure	Hierarchical, bureaucratic, functional	Interconnected subsystems, flexible, employee empowerment, flat structure, strong and effective communication
Business Model	Traditional: command and control	New: focus on human resources, knowledge, cohesion, and integration

Human Resources

Factor	Industrial Age (Previous)	Knowledge Economy (Current)
Educational Requirements	Certificate or qualification	Continuous learning: the standard is not what you know, but how fast you can learn
Management–Employee Relationship	Confrontation and challenge	Cooperation, teamwork, and team spirit
What Employees Seek	Security	Growth and development
Career Goal	A well-paying job	Portfolio of work
Institutional Policy	Instilling job loyalty	Effective management of employee turnover

Observing the characteristics of our present age—the *Knowledge Age*—it becomes clear that the most decisive factor for success in today’s business world is not the amount of capital you possess, but rather the depth of knowledge and expertise you command in the field where you intend to build your enterprise. Equally vital are your managerial and leadership capabilities, along with a high degree of professional flexibility in managing change.

The Global Economic Landscape

Since the global crisis of 2008, the world has faced an array of unprecedented risks and negative trends across nearly every front: economic, political, security, health, and beyond. Reports indicate that the prevailing low-growth economic environment will continue for many years to come.

A field study conducted by Ernst & Young in September 2012 concluded:

“More than five years after the onset of the global financial crisis, we are all confronted with a stark possibility: perhaps the worst is yet to come. This is the central finding of our latest study on how high-performing institutions not only survive but also manage to thrive in the new economy.”

The economic crises we face today have shaken many long-held assumptions that were once taken as unquestionable truths. They have cast doubt upon beliefs and practices established and built upon in the pre-crisis era. Not all of these entrenched practices may be entirely wrong, yet under the lens of the new economy, they all fall within the realm of uncertainty and demand adjustment in light of new economic necessities and realities—most of which remain unclear.

What is evident, however, is that a global economic recovery is neither imminent nor inevitable. And when such a recovery does occur, it will unveil a competitive landscape radically different from anything we have known before.

Survival—let alone success—is by no means guaranteed. Yet the chances increase for those companies that recognize and acknowledge the scale of change required, and that rally the collective will of their employees and stakeholders to leap across the growth gap.

Over the past twelve months, corporate boards have devoted considerable attention to *strategic risk management* as a means of confronting the primary threats facing the global economy. These threats include:

- The potential disintegration of the Eurozone.
- The inability of the United States to service its debts.
- International conflict in the Middle East.
- Major political and economic shocks emerging within one of the BRIC nations.

Now, nearly a decade after Ernst & Young’s report, the global economic outlook remains bleak. In December 2021, Nomura issued its assessment of the global economic landscape for 2022, stating:

“High inflation has turned up the heat on central banks, but by late 2022 we foresee an entirely different backdrop—where recession poses a greater threat than stagflation... In most countries, excess demand is driven largely by supply constraints rather than strong demand, leading to the dominance of cost-push inflation—the ‘bad’ kind of inflation that squeezes profit margins and erodes real household incomes. The United States, however, stands as the outlier in the global economy: its excess demand is fueled both by constrained supply and robust demand, leaving it particularly vulnerable to runaway inflation in the first half of 2022.”

This economic outlook—according to Nomura’s assessment—was issued just before the outbreak of the Russia–Ukraine war. In the aftermath of the conflict, however, projections for the coming years have grown even darker.

The International Monetary Fund stated that Russia’s invasion of Ukraine would impact the global economy as a whole by slowing growth and driving inflation higher, with the potential to fundamentally reshape the world economic order in the long term. The IMF further noted that the war undermines business confidence and heightens uncertainty among investors, leading to asset price declines, tighter financial conditions, and possible capital outflows from emerging markets.

In its conclusion, the IMF described the conflict as *“a major blow to the global economy that will harm growth and push prices upward.”* It warned that the war could fundamentally alter the global economic and geopolitical order through shifts in energy trade, the restructuring of supply chains, the fragmentation of payment networks, and a reconsideration of reserve currency holdings.

The Labor Market Dilemma

The global and regional labor markets suffer from two opposing gaps. On the one hand, unemployment rates remain high and continue to rise—whether in the form of outright unemployment or precarious, unstable jobs. On the other hand, there is a growing shortage of skilled professionals.

Robert Half—one of the world’s largest recruitment firms—notes: *“The current labor market is divided along the lines of skill: those with specialized expertise fall into the category of high demand and low supply, while the opposite holds true for the general workforce.”*

In this regard, PwC emphasizes that *“the war for talent is still raging—both globally and in the Middle East.”*

According to ManpowerGroup’s 2022 annual Talent Shortage Survey, the global talent gap has reached its highest level in sixteen years—**75%**. Finding both technical and soft skills has become more difficult than ever before.

Despite the impact of the COVID-19 pandemic on global unemployment rates, companies around the world are now facing unprecedented challenges in attracting and retaining skilled workers. Indeed, three out of every four companies reported difficulties in hiring due to talent shortages.

Chapter Eight – Questions

Question 1:

“The value of intangible capital is multiplying compared to other components of national wealth, especially after the emergence and growth of the ‘freelance services economy.’”

Explain this statement and clarify the concept of intangible capital.

Question 2:

“In this era, and in the decades to come, competitive advantage will lie in favor of individual, small, and to some extent medium-sized enterprises.”

Discuss the aspects of competitive advantage for small and medium enterprises, providing examples.

Question 3:

“The global and regional labor markets suffer from two opposing gaps: on the one hand, high and rising unemployment; on the other hand, an increasing shortage of skilled professionals.”

What role will skills and competencies play in the labor market of the future?

Chapter Nine

Future Skills and Jobs

"The future belongs to those who learn more skills and combine them in creative ways." – Robert Greene

Artificial intelligence, virtual reality, and robotics are already reshaping the professions of tomorrow—erasing millions of current jobs while creating millions of new ones within just a few years.

According to the third edition of the *Future of Jobs Report 2020–2025* issued by the World Economic Forum, it is expected that by 2025, nearly **85 million jobs** will be displaced due to the shifting division of labor between humans and machines. At the same time, however, more than **97 million new roles** are projected to emerge—roles that are better adapted to this new collaboration between humans, machines, and algorithms.

And demand will increasingly focus on distinctively human skills—such as creativity, problem-solving, innovation, and critical thinking—while jobs requiring repetitive tasks will steadily vanish under the advance of automation.

At the forefront are *critical thinking* and *problem-solving*, skills that employers believe will dominate the professional landscape in the years to come. Among the most essential capabilities that enhance one's prospects for career success are the following:

- 1. Creativity**

Creativity is defined as the act of transforming imaginative ideas into tangible reality. As LinkedIn highlighted in its 2019 report, creativity now stands as the most valuable currency in the labor market.

Creativity itself encompasses a constellation of other abilities: generating new ideas, solving problems in original ways, envisioning possibilities, and bringing those visions to life. These core capacities are central to the evolving workplace.

Although today's labor structures may not fully accommodate creative individuals or their modes of working, this reality is shifting day by day, as employers increasingly recognize that over time, machines will replace their most routine workers—while those who create, imagine, and innovate will remain indispensable.

The *Time* newspaper published a report—one that may strike fear in some—acknowledging that over **40 million Americans** lost their jobs at the height of the COVID-19 pandemic. Even more sobering was the finding that **42%** of these jobs never returned, as machines powered by artificial intelligence took the place of human employees.

The report further revealed that automation could cost another **two million American industrial workers** their jobs by 2025, according to a research paper authored by economists at MIT and Boston University.

Creativity, however, emerges as a higher-order cognitive skill. McKinsey ranks it above advanced literacy, project management, and the ability to process and interpret complex information. The firm estimates that demand for creative skills will grow by **19% in the United States** and **14% in Europe**.

2. Critical Thinking

As automation and artificial intelligence continue to advance within the Fourth Industrial Revolution, the demand for *human critical thinking* will only intensify. Robots may be increasingly refined to make decisions based on patterns of past human behavior, yet they still lack the ability to integrate human ethics and moral discernment into judgment and choice.

Individuals who possess analytical and critical thinking skills are able to generate innovative ideas and craft solutions to complex problems through logic and reasoned evaluation. The first step in such thinking lies in carefully analyzing the flow of information from multiple sources—not through emotion, but through disciplined logic—and then weighing the strengths and weaknesses of a situation to arrive at the most effective solution possible.

The demand for *critical thinking* is on the rise; the workplace increasingly requires individuals with strong analytical minds who can navigate the complexities of working alongside both machines and humans. Lawyers, doctors, journalists, engineers, accountants, and analysts—all, for instance—rely heavily on this skill to perform their roles effectively.

To possess a critical mindset means having the capacity to analyze the data upon which decisions are built, discerning trends across the short, medium, and even long term. It requires gathering information from diverse sources so that each piece of evidence corroborates the other. Only then does critical thinking begin to interpret the data and yield sound conclusions.

These skills can be cultivated through training courses, but even more powerfully through direct experience in the arena of work. Hence, the truly successful individual is the one who never ceases to develop and refine himself.

3. Emotional Intelligence (EI)

Emotional intelligence refers to the capacity to express and regulate emotions. An emotionally intelligent person is one who understands how feelings shape behavior, and how behavior, in turn, impacts others. Such a person can therefore manage emotions in a way that respects and balances all parties involved. At the heart of emotional intelligence lies the ability to see life through the eyes of others.

At first glance, a reader might assume that emotional intelligence matters only on a personal level. Yet a deeper question emerges: **how does this form of intelligence shape outcomes in the workplace and the professional sphere?**

The website *Learning with Biz* published a report highlighting nine key points on the importance of communication and teamwork in the workplace. Nearly **86%** of participants in the study admitted they were dissatisfied with how they communicated with their colleagues.

More importantly, over half of the respondents indicated that the presence of healthy channels of communication within their companies was the very reason they remained in their positions—even when seemingly better opportunities appeared elsewhere.

The statistics also revealed that companies fostering an atmosphere of effective teamwork were able to retain their top talent at **four times** the rate of their counterparts that lacked such an environment.

Taken together, these findings make it clear that emotional intelligence empowers individuals to communicate effectively and collaborate meaningfully with team members—thereby creating a workplace that is both profitable and productive. For this reason, emotional intelligence will stand as one of the most sought-after qualities employers look for in the future.

4. Curiosity and Lifelong Learning

Healthy curiosity is one of the most vital skills in today's market—and it will be even more essential in the workplace of the future. In an age of rapid technological change and fierce competitiveness driven by the global capitalist system, it has become nearly impossible for any professional to retain their position without continuous growth and ongoing learning.

The website *Edumy* published a report on the profound impact that continuous learning can have in the workplace, revealing several striking statistics. Among them: **94% of employees** could keep their jobs longer if they invested in developing their knowledge and personal growth. Conversely, among workers who neglect self-development, **40%** are expected to leave their positions within their first year.

All of this points toward one undeniable truth: continuous development and lifelong learning are indispensable—whether to preserve one’s current role or to secure better opportunities elsewhere. The more one learns and grows, the greater the chances for success.

5. **Decision-Making Ability**

In the future world of work, human decision-making will grow increasingly complex. While robots and big data analytics can process vast amounts of information and generate results and statistics far beyond human reach, the ultimate responsibility still falls on human beings—to make decisions that weigh not only outcomes but also their wider implications on other aspects of work and the people involved. In the end, technology will absorb a large share of operational tasks, yet it will leave to humans the singular advantage of making the *big decisions*.

The algorithms of robots and the statistics provided by servers and computers are nothing more than numbers—tools that sharpen our vision. But the human factor remains indispensable in determining the next steps, interpreting the data, and choosing a course of action in light of evolving realities.

Logical decision-making is one of the future-ready skills most welcomed by entrepreneurs and project managers, for it plays a vital role in enhancing workplace performance. Effective decisions lead to immediate problem-solving or to urgent, necessary changes—while also demanding foresight, planning, organization, and the courage to take initiative.

A report published by *McKinsey* noted that nearly half of its respondents stated they spend about **30% of their working time** on decision-making within their organizations. The report further highlighted that this time commitment grows with seniority: top executives reported devoting as much as **70% of their working hours** to the decision-making process.

6. **Interpersonal Communication Skills**

Without question, the ability to exchange information is one of the most fundamental and vital skills in the era of the Fourth Industrial Revolution. It refers to the capacity of individuals to communicate effectively with one another—using the right tone of voice at the right time, coupled with appropriate body language—so that their message is conveyed successfully to the other party.

At its core, communication simply means the exchange of information between two or more parties through multiple channels. This can be verbal—most commonly spoken words; written—through printed or digital media such as books, magazines, websites, or emails; visual—through logos, maps, infographics, or charts; or non-verbal—through body language, gestures, and vocal intonation. In practice, effective communication is often a blend of these modes, working together to ensure clarity and understanding.

The website *Virtual Speech* categorized the core communication skills into several key elements: active listening, empathy, patience, good manners, honesty, openness, giving and receiving feedback, body language, clarity, and brevity.

By *listening*, what is meant is *active listening*—the willingness to hear a perspective different from one’s own, with the intent to understand rather than to criticize.

The importance of *body language* is underscored in a study published by *Lifesize*, which revealed that non-verbal communication accounts for anywhere between **70% to 93%** of all human interaction.

Perhaps the ability to communicate effectively is the most essential life skill—one that benefits not only our personal growth but our professional lives as well. It is invaluable for an individual to both receive and transmit information with clarity.

The website *Mambell.com* published a set of striking statistics on the impact of communication skills in the workplace. It reported that teams with higher levels of communication experienced a **20% to 25% increase in productivity**.

Conversely, a report from *Gallup* revealed that employees who lack basic communication skills cost their companies an estimated **7.8 trillion USD**.

Mastering the art of communication removes countless obstacles, chief among them misunderstanding and the failure to convey information clearly—issues that often escalate into workplace problems.

7. Leadership Skills

Among the most vital qualities of true leadership is the ability to inspire others and to help colleagues bring forth the very best within themselves. Such skills are indispensable for the workforce of the future. And while the ideal model of corporate leadership may not yet be widespread in our present day, the future promises a profound transformation in this regard.

The website *Zippia* published a set of statistics underscoring the importance of leadership in the workplace. According to the report, **79% of employees** surveyed had resigned from their jobs at some point due to their managers' failure to recognize or appreciate their efforts.

Only **48% of participants** in the study stated that they were satisfied with the quality of management in their companies. While it is widely recognized that only about **10% of people** naturally possess inherent leadership traits, research suggests that another **20%** display partial qualities of leadership that can be cultivated and developed.

Yet despite companies' awareness of how crucial these skills are, statistics reveal that a mere **5% of organizations worldwide** have a clear plan or vision to nurture inspiring leaders from within their teams.

The future, however, seems poised for significant change. The same study indicated that U.S. businesses alone spend **166 billion USD annually** on leadership development programs—half of the global investment in this area, which totals **366 billion USD**. This, of course, signals a growing trend among companies to prioritize this critical dimension in the years ahead.

8. Cultural Openness

With the world becoming increasingly interconnected—and workplaces reflecting this trend, with even greater diversity expected in the future—it is essential to cultivate the skills of understanding, respect, and cooperation with others, regardless of differences in ethnicity, culture, language, gender, politics, or religion. The ability to adapt to people who hold worldviews different from our own is not only key to improving human interaction, but also to making a company's products and services more inclusive and successful.

For those seeking opportunities in international companies or organizations, it is almost certain that their teams will include individuals from across the globe. And we know that people from diverse cultural backgrounds bring with them diverse perspectives on life. The last thing any company's management would want is to face conflicts within a team simply because one member refuses to engage with another due to differences in skin color, ethnicity, or ideas.

Companies, on a daily basis, require meetings and discussions among teams to solve problems and agree on frameworks for implementing proposed solutions. One of the most essential values in such gatherings is *open-mindedness*—the willingness to consider suggestions that may be entirely different from our own perspective, yet could bring tremendous benefit to the company.

In conclusion, an employee with an open and flexible mindset is far more attractive in the job market, for companies in general prefer individuals who demonstrate a high degree of adaptability.

9. Adaptability and the Capacity for Change

At the close of 2019 and the dawn of 2020, the COVID-19 pandemic—an event unforeseen by institutions and businesses alike—swept across much of the world.

The outbreak imposed sweeping restrictions on all work environments, compelling organizations to find innovative solutions to keep their operations running and to avoid shutdowns or crippling losses. Even after restrictions were eased, some companies chose to extend remote work for their employees as a cost-saving measure.

Then, in early 2022, the Russia–Ukraine war cast its shadow over global markets, forcing further drastic changes in the way business was conducted and redirecting many streams of investment.

Looking back, one finds that unexpected, disruptive events are occurring with increasing frequency, each carrying profound consequences that shake the very assumptions, contexts, and formulas that govern both our personal lives and the world of business.

And in truth, no one really knows what the future holds. This reality makes it essential for the workforce of tomorrow to cultivate a strong ability to adapt to whatever changes may arise in their fields of work.

A report published by *Horton International* presented a set of significant statistics regarding adaptability and change within workplaces. Among its findings: **63% of executives surveyed admitted they had struggled to find employees with a high capacity for adaptation and openness to change.**

Moreover, the study revealed that **44% of the workforce surveyed confessed they lacked the ability to adapt or to accept changes** in their professional environments.

10. Technological Skills

There is no denying that the Fourth Industrial Revolution—both the one we are living through now and the one that will continue to unfold—is driven by technological breakthroughs: artificial intelligence, big data, virtual reality, blockchain, and beyond. This means that the workforce of the future must embrace and adapt to technology. Employees everywhere will be expected not only to access data but also to determine how to interpret and apply it—requiring not just technical skills, but also an understanding of the potential impact these emerging technologies will have on their work, their professions, and life as a whole.

To truly keep pace with the times, one must acquire technological skills. Professional standing will increasingly depend on one's familiarity with the digital realm: the Internet of Things, artificial intelligence, data sciences, and many other fields. The deeper your knowledge and mastery of these areas, the more your value rises—not only in the labor market, but also in your broader social and personal life.

For this reason, it is imperative to pursue educational and training programs in these domains, so that you can stand out in the technological competencies that are already among the most sought-after skills of the future.

Chapter Nine – Questions

Question One:

Among the essential skills that increase one's chances of professional success are creativity, problem-solving, and adaptability.
Explain these skills and support your explanation with examples.

Question Two:

In the world of future jobs, the process of human decision-making will become more complex.
Discuss this statement in light of your study of the previous chapter.

Question Three:

The ability to communicate effectively may well be the most important life skill, with a profound impact on one's professional journey as well.

Reflect on this statement, and present two specific skills that fall under effective communication.

Chapter Nine – Activities

Objective:

To analyze one's personal capacities and future skills, and to design a plan to enhance these skills within one year.

Activity One:

- Reflect deeply on your current abilities and skills, and carry out an honest analysis.
- Discuss this analysis with someone you trust, who knows your strengths and abilities well.
- Evaluate the *future skills* presented in this chapter, and examine the extent to which you already possess them.
- As objectively as possible, classify your level of mastery for each skill as: *Highly Proficient / Reasonably Proficient / Not Yet Proficient*.
- Assess how this classification affects your current role, as well as the career you aspire to hold in the future.
- Based on the evaluation, identify the key skills you need to acquire or develop in order to reach your professional goals.
- Develop a **one-year development plan** that specifies how you will strengthen these skills.
- Define the actions and the expected timelines with precision and clarity, dividing them into set periods: *monthly / quarterly*, and determine the activities, practices, or training you will pursue in each period.
- Finally, write your reflections, discussions, and plan in a report of **500–1000 words**, making sure to include a detailed analysis of your current abilities and skills, your evaluation of the future skills, and your proposed development plan.

Activity Two:

- Share the previous activity with another person.
- Listen carefully to their own experience, and study their case.
- Write about your discussion with them and the guidance you offered, in a reflective text of **500–1000 words**.

Chapter Ten

E-Learning

"Fifty percent of employees will need reskilling by 2025." – Future of Jobs Report 2020–2025

The *magic wand* for winning the competition against others and securing higher wages lies in two elements: an individual's professional competence and expertise on the one hand, and his or her ability to market those services on the other.

Nearly a decade ago, one had to spend four years in university classrooms and invest between **\$40,000 and \$100,000 USD** in tuition fees to secure a reasonably paying job. But that is no longer the case in our present age—this is the reality we must keep before our eyes as we plan our professional development in today's world.

In this age, a vast sector of high-demand, high-paying professions has emerged across the globe—such as **digital marketing, web development, and many others**. These professions do not require formal academic qualifications; rather, they demand specialized training programs that are now widely available online, often for free or at very low cost.

A survey conducted by **Upwork** revealed that **70% of full-time workers** surveyed had personally invested in training for new skills over the previous six months, compared with only **49% of non-full-time workers**. Moreover, freelancers in particular focus more on acquiring new skills than relying on traditional education: **93% of freelancers** holding four-year college degrees stated that professional training had been more useful to their work, compared with only **79%** who considered their university education sufficient for the jobs they currently perform.

The same applies even to traditional jobs: **academic qualifications are no longer the most important factor**, but rather one's ability to perform at a high level. This performance, in large part, stems from professional credentials and competencies—credentials that can be acquired and learned at any time, from anywhere, and through any platform or instructor online.

In today's world, what an individual needs most to secure a distinguished career with a high income is **strong self-motivation for productivity and performance, the capacity for continuous learning, and the commitment to upgrading existing skills while adding new ones through online platforms**.

According to the third edition of the *Future of Jobs Report 2020–2025* published by the World Economic Forum, **50% of employees will need to reskill by 2025** as reliance on technology continues to accelerate.

The vast majority of business leaders (94%) already expected in 2020 that employees would need to acquire new skills on the job—a significant increase from just 65% in 2018.

Participants in the *Future of Jobs* survey estimated that nearly **40% of workers will require reskilling lasting six months or less**. However, this figure was higher for those employed in consumer industries and healthcare, while in the financial services and energy sectors, the proportion of workers who can be reskilled within six months is expected to be lower, given the need for longer training programs.

The traditional method of classroom-based training is no longer sufficient, nor is it available for the vast majority of the skills and capabilities demanded by today's labor market. This is because the economy—and the competencies it requires—is in constant and rapid transformation. Moreover, professional concepts and technologies are continuously evolving in the knowledge age in which we now live. To keep pace with this perpetual change, what matters most is not the skills we currently possess, but rather the skills and abilities we are capable of acquiring.

Fortunately, the digital realm consistently provides the latest training and development programs needed for virtually every job function, and at minimal cost, through online learning platforms. As such, we can develop our capacities and skills at low financial, administrative, and operational cost, at times that fit our schedules, from anywhere in the world, with remarkable efficiency and sustainability.

Indeed, *out of hardship comes benefit*: the COVID-19 pandemic accelerated the shift toward online reskilling. Between April and June 2020 alone, Coursera reported a fourfold increase in self-directed learners seeking new opportunities.

The number of employers offering online learning opportunities to their employees increased fivefold, while enrollment rates for learners accessing online resources through government programs rose ninefold.

Coursera announced that it may take only one to two months to acquire mastery in one of the top ten emerging career skills in areas such as people and culture, content writing, sales, and marketing. Learners may require two to three months to expand their skills in product development, data, and artificial intelligence, while a four-month training program could enable individuals to transition into roles in cloud computing and engineering.

Major E-Learning Platforms

1. Skillshare (<https://www.skillshare.com/>)

Skillshare is one of the most popular online learning platforms, with more than 12 million registered users to date. ()

The site offers a wide variety of subjects organized into three main categories:

- **Thrive**: covering topics related to lifestyle and productivity.
- **Build**: covering freelancing, entrepreneurship, leadership, management, and marketing.
- **Create**: covering animation, film and video production, design, music, creative writing, photography, web development, and more.

The platform's library contains over **27,000 engaging courses**, and users can enjoy more than **2,000 of these classes for free**. However, to access the full range of content, a paid membership is required, costing **\$32 per month** or **\$168 annually**.

Skillshare adopts a **project-based learning model**, where every course is divided into two parts:

1. **Theoretical** – students study the material presented (usually lasting between 20 and 60 minutes).
2. **Practical** – learners apply their knowledge through a hands-on project.

Although the platform provides a wide variety of excellent courses, it does **not issue certificates** or offer accreditation upon completion—neither from Skillshare itself nor from any other recognized institute or organization. Its purpose is focused on **learning and skill-building**, not formal qualifications.

As mentioned earlier, the **premium membership** allows learners to unlock the entire library, participate in live sessions and workshops led by top instructors, and even **download lessons** to view offline without an internet connection.

2. Coursera (<https://www.coursera.org/>)

Coursera is one of the most popular online learning platforms, with **92 million users worldwide**. It offers more than **4,300 courses, accredited programs, and specializations**, taught by leading instructors from top global companies and universities such as **Stanford, Yale, and Princeton**.

The platform provides several **paid membership options**, but also allows learners to access a large number of courses for free. However, if you choose to audit a course at no cost, you will not receive a certificate of completion nor gain access to additional learning materials that are reserved for premium members.

Courses on Coursera typically include: **video lectures, assignments, reading materials, quizzes, projects, and discussion forums**.

One of the key advantages of Coursera is the availability of courses in multiple languages, including **English, Spanish, Russian, Chinese, Portuguese, Arabic, French, German, Korean, Japanese**, and many others.

The subjects covered are diverse, ranging from **arts, literature, business, computer science, data science, IT, health, sports, logic, and personal development**. On average, most courses take between **4 to 6 weeks** to complete.

Coursera also allows learners to pursue **specializations** focused on mastering a specific skill. These programs typically take between **4 to 6 months** to complete, after which the learner receives a certificate of completion from Coursera.

In addition, the platform offers what are known as **“Professional Certificates”**, designed for individuals looking to shift their career paths. These certificates provide learners with valuable credentials accredited by the company that developed the course.

Finally, Coursera offers **fully accredited degrees** from prestigious global universities. The main goal of these programs is to deliver the same academic content that students would receive on campus, but at a more affordable cost and entirely online.

Here’s a quick look at Coursera’s pricing options:

- **Coursera Plus (Premium Membership):** Grants access to most courses, specializations, and professional certificates. Cost: **\$399 per year**.
- **Individual Courses:** Range from **\$29 to \$99**.
- **Specializations:** Priced between **\$39 and \$79 per month**.
- **Professional Certificates:** Start at **\$49**.
- **Accredited Degrees:** Range between **\$9,000 and \$25,000**.

3. Udemy (<https://www.udemy.com/>)

Udemy is a well-known online learning platform that offers more than **150,000 courses** and training programs, along with nearly **40 million active learners** (), making it the top choice among e-learning platforms in terms of available content volume.

The courses provided on Udemy span a wide variety of fields, ranging from **entrepreneurship and marketing** to even **hand-knitting**, aiming to deliver an effective alternative to traditional education systems.

Udemy differs slightly from other popular learning platforms such as **Skillshare, MasterClass, and LinkedIn Learning** in terms of membership models. Unlike those platforms, Udemy does not offer unlimited subscriptions; instead, it sells each course individually. Some may see this as a drawback, yet the affordable pricing makes up for it—**courses start as low as \$9 USD**. Moreover, learners can request a **refund within 30 days** of purchase if they find the course unsatisfactory.

Udemy divides its courses into **13 different categories**, which include: **Finance & Accounting, Business Development, Marketing, IT & Networking, Software, Music, Personal Development, Design, Lifestyle, Photography, Health & Fitness, Productivity in the Workplace, and Teaching & Academics**.

Within these categories, the courses are further classified into **beginner, intermediate, and advanced levels**, catering to learners of all backgrounds. The platform also makes its courses available in multiple languages, most notably **English, Russian, Japanese, Chinese, Portuguese, German, Spanish**, and others.

Although Udemy does not provide **officially accredited certifications**, it does offer learners a **certificate of completion** upon finishing the course and passing the available assessments. Each course typically consists of a series of instructional videos—some as short as **30 minutes**, while others may extend up to **5 hours**—alongside additional learning resources such as **quizzes, coding exercises, assignments, and more**.

Finally, Udemy allows learners to **download videos** and watch them at any time, **without the need for an internet connection**.

4. EdX (<https://www.edx.org/>)

EdX is one of the **leading platforms for accredited university-level courses**. It was founded in 2012 through a partnership between **Harvard University** and the **Massachusetts Institute of Technology (MIT)**, which ensures that all courses offered on the platform maintain the highest possible academic standards.

By 2020, the platform had reached **35 million registered users**.

EdX offers learners two main subscription options:

- **Free Membership:** This allows access to all non-professional courses on the platform for the full duration of the course. However, the free membership does **not** provide a verified certificate of completion.
- **Paid Membership**, which grants learners a **verified certificate of completion** upon finishing the course. It also provides access to a broader set of learning materials and supplementary resources related to the course itself.

One of the platform's notable advantages is the ability to **upgrade from free membership to paid membership** if the learner later decides to pursue a verified certificate. However, there is a strict deadline for making this switch, so users should carefully review the terms to avoid missing the permitted timeframe.

EdX currently offers **over 2,500 courses** across a wide range of disciplines, including: **biology and life sciences, architecture, chemistry, arts and culture, electronics, education and teacher training, food and nutrition sciences, physics, music, law, history, languages, and environmental studies**.

Most courses are taught in **English**, though some are also available in **Chinese, Russian, French, Italian, Spanish**, and other languages.

The courses are offered at **multiple levels** to suit learners' backgrounds: beginner-friendly courses, intermediate-level courses, and advanced programs. Each course includes **reading materials, video lectures, and assignments**, along with interactive

discussion forums where learners can exchange information and ask questions. In addition, EdX allows courses to be **downloaded for offline viewing** without the need for an internet connection.

EdX also provides **MicroMasters programs**, which consist of a series of sequential courses designed by some of the world's top universities. In some cases, learners can even earn **academic credit** toward a full degree. These programs are not free, but they are relatively affordable, typically costing learners no more than **\$1,500 USD** in total. They usually last between **7 months and one year** and can lead to a range of **postgraduate certificates**.

Some of the most prestigious universities participating in developing EdX courses—several of which offer **verified certificates** upon completion—include: **Harvard University, MIT, the University of California at Berkeley, the University of Texas, the Australian National University, Boston University, the Sorbonne, the University of Hong Kong, and the University of British Columbia**.

5. Udacity (<https://www.udacity.com/>)

Udacity is best known for its **Nanodegree programs**, which are designed to teach a specific skill and apply it in a **hands-on project**. Each program consists of a series of consecutive courses, covering a wide range of topics. Some focus on **Artificial Intelligence**, while others delve into areas such as **cryptography, robotics, mobile programming, business, and data science**. Most Nanodegree programs on Udacity require between **3 to 6 months** to complete.

One of the key advantages of Udacity is its **innovation and diversity**. The programs offered rank among the best for boosting a learner's profile in the job market, often enabling them to secure employment directly after completing a Nanodegree. Although Udacity is **not academically accredited**, the **skills taught** through its programs are in **high demand and widely recognized** in today's job market.

It is worth noting, however, that the **cost of Udacity programs is relatively high**, ranging from **\$1,200 to \$2,400 USD**. That said, applicants can obtain **discounts** if they choose to pay for several months in advance.

Udacity also offers a range of **executive programs** designed for business leaders who want to quickly learn complex concepts—such as **Artificial Intelligence**—and apply them within their companies. These programs usually last a few weeks and cost around **\$1,500 USD per month**.

Participants in these programs benefit from **evaluations by top industry professionals**, along with **technical support, personal mentorship**, and a tailored **learning plan** that enables them to study flexibly according to their schedules.

Finally, Udacity's **regular membership fee** is **\$400 USD per month**.

6. LinkedIn Learning (<https://www.linkedin.com/learning/>)

LinkedIn is the most important business-oriented platform today, and virtually everyone active in the market makes sure to have a profile there—whether to stay updated on the latest in the business world, receive recommendations from colleagues, or search for new career opportunities.

On **LinkedIn Learning**, there are more than **16,000 courses** covering all levels and a wide range of fields, including **web development, software, economics, and business management**.

Subscribers pay **\$30 USD per month** or **\$300 USD annually**, which grants full access to all courses on the platform. These courses are broken down into **bite-sized lessons** for easier comprehension, and they can also be downloaded for offline viewing.

Although LinkedIn Learning is **not academically accredited**, it provides **certificates of completion** for finished courses, which can be directly added to the user's LinkedIn profile.

Finally, the platform offers a **one-month free trial** so learners can evaluate the quality of its content before committing.

7. MasterClass (<https://www.masterclass.com/>)

MasterClass offers a relatively small number of courses, and it cannot be directly compared to the other platforms mentioned earlier. However, it stands out with a unique advantage that is hard to find elsewhere: its courses are taught by **world-renowned experts and beloved celebrities**.

On MasterClass, you can learn **filmmaking from Martin Scorsese, singing from Christina Aguilera, cooking from Gordon Ramsay, or writing from Dan Brown**, among many others.

A MasterClass membership costs **\$15 USD per month** and provides access to **all available courses**, which now number more than **80 courses**.

Each course consists of **around 20 lessons**, with each lesson lasting about **10 minutes**. The accompanying materials typically include **videos, assignments, workbooks, and group activities**, enabling learners to interact with fellow students. Importantly, there are **no deadlines** for completing any of the courses.

MasterClass categorizes its courses into a variety of fields, including **film and television production, culinary arts, writing, music, entertainment and gaming, business, photography, fashion, politics, society, lifestyle, science, and technology**.

However, the platform does **not provide certificates of completion** for its courses.

Therefore, MasterClass may be best suited for those who enjoy learning directly from world-class experts and celebrities, or for individuals seeking **personal development and self-enrichment**. In contrast, its courses are generally less useful for demonstrating professional or career advancement.

8. FutureLearn (<https://www.futurelearn.com/>)

FutureLearn is one of the best online learning platforms, offering a library of **over 800 courses** and **more than 21 accredited certificate programs**. Most of the courses available on FutureLearn are provided by top universities worldwide, and by 2020 the platform had reached **15 million users globally**.

Learners can access most of the courses for **free**, unless they wish to take the associated assessments or obtain accredited certificates. FutureLearn also offers an **annual membership** that grants students access to more than **600 short courses** for **\$250 per year**.

Most courses are delivered through a combination of **video content, audio materials, written resources, and short quizzes**. The platform also allows learners to engage with instructors by posting questions and receiving answers in dedicated discussion spaces.

In addition to the membership-based courses, FutureLearn provides a wide range of other programs that can be purchased individually, with fees ranging from **\$75 to \$400**, covering areas such as **network technology, digital skills, business, management, teaching, and public health**.

Students can also pursue **fully accredited certificates**, provided they complete a substantial workload of **100 to 150 study hours** over a period of **10 to 12 weeks**. Among the most notable certifications offered are: **Cisco's CCNA certificate, data-driven**

decision-making, photography, and courses on the impact of trauma on mental health. The cost of these accredited certificates ranges from **\$600 to \$1,550.**

9. PluralSight (<https://www.pluralsight.com/>)

PluralSight is a platform that focuses on providing courses for **working professionals** who want to develop their skills and expertise in the business and technology world. It offers around **7,500 training courses** in a variety of fields, including **software development, data science, cybersecurity, and more.**

The platform grants learners the opportunity to obtain **accredited certificates** in certain programs, known as **micro-certificates.** These require completing a sequence of connected courses in a specific field—such as programming languages—after which learners receive an official certificate.

PluralSight offers two main types of membership:

- **Standard membership:** \$29 per month or \$300 annually.
- **Premium membership:** \$450 annually, which provides full access to all courses and premium features offered by the platform.

Although the platform generally receives **positive reviews,** it has a few drawbacks: refunds are **not available** if learners are dissatisfied with the content, and most courses are geared towards **intermediate and advanced levels,** with relatively limited material for beginners.

10. DataCamp (<https://www.datacamp.com/>)

Founded in **2013,** DataCamp is an educational platform specializing in **data science.** It offers **more than 350 courses,** taught by some of the world's best instructors, including professors from prestigious universities such as **Duke University.**

The platform adopts an **interactive learning** model: its content comes in the form of **videos and hands-on interactive exercises.** It also provides a **free membership,** allowing users to review and explore part of the content before purchasing the premium subscription.

DataCamp offers **three membership types:**

- **Free membership:** limited access, useful for previewing content.
- **Premium individual membership:** \$39 per month, granting access to all courses and certificates available on the platform.
- **Group membership:** \$12 per person per month, offering all the benefits of the individual premium membership plus a set of **administrative tools** to help organize learning among team members.

DataCamp has collaborated with many major companies—such as **Google** and **Microsoft**—to train their teams. However, it's worth noting that the certificates it provides are **not academically accredited.**

We conclude this chapter by emphasizing the importance of carefully selecting the right **educational platform** according to one's current needs and the fields covered by these platforms.

Chapter Ten Questions

Question 1:

(Academic qualifications are no longer the most important factor in traditional jobs; rather, high performance ability is.)

Explain this statement, highlighting the importance of **performance** and achieving **results** in evaluating work.

Question 2:

What is the role of the **virtual space** in providing training programs?

Question 3:

Write a brief overview of the **most important e-learning platforms**.

Chapter Ten Activities

Objective:

Attend a training course to develop one of the skills identified in your development plan and obtain a certificate of completion from the platform.

Activity One:

- Based on the development plan outlined in **Chapter Nine**, identify one skill you need to improve.
 - Search for suitable training courses targeting the development of this skill on one of the platforms introduced in this chapter, and evaluate the courses based on their **content, user reviews, and reputation**.
 - Choose the training course that best fits your needs and enroll in it.
 - Commit fully to the training program, complete all tasks and assignments, and make full use of the **educational videos and resources provided**.
 - Upon completing the training course, take the **final assessments** and fulfill any other requirements to obtain the **certificate of completion** from the platform.
 - Document your experience in a **report of 500–1000 words**, including:
 - A description of the skill you developed through the course.
 - Details about the training course and the educational materials used.
 - The impact of the course on developing your skill.
 - The importance of the certificate you received from the platform.
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Chapter Eleven

The Gig Economy

"More than 80% of large companies plan to change their hiring strategies and bring in more independent workers in the coming years." – Intuit, 2020

In 2020, American freelancers contributed the equivalent of **\$1.21 trillion** to the U.S. economy. Statistics show that the number of independent workers is growing **three times faster** than the overall workforce in the United States.

What is the Gig Economy?

The state of uncertainty and fear dominating the global economic environment, coupled with **increasing competition, the spread of communication tools, and globalization**, has driven the emergence and rapid growth of the **gig economy** in the early years of this century, particularly after 2008.

The gig economy is a **digital, electronic economic environment** that relies on temporary jobs or tasks, where businesses—both companies and individuals—contract with **freelance workers** under **short-term agreements** through digital platforms.

These platforms connect business owners with job seekers—whether individuals or institutions—across various fields, industries, and specializations, at all levels and with diverse requirements, from all corners of the world. They do so in a remarkably **organized and efficient manner** that transcends political, geographical, temporal, and spatial barriers, operating under an impressive regulatory and supervisory mechanism.

The Impact of the Gig Economy on the Global Economy

The size of the gig economy has accelerated—and continues to accelerate—at an astonishing pace, reshaping the very structure and functioning of the global economy. To better understand the scale of this impact, let us consider the following statistics:

- Statistics from the freelance workforce, published by the Association for Enterprise Opportunity, highlight the contribution of self-employed workers' businesses to the U.S. economy. In 2013, small businesses owned by independent workers generated \$2.4 trillion, which accounted for 17% of the U.S. GDP at that time.
- In 2020, American freelancers contributed approximately \$1.21 trillion to the U.S. economy. Statistics from Upwork show that the number of freelancers is growing three times faster than the overall workforce in the United States—an indicator of a bright future for the gig economy.
- An increasing number of freelancers are finding comfort in the gig economy. Nearly **56%** reported feeling greater financial security, and 2020 economic statistics show that **more than half** of the full-time freelance workforce feel more financially secure compared to those in traditional jobs.
- Moreover, **84%** of self-employed workers report living a better lifestyle, compared to only **54%** of those in traditional employment. Additionally, **78%** of gig economy workers say they are happier than their traditionally employed

counterparts, while **68%** report better health. Research by *McKinsey* on the gig economy reveals that freelancers tend to be both happier and healthier than those working in full-time conventional roles.

- The number of self-employed workers in the United States is expected to rise from **57 million today to 86 million by 2027**.
- This makes it unsurprising that the *Intuit 2020 Report* on the future of the gig economy stated that **more than 80% of large companies plan to change their hiring strategies and bring in more independent workers in the coming years**.
- This tremendous acceleration in the size of the gig economy and its profound impact on the structure of the global economy is not limited to developed nations alone. It is increasingly becoming a widespread phenomenon in many other countries, as demonstrated by statistics:
 - The gig economy contributed to **around 40% of Egypt's total GDP in 2018**, according to *Egypt Today*.
 - In the UAE, **64% of HR leaders** consider the gig economy a means of reducing “long-term costs associated with hiring and training.”
 - Meanwhile, **48% of HR leaders** in the UAE believe the gig economy will enable them to “develop a broader and more specialized set of skills.”
- In a strategic study I conducted regarding the potential impact of the gig economy on the economy of **Oman**—a country primarily dependent on oil revenues—it became clear, with supporting data, that the revenues which could be generated from the gig economy would **far surpass the actual revenues currently obtained from oil and its derivatives**. For further details on this subject, you may refer to my video presentation entitled: “*Job Seekers... The Hope of the National Economy*.”

Most In-Demand Jobs

The most in-demand online jobs are constantly changing, which is why the platform *Upwork* releases a **Skills Index** on a quarterly basis. In fact, the best source to identify the highest-demand online jobs at any given time is the internet itself and the digital freelancing platforms. In general, the following jobs remain among the most sought-after: 【 】

1. Writing

Writing is one of the highest-demand fields in the gig economy. It includes tasks such as writing **newsletters, advertising copy, emails, e-books, articles, and more**.

According to the **U.S. Bureau of Labor Statistics (BLS)**, job prospects in this field are expected to grow by **9% between 2020 and 2030**.

On average, freelance copywriters working through *Upwork* earn **between \$19 and \$45 per hour**.

2. Web Designer

Web designers help clients create websites tailored to specific requirements. Their role often includes updating existing sites, making this field ideal for anyone with both technical knowledge and creativity to produce high-quality web pages.

To work on diverse projects, a web designer may need to develop skills in certain programming languages such as **JavaScript, Python, and SQL**, as well as master relevant software tools.

On average, web designers earn **between \$15 and \$30 per hour (or more)** on platforms like *Upwork*. The field is projected to grow by **13% by 2030**.

3. Digital Marketing Consultant

The main task of a digital marketing consultant is to help businesses improve their online visibility and generate leads to increase sales. These goals can be achieved through a variety of activities, such as:

- **Search Engine Optimization (SEO)**
- **Email marketing**
- **Social media marketing**
- **Content marketing**
- **Online advertising**

Freelance digital marketers are often hired to solve specific sales and marketing challenges. On average, their rates range **between \$15 and \$45 per hour**, depending on various factors.

4. Social Media Manager

Social media has become a highly profitable channel for companies to promote their products and services directly to target audiences. Social media managers support brands in **designing and executing marketing strategies** that strengthen customer engagement and generate leads.

Because they can manage multiple brands simultaneously, social media managers enhance communication strategies across various platforms. On average, they earn **between \$14 and \$35 per hour**, depending on different factors.

5. Language Editor

Editors play a crucial role in refining and reviewing written texts to ensure they meet specific requirements. They check various linguistic aspects such as grammar, punctuation, flow, style, and fact-checking. Editing is essential for producing high-quality content.

On average, language editing projects pay **between \$20 and \$40 per hour**, depending on experience and other factors.

6. Web Developer

Web developers use their advanced programming skills to write the code that determines how websites function.

Freelance jobs in this field usually require professionals with expertise in **front-end development, back-end development, or both**.

- **Front-end developers** focus on the design and visual aspects of websites.
- **Back-end developers** focus on the behind-the-scenes components or administrative areas not visible to users.

On platforms like *Upwork*, web developers typically earn **between \$15 and \$30 per hour (or more)**. Employment opportunities in this field are projected to grow by **13% by 2030**.

7. Advertising Agents

Advertising agents help clients identify the ideal placement of advertisements that align with their budgets and targeting needs. Options may include physical ads, print, digital, or radio. They are also responsible for managing advertising campaigns on social media platforms.

Businesses of all sizes—large, medium, and small—benefit from advertising agents' ability to negotiate better rates, reducing overall advertising costs.

Advertising agents generally charge **between \$50 and \$200 per hour**, and according to the U.S. Bureau of Labor Statistics (BLS), employment opportunities for this role are expected to grow by **3% by 2030**.

8. Photographers

Photography is a popular field that requires high levels of creativity and technical expertise to produce high-quality images for businesses and individuals. Freelance photographers can earn substantial income by capturing photos of events, products, locations, and people—clients are often willing to pay well if the images tell a compelling story.

Whether working full-time or part-time, photographers can achieve significant earnings on platforms like *Upwork*. According to employment projections published by the U.S. Bureau of Labor Statistics (BLS), job opportunities in photography are expected to grow by **17% by 2030**.

The average hourly rate for photography projects ranges between **\$40 and \$100**.

9. Data Analysts

Data analysts help clients interpret specific sets of data, including transactions or historical events. They play a vital role in uncovering key trends in customer behavior and other aspects of business operations, enabling companies to make more informed decisions about daily activities.

Companies of all sizes rely on data analysts to more accurately forecast future trends, with the role involving leveraging big data collected from various operational sources.

The average hourly rate for freelance data analysts on *Upwork* ranges between **\$20 and \$50**.

10. Business Consultants

Business consultants assist clients in gaining deeper insights into specific operational challenges. In many cases, they take an active role in solving complex business problems.

Companies hire consultants to provide practical advice on ways to improve daily operations or profitability. Consultants may specialize in one or more fields, such as marketing, finance, or human resources.

Because they often work with multiple entrepreneurs simultaneously, business consultants can maximize their income. On average, freelance business consultants earn between **\$28 and \$98 per hour**, depending on their skill level and the scope of the project.

11. Programmers

Programmers play a critical role in today's digital world by writing the code that controls the features and functions of computer and mobile applications. In addition, they keep systems running smoothly by handling maintenance tasks, troubleshooting, and resolving technical issues.

Technical specialists with advanced programming skills often assist companies with software operations and web development.

The average hourly rate for programmers on *Upwork* ranges between **\$15 and \$30**.

12. Videographers

Videography involves capturing events and editing video clips to ensure high-quality presentation. Combining filming skills with video editing expertise is essential for success in this field.

Videographers may work independently or collaborate with other professionals to complete projects efficiently. Events that often require professional videography services include weddings, corporate seminars, and parties.

The average hourly rate for videographers on *Upwork* ranges between **\$15 and \$30**.

13. Accountants

Accounting specialists maintain financial records for businesses and may also assist in interpreting these records. They play a fundamental role in ensuring the accuracy of financial documentation for reporting and tax purposes.

Companies rely on accountants to provide precise and well-presented financial data that helps guide informed business decisions. Proper recordkeeping also allows for more effective profit and loss analysis. Additional tasks may include preparing invoices, determining payroll requirements, collaborating with auditors, and analyzing operating budgets.

The average hourly rate for accountants on *Upwork* ranges between **\$12 and \$32**, depending on skills and other factors.

14. Virtual Assistants

Clients hire virtual assistants (VAs) to perform a variety of administrative tasks, such as data entry, calendar management, and handling email communications. These professionals may also complete tasks on behalf of their clients, such as booking restaurants, scheduling medical appointments, or making purchases.

Such services are particularly valuable for busy clients—especially small business owners—who need to focus on their core operations. Most VAs work directly with clients or through freelance platforms.

The average hourly rate for virtual assistants on *Upwork* ranges between **\$12 and \$20** for performing a wide range of administrative duties, with project opportunities often determined by prior experience.

15. Public Relations (PR) Managers

PR managers help companies develop effective public relations strategies that enhance the organization's positive image. Typical tasks include drafting well-prepared press releases, building relationships with key media contacts, and managing crises.

Companies across various sectors seek experienced PR specialists to improve public communications across multiple channels, including social media.

Expertise and qualifications in media, online marketing, and related fields are essential for success. With substantial experience in handling the most challenging PR campaigns, freelancers can qualify for higher-paying projects.

Working as a freelance PR consultant can yield an hourly rate between **\$50 and \$100**, and analysts predict PR manager job opportunities will grow by **13% by 2030**.

What Is the Best Freelance Job for Beginners?

In-depth knowledge of digital marketing, search engine optimization (SEO), and copywriting can be highly beneficial for beginners entering fields such as public relations, editing, web design, and social media management.

These skills help create a positive impression on potential clients, ensure faster career growth, and enable professionals to take advantage of digital media channels. In turn, this allows freelancers to offer more comprehensive services to clients.

For example:

- **Copywriting** can be a valuable skill when working on PR campaigns.
- **SEO** boosts the visibility of online content, increasing reach and engagement.

When it comes to **website design**, it is essential to integrate **SEO (Search Engine Optimization)** elements that allow search engines to efficiently crawl and index web pages. This provides clients with a **high-quality service**, especially those looking to increase the visibility of their content and improve their chances of ranking higher in search results.

The Gig Economy and Institutions

The **gig economy** poses a significant threat to traditional institutions, as it introduces a massive number of competitors who are **more efficient, more flexible, and less costly** on a global scale.

At the same time, however, it represents a **tremendous opportunity** for institutions to control their costs, improve the quality of their work, accelerate growth, and even expand into new products and markets. Business owners can now select independent workers for specific roles from anywhere in the world—workers who might not be available in the local market—based on well-defined skills, a set budget, and minimal risk.

“The gig economy is changing the way we conduct business. The rise of gig work has reduced fixed costs, enhanced adaptability to rapidly shifting markets, opened access to fresh talent, and transformed the way industries manage their operations.”

Before the pandemic, there were **170 businesses in the U.S.** operating solely with independent workers. Notable examples include: **Airbnb, Amazon Flex, Cabify, Etsy, Appen, Care.com, and Talkspace.**

Institutions with a **global customer base** have found that hiring gig workers across different time zones helps them deliver **better services, achieve worldwide reach, and enhance brand awareness** in new geographic regions where they seek expansion. This shift in the employment model has also significantly reduced operating costs. As a result, the global gig economy is expected to become *“the backbone of the future economy.”*

Human resources management, once considered a purely operational support function, has now become **central to strategic operations**. The success of any organization depends on its human resources—its **depth, beating heart, and guiding mind**.

This era is no longer defined by large or giant corporations but rather by **small and individual enterprises**, due to the continuous and rapid changes occurring within organizations, in their business environments, and in the competencies and skills required. Many institutions struggle to keep up with these shifts.

The gig economy helps organizations **adapt to these changes** and meet their needs for talent and skills with **minimal administrative and financial costs**.

Below are some of the **key advantages** institutions can gain from employing the gig economy effectively and strategically:

First: At the Strategic Level

- Providing the organization with the flexibility required to keep up with changes aligned with its strategies.
- Expanding markets by adding new product lines and services that would have been inaccessible without leveraging the gig economy.
- Opening new global geographic markets that could not have been reached without utilizing the gig economy.

Second: At the Operational Level

- Significantly reducing costs.
- Providing access to a wide pool of specialized and talented workers to choose from based on need, budget, and within a set timeframe to accomplish specific tasks.
- Implementing an effective system for monitoring the performance of contracted employees—often surpassing the monitoring systems that organizations typically have for their permanent staff.
- Work completed through gig economy hires is generally characterized by speed, accuracy, and quality.

For more details on how institutions can benefit from the gig economy, you may watch the following video:

The Gig Economy and Individuals

The gig economy represents a significant threat to traditional jobs and conventional work systems, as it deprives the traditional labor market of roles that can now be performed virtually. This shift is particularly impactful in light of the growing global shortage of skilled talent, with many professionals opting to work independently through the gig economy.

At the same time, it offers a tremendous opportunity for job seekers. Individuals can easily join the gig economy and choose from temporary jobs and projects available worldwide. With a solid portfolio and proven track record of work showcased through digital platforms, freelancers can eventually establish their own business agencies to offer services globally.

In today's world, securing permanent employment has become increasingly difficult due to the economic and political challenges facing nearly every country, along with the continuous restructuring of jobs and required skills. Employment structures are evolving, and economies are steadily shifting toward gig-based hiring.

So, if you are struggling to find a job, you are one among hundreds of millions across the globe. The solution is not to sit at home, send out your résumé, and wait endlessly for an opportunity that may never come.

The practical solution is to roll up your sleeves and step into the gig economy through one of its many platforms—such as *Upwork.com*, *Freelancer.com*, or *Mostaqi.com*. Offer your services in areas where you excel, earn your livelihood, and continue developing your skills.

The **gig economy**, which emerged at the beginning of this century and grew rapidly within just a few years to dominate the global economy, may well be one of the greatest developments for individuals worldwide—especially for those with skills and talents. It allows people to achieve much in a short span of time, with greater ease, less effort, and lower costs.

Of course, we do not claim it is *easy*, particularly for those who are apprehensive about the virtual world or hesitant to try something new. But it is certainly possible—indeed, very possible. As Imam Ali (peace be upon him) said: *“If you fear something, then face it, for the intensity of avoiding it is greater than what you fear itself.”*

Moreover, this opportunity is not limited to those with advanced skills or degrees. It is accessible to anyone who can read and write. All an individual truly needs to enter and benefit from the gig economy is literacy, basic computer skills, perseverance, planning, focus, and dedicated effort.

Let us suppose you hold no academic degree—this is not the end of the road. You can still achieve a great deal in a short time, as long as you can read, write, and use a computer. All you need is to identify the field that interests you from among the dozens of opportunities available in the digital space: digital marketing, website design, graphic design, writing if you are skilled in it, email management, offering simple virtual assistance, and many others.

Step One: Register on a Freelance Platform

You can begin by registering on one of the global digital gig economy platforms—either as a freelancer or as a client. There are many platforms available, but I recommend starting with **Upwork** (<https://upwork.com>) and **Mostaqi** (<https://mostaqi.com/>) for Arabic speakers who are not fluent in English. These provide an excellent entry point into the world of freelancing. From there, you can branch out to other platforms.

However, do not register on more than two or three platforms at most, so that you can stay focused and consistent in developing your profile and reputation as a service provider.

Important Note: Do not use your personal or work email address for this purpose. Instead, create a dedicated new email account exclusively for your freelancing activities, so your files and communications remain organized and separate.

It is also best to register with a **dual profile**—both as a freelancer *and* as a client. This way, you will gain valuable insight into how both sides of the system operate. The platform will then guide you through the rest of the registration process, including filling in details about your professional background, past experience, academic or professional qualifications, and uploading your profile picture.

Step Two: Complete Your Profile on the Platform

- **Fill out your professional profile on the platform**

Remember: your primary tool for attracting quality projects is the strength of your profile compared to your hourly rate. Your profile serves as your résumé for clients who have never worked with you before and cannot yet judge the quality of your output. What you need is a profile that presents your experience in a clear, easy-to-read way that helps clients make a positive decision in your favor.

It is best to introduce yourself in concise bullet points that are easy to skim. Make your profile as unique as possible—do not copy content from other sources.

- **Showcase your experience professionally**

Clients may often be skeptical about the credibility of freelancers' profiles, as it's always possible that someone exaggerates or fabricates information just to land a job. That's why **previous work samples** and real experience are so important. Make sure to enrich your profile with a portfolio of past projects that demonstrate your skills and ability to deliver what clients need. Include links to this work when you submit proposals for jobs.

- **Professional skills tests**

Some freelancing platforms—such as **Upwork**—offer professional skills tests that freelancers can take only once. These tests assess your level of expertise in certain areas.

Before starting one of these tests, make sure you set aside enough uninterrupted time, as they typically take about one hour. The test results are then displayed on your profile, which adds credibility and reassures clients of your abilities.

Step Three: Start Offering Your Services

- **Search the platform for services you can provide as a freelancer**

Look for opportunities that match your skills and align with your abilities. These platforms list jobs across a wide range of services, industries, and levels. This means you can find projects you're capable of handling even if you don't hold a formal specialization or academic degree.

- **Choose the right job and the right client**

Freelance jobs on these platforms usually fall into two categories:

- **Fixed-price jobs** – where the freelancer is paid a lump sum for completing the entire project.
- **Hourly jobs** – where payment is based on the number of hours worked.

Before applying, it's strongly recommended to review the job category, the budget offered, and—most importantly—the **client's ratings**. Freelance platforms allow both clients and freelancers to rate each other anonymously after a contract ends. These ratings give valuable insight into the reliability and professionalism of both sides. Always aim to work with well-rated clients who have a history of fair dealings.

- **Above all, practice patience**

Freelance platforms are built around the ratings system. Once a freelancer earns strong positive reviews, their chances of winning more (and higher-paying) projects increase significantly. On the flip side, new freelancers without any prior ratings often struggle to get noticed at first. This is why **patience is key**. Persist until you land your first opportunity—your portfolio and past work samples can greatly improve your chances. Once you complete that first project successfully, your initial positive review will pave the way for more opportunities.

Step Four: Develop Your Capabilities

Search across e-learning platforms—such as **Udemy.com** and **Coursera.org**—for training programs that will strengthen your professional skills in the field you've chosen to serve. These programs typically prepare you quite well to offer your services (at the professional level that suits you) in a short time—often **no more than a month**—and for **a few dozen dollars**.

If you don't have the funds, that's fine: look on **YouTube** or **Google** and you'll find free programs—perhaps not of the same quality, but still useful.

Step Five: Analyze the Market and Understand Your Competitors

While you're training and sharpening your skills in the field you plan to work in (say, over **one month**), get comfortable with the platform where you registered and review the profiles of freelancers in **your same specialty and level** (i.e., your competitors).

- Study their profiles carefully and in depth; analyze them well.
- Note the skills they list and the strengths they showcase in their bios.
- Track their **hourly rates** and the **tasks** they offer.
- Reach out to them—at least to a few—as a **client** (you may need to hire them later once you start offering services as an agency). Observe how they **negotiate**, how they **discuss scope**, and how they **present** their services.

Step Six: Update Your Profile

In light of the research you conducted in the previous step, define the **scope of services** you want to provide. For example, let's say you are a **graphic designer**: based on your study, you may have discovered a wide range of services you can either start offering right away or later after improving your skills through training programs.

- Identify the **initial services** you want to focus on, such as designing brochures, logos, and brand identities. More advanced services—like website design—could be postponed for a year or so.
- Set your **hourly rate competitively** so that it positions you well against your peers. Keep in mind that setting the lowest price is not always the best strategy—it can push your profile down in the platform's ranking system, causing you to lose the clients you aim to attract.
- If you wish to operate as an **agency**, re-register on the platform under an agency account rather than as an individual.
- Select the freelancers you want to collaborate with to deliver services under your agency's name.

Step Seven: Connect with the Freelancers You Intend to Work With (If Operating as an Agency)

Reach out to the professional freelancers you've chosen to collaborate with. Negotiate pricing with them and establish individual collaboration agreements with those you align with.

Be sure your agreement (in addition to standard legal terms) explicitly covers:

- **Client and project confidentiality** (non-disclosure of client information).
- **Permission** to showcase the services they delivered in your **portfolio**, which you'll present to prospective clients as examples of the solutions you provide.

Step Eight: Develop Your Business Model (If Operating as an Agency)

You can adopt the **Nine Building Blocks methodology**, which is essential for any business venture. For guidance on how to build a proper business model, you may refer to my book *“Strategic Management Procedures.”*

Step Seven for the Individual Freelancer & Step Nine for the Agency: Start Offering Your Services

Place your trust in God, then begin offering your services—starting with a **reasonable discount on your hourly rate** to attract your first clients. Ensure that your communication with them is **kind, prompt, and flexible**, always aiming to achieve **customer satisfaction**.

Make it your mission to deliver your services with excellence, because **quality and distinction** have a direct impact on your income.

Over time, as you log more working hours on the freelancing platform and gain client trust, **demand for your services will increase rapidly**, and you will eventually be able to **raise your hourly rate** with confidence.

Start Your Freelance Career and Go Global

In today's world, you no longer need to own capital to establish your small business and take it global through the virtual space. All you need is **knowledge, professional expertise, and managerial ability**.

You can achieve this whether you are an entrepreneur, a fresh graduate seeking employment, or even a university student still in your studies.

To begin, let us clarify what it means to **go global**. A common—but mistaken—assumption is that going global only means selling your products in international markets. In reality, that is only **one aspect** of globalization.

The **second aspect**, which is no less important, lies in leveraging **global human resources** through the **gig economy** to deliver services either locally or internationally.

The **third aspect** relates to the **range of products and services you offer**, where you can take advantage of gig economy platforms to **expand and diversify your offerings**.

Here, I do not mean **importing physical goods for resale**—a practice that has become common today thanks to reduced shipping costs and efficient supply chains. What I specifically mean are the **intangible services and products** you can provide through the virtual space, such as:

- Programming services
- Other computer-related services
- Recruitment and HR consulting
- Marketing and digital marketing
- Strategic planning
- Management consulting
- Psychological and medical consulting
- Content writing
- Teaching and tutoring
- Book design
- Engineering services
- And many more.

You must remain alert and cautious: **breaking free from the traditional business model and going global is not a strategic option—it is a matter of survival**. It represents an opportunity that, if you do not seize, your competitors surely will—and in fact, they already are. Soon, you will see many competitors you never knew before entering your local market virtually, offering their services to your very own clients.

One day—before the rise of the **gig economy**—you only had to compete with a limited number of local competitors in your domestic market. But now, the doors have been thrown wide open for **thousands of competitors worldwide** to reach your local clients through social media, websites, and even via phone calls and WhatsApp. They can offer services that may far exceed yours in terms of **quality and price**. At that point, you may find yourself unable to compete: your sales volume will be small compared to theirs, while you carry heavy **capital and operational costs** that they don't have to bear.

If you don't **develop your services, embrace the virtual marketplace, go global, and leverage its operational and strategic advantages**, you may not be able to sustain your business.

No matter what your abilities and skills are, you will find **more than one niche** that fits you in the virtual space. Just browse the services offered in the gig economy—on platforms like **Upwork**, for example—and identify those services that match your specialization.

Let's suppose you are an **architect** who has established an office to provide building design services. In this case, you would naturally need a **structural engineer** to review your blueprints and ensure the structural soundness of the building.

With the **gig economy**, you no longer need to hire a structural engineer on a full-time or even part-time basis and expose yourself to financial risks. Instead, for each project that comes your way, you can carefully and competitively select a structural engineer from among **thousands available online**, and pay them for their work on that specific project—after receiving payment from your client.

To further **stand out from your peers** in the engineering sector, you could also collaborate with the best online professionals—such as **interior designers, lighting designers, and landscape architects**—all at competitive rates. This way, you can deliver fully integrated, high-quality services to your clients at competitive prices, **without carrying the fixed costs or administrative burdens** of employing multiple full-time staff.

In fact, you don't even need to rent a traditional office or carry the burden of **high fixed operational costs** that can quickly drive you into bankruptcy and force you to shut down. Instead, you can rent a **small, inexpensive office**, or even work from home, meeting clients through **online platforms**, in **high-end cafés**, or in **meeting rooms available for short-term rental**.

By relying on the **gig economy** for staffing, your **fixed operational costs become virtually zero**. Most of your expenses—if not all—will be **variable and directly tied to your sales**.

Once you succeed in delivering a portfolio of high-quality projects, receive positive feedback from your clients, and gain sufficient experience in your profession and in managing gig workers, you can then **design a professional website** to showcase your services—expanding your reach into broader markets and possibly even onto the **global stage**.

Chapter Eleven – Questions

Question 1:

What is meant by the “Gig Economy”?

- The Gig Economy is a **digital, technology-driven labor market** based on short-term, project-based, or freelance work. It connects businesses and individuals with independent workers through online platforms. Instead of long-term contracts and traditional jobs, work is carried out through **temporary agreements** that allow flexibility, global reach, and reduced fixed costs.
-

Question 2:

(“The best source to know the most in-demand online jobs at any time is the internet itself and the freelance platforms.”) In light of this statement, present five of the most in-demand freelance jobs with explanation:

1. **Content Writing & Copywriting** – Writing blog articles, ad copy, newsletters, and e-books. Copywriters on Upwork typically earn between \$19 and \$45/hour.
 2. **Web Design** – Creating and updating websites using tools like JavaScript, Python, or WordPress. Average rate: \$15–30/hour.
 3. **Digital Marketing Consulting** – Services include SEO, email marketing, and social media marketing. Average rate: \$15–45/hour.
 4. **Data Analysis** – Analyzing business or customer data to identify patterns and improve decision-making. Average rate: \$20–50/hour.
 5. **Virtual Assistance** – Performing administrative tasks like scheduling, email management, and data entry. Average rate: \$12–20/hour.
-

Question 3:

(“The gig economy changes the way we conduct business by increasing demand, lowering fixed costs, and enabling faster adaptation to market changes.”)

What advantages can institutions gain from employing the gig economy properly?

- At the **strategic level**:
 - Flexibility to adapt strategies as markets change.
 - Access to new products, services, and global markets.
- At the **operational level**:
 - Reduced fixed costs and optimized budgets.
 - Access to a broad talent pool with specialized skills.
 - Faster, higher-quality project completion.
 - More effective performance monitoring compared to traditional employees.

Question 4:

("There are a set of steps that must be followed to enter the business world through cyberspace.") List and explain them briefly (3 lines each):

1. **Register on a Freelance Platform** – Create an account on platforms like Upwork or Mostaql and set up a dedicated email for freelancing.
2. **Complete Your Profile** – Showcase your skills, experience, and previous work samples. Take skill tests if available to build credibility.
3. **Start Offering Services** – Apply for small jobs that match your skills. Be patient, as the first client is the hardest to secure.
4. **Develop Your Skills** – Take online courses (e.g., Udemy, Coursera) to improve and expand your service offerings.
5. **Analyze the Market** – Study competitors' profiles, pricing, and services to position yourself better.
6. **Update Your Profile** – Adjust your services, pricing, and portfolio to stay competitive.
7. **Deliver with Excellence** – Provide high-quality work, communicate well, and build strong client relationships to earn good reviews.

Chapter Eleven Activities

Goal:

Engage in the gig economy as a freelancer, document your experience by detailing the steps followed, the challenges faced, and the results achieved.

Activity 1:

- Based on the **seven steps explained in the chapter**, join a freelance platform as an independent worker.
 - Offer your service to at least **one client**, regardless of the project size or payment.
 - Document your journey:
 - Which services you chose to offer.
 - The procedures you followed (profile creation, proposals, communication, etc.).
 - The challenges (competition, pricing, first client difficulty).
 - The solutions you applied (improving your profile, lowering initial rates, patience).
 - The results (feedback received, first income, lessons learned).
 - Write a **detailed report (500–1000 words)** including your **actions, challenges, and achievements**, showing your deep reflection on the freelancing experience.
-

Chapter Twelve

Passive Income

"If you don't find a way to make money while you sleep, you will work until you die." – Warren Buffett

What is Passive Income?

In the past, the methods of earning and making a living were **limited and traditional**. With the progression of eras, these methods expanded and diversified. However, the **development in income generation during this century** has exceeded all expectations.

Today, it has reached a point where **any serious and open-minded person** who knows how to **read and write** can find a way to earn a living—regardless of their academic qualifications, professional specialization, or work experience, and regardless of the **economic, political, or social conditions** of their country.

This marks a **radical shift** from all previous eras of human history.

In this chapter of the book, we will present a general overview of some of the new ways that ordinary people can benefit from to earn their livelihood.

In general, **income** can be divided into **two main types**:

1. Income Generated from Assets You Own

This type of income comes from **investing assets** you already possess, such as:

- **Real estate**
- **Vehicles**
- **Cash savings**
- Or other tangible assets

It also includes **subcategories**, such as:

- Investing in **bonds**
- **Stocks** and financial portfolios
- **Leasing/renting** assets
- And other similar investments

This type of income has always existed throughout history, and it has grown and expanded over time. In general, **asset owners have never faced major difficulties in generating income from what they own**, except during **times of economic recession**.

However, this type of income is **not the main focus of our discussion in this book**.

2. Income Generated from Work

This category is divided into **two main types**:

2.1 Active Income

Active income is the income you earn **as long as you continue working**. Once you stop working for any reason, the income also stops.

Examples include:

- Permanent employees
- Contract or temporary workers
- Freelancers in the **gig economy**
- Owners of private small businesses

In all these cases, your earnings are directly tied to the **time and effort** you put into work.

2.2 Passive Income

Passive income, by contrast, **does not stop when you stop working**. It provides a level of **financial freedom** because it continues to generate revenue even without ongoing active effort.

If you don't have enough capital—or if you're unwilling to invest a large sum of money—you can still build passive income by **investing your time**. There are **two main paths** here:

1. Investing in Your Expertise

- Utilize the professional knowledge and skills you've gained throughout your career.
- Turn these into useful products or services for clients, such as:
 - Graphic or product designs
 - Software solutions
 - Online training courses

2. Investing Your Time

- Requires dedicating significant time to build long-term results.
- Examples include:
 - Creating and growing **social media accounts** to become an influencer or thought leader
 - Building an engaged audience of followers and fans

Through these two approaches, you initially invest your **time and skills** until your efforts begin to generate profits. Once that happens, you can reinvest those earnings into your ongoing projects, thereby achieving even greater returns.

Pros and Cons of Passive Income

Passive income offers a **ray of hope** for individuals aspiring to achieve what is often called *financial freedom*—a state where one no longer needs to work actively to secure a steady income.

This vision is undoubtedly **optimistic and appealing**, but it's important to remember that while passive income holds this promise, many **challenges and obstacles** may arise on the path to achieving it.

1. Pros of Passive Income

- **Time Freedom**

Passive income allows you to earn money without consuming the majority of your day.

This gives you the freedom to:

- Pursue hobbies you enjoy
- Build new friendships and networks
- Dedicate time to additional investments or even another job

- **Unlimited Earning Potential**

Unlike traditional jobs, where salary growth is typically capped, passive income offers virtually **no ceiling**.

- In conventional employment, raises and bonuses are often small, temporary, and limited.
- With passive income, the returns can be **substantial**, depending on how well your investments or projects scale.

2. Cons of Passive Income

- **Income without Personal Growth**

While successful passive income ventures can generate extra earnings, they don't necessarily contribute to your **personal or professional development**.

- In traditional jobs, daily work exposes you to new knowledge and experiences.
- Over time, this growth increases your **value as a professional** and opens doors to higher positions or better opportunities.
- Passive income, in contrast, can feel stagnant in terms of skill-building.

- **Lack of Security or Guarantees**

Passive income streams are typically **less secure** than active ones.

- Investments aimed at creating passive income are highly vulnerable to **market fluctuations and risks**.
- While no job offers absolute security, traditional income sources often provide **more stability** compared to the unpredictability of passive income.

- **Isolation**

Most passive income methods—such as investing, running automated systems, or digital content monetization—are **solitary endeavors**.

- They usually involve **minimal interaction** with others.
- For many people, this lack of collaboration and social connection can feel lonely and unappealing compared to traditional work environments.

Sources of Passive Income

1. Online Courses

One of the most significant sources of passive income today is **creating and selling training courses**.

According to statistics published by *Think Impact*, **98% of universities in the United States** now offer their lessons online through digital platforms.

To create a course, you need **solid expertise** in the subject you want to teach. Courses can be delivered in the form of:

- **Videos**
- **Audio lessons**
- **Downloadable materials**

There are many specialized platforms where you can publish and sell courses, such as **Udemy, Skillshare, and Coursera**, which take a percentage of each sale in return for hosting your course.

Marketing Strategies

One of the most common and effective strategies today is to publish **short videos** containing useful and engaging snippets of knowledge. These videos attract viewers' attention and encourage them to purchase the **full course** for a small fee.

Examples of Topics

- Language learning
- Graphic design
- Programming
- Search engine marketing (SEO)
- Social media marketing
- Creative writing and content writing
- Voice arts (such as narration, podcasting, or singing)
- And many more...

Drawbacks

- **Not easy for everyone:** Creating a course requires **deep expertise** in the subject area.
- **High initial effort and cost:** You need to invest time and money, especially in equipment like cameras, microphones, and editing tools, to produce professional-quality content.
- **Continuous work needed:** Usually, a single course won't be enough to generate consistent income. You'll need to **launch multiple courses** to build momentum, attract new audiences, and create a catalog of courses that learners can explore and purchase over time.

2. Writing an eBook

A report published by *Web Tribunal* on the global book market shared some very promising statistics about eBooks. According to the report, **revenues from digital book sales reached \$26 billion in 2020**, and eBooks continue to grow in popularity thanks to the **low cost of production** and the fact that **Amazon controls 68% of the global eBook market**.

Writing an eBook—like creating online courses—requires you to be **knowledgeable** in the topic you are writing about. If you don't want to spend extra money on design, you can use **free online design platforms** to prepare and format your eBook for publishing.

Examples of eBook Topics

- Children's stories

- Mystery novels and detective stories
- Long-form fiction and novels
- Science fiction
- Puzzle and riddle collections
- Specialized scientific or technical books
- Educational books and guides
- Amazon KDP also allows the creation of **journals and stationery products**

Advantages

- If your book makes a **strong impression**, it can drive readers to look for your other products (whether eBooks, online courses, or other offerings).
- A well-written and well-marketed book can provide a **steady stream of income**, since digital sales do not “expire” and books can sell indefinitely.

Drawbacks

- The **biggest challenge** is in **marketing**. Promoting a new eBook requires **time, effort, and often paid advertising** on different platforms (including competing book platforms).
- Success may not be immediate; it usually takes **patience and persistence** before strong sales begin to roll in, even if the content is of high quality.

3. Affiliate Marketing

Affiliate marketing is one of the most popular types of online marketing. A report published by *Kinsta* stated that the **global affiliate marketing industry reached \$17 billion in 2022**.

In affiliate marketing, a website owner, social media influencer, or blogger promotes a product or service through their platform. Some of the leading companies in this field include **eBay, Awin, ShareASale**, among many others. Today, popular social media platforms like **Instagram** and **TikTok** also allow users to build audiences and later monetize through affiliate marketing by leveraging their follower base.

Advantages

- A great opportunity for those who already have a **large follower base** or a **website with high traffic**.
- Typical commission rates range from **3% to 7% of purchases**. While this may seem modest, high-traffic websites can generate significant income from such arrangements.
- Considered one of the most common forms of **passive income**: theoretically, you only need to place the affiliate link on your site, and the earnings can continue to come in.

Drawbacks

- Success requires **significant effort upfront** to build a strong audience base and attract visitors to your website or platform.
- Without steady and large traffic, affiliate earnings may remain too small to be meaningful.

4. Selling Photos Online

If you are talented and can take **professional-quality photos**, you can generate passive income online by partnering with **stock photography websites** that provide access to a large base of customers.

Some of the most popular platforms include **Getty Images, Shutterstock, and Alamy**. Photographers from all over the world upload their work to these websites, which then categorize the photos and display them to users based on search keywords. Each time a user downloads or purchases the rights to a photo, the photographer earns a commission.

The range of photo categories is broad, including **fashion, landscapes, products, colors, interiors, and more**.

Advantages

- Potential to earn **significant income**, especially if the photographer understands **market demand** for specific types of images.
- A single photo that meets a real market need could be sold **hundreds or even thousands of times per month**, creating substantial passive income.

Drawbacks

- Many contributors upload hundreds of images to sites like Getty Images but fail to generate meaningful earnings.
- Success requires **market research, consistency, and persistence**.
- Building a portfolio with consistent sales takes time, but once a few images perform well, they can drive customers to explore and purchase more of your portfolio.

4. Creating Apps

Developing mobile applications has become a **booming investment trend** in recent years. A report from **BuildFire** estimated that mobile apps were expected to generate **\$935 billion in revenue by 2023**.

Creating an app does require **capital investment** (unless you are an app developer yourself). The types of apps available in the market are diverse, ranging from **games, social networking apps, productivity tools, and reading platforms** to **entertainment and lifestyle applications**.

The two main platforms for launching apps are **Google Play Store** and **Apple App Store**. But how can you monetize your app once it's published?

Two Main Monetization Models:

1. Direct Sales / In-App Purchases

- You sell products directly through your app.
- These products don't necessarily have to be physical items — they can be **virtual goods** such as:
 - Extra lives in a game,
 - Special designs or themes,
 - Premium feature bundles offering advanced app functionalities.

2. Advertising Revenue (Affiliate/Ad-Based Model)

- The traditional method: you simply publish your app, and **Google or Apple** will manage advertisements inside it.

- You don't negotiate with advertisers yourself — the app store platforms handle that.
- Each time a user clicks on an ad within your app, you receive a **percentage of the advertiser's payment**, while the platform (Google or Apple) keeps the rest.

Advantages and Disadvantages of Creating Apps

✓ Advantages

- Apps are among the **best projects** for generating **passive income**.
- Multiple revenue models are available, including **subscriptions, in-app purchases, and affiliate marketing**.
- The more popular your app becomes, the greater the opportunities to increase profits.
- You can continuously expand its potential by **adding new features, services, and updates** to maintain its appeal.

✗ Disadvantages

- The **app market is extremely competitive** — launching a successful app is not easy.
- To succeed, your idea must be **unique and innovative**.
- Key challenges include handling **user data collection and privacy management** responsibly.
- App popularity is often **short-lived**; once the initial buzz fades, you may need to **redesign, update, and market** it again.
- This gradual shift means that an app may no longer remain a purely passive source of income but instead require **continuous creativity, maintenance, and investment**.

5. Creating a Blog or YouTube Channel

A blog or a YouTube channel is perhaps the **most popular income stream** today, given that YouTube alone has nearly **2 billion active monthly users**. With such a vast audience, everyone seems interested in delivering new content. The advantage for many in the Middle East is that YouTube earnings are **paid in U.S. dollars**, making it an attractive opportunity.

To succeed, you must first **define the niche or subject** you want to present to viewers or readers. After choosing the topic, you need to **study the market**, analyze competitors' strategies, and gather enough information to ensure your project delivers the desired results.

Consistency is critical: publishing videos or articles at **regular and stable intervals** is rewarded by search engines and the YouTube algorithm, which promote dedicated and consistent creators.

Now, you might wonder: *if this project requires so much effort, how is its income considered "passive"?*

The answer is simple: **every video or article you publish continues to generate income in the future**. As your viewer base grows, the likelihood of older content being watched also increases, creating a stream of ongoing earnings.

✓ Advantages

- Well-established blogs and YouTube channels can eventually **replace a full-time job**.
- They provide a **sustainable source of income** over time.
- They allow creators to become **influential figures** in their fields.
- They grant **visibility and recognition**, sometimes even leading to further opportunities such as sponsorships or collaborations.

✗ Disadvantages

- Requires **significant effort** in researching and producing high-quality content.
- Needs **long-term commitment** and **consistent publishing schedules**.
- Competition is intense, meaning it can take time to stand out.

6. Selling Designs Online

Selling designs online is one of the **most popular passive income models**, particularly in the form of **print-on-demand products** such as T-shirts, mugs, hats, or tote bags featuring custom artwork.

At first glance, this might seem complicated—after all, not everyone has experience in the design or textile industry. However, platforms like **CafePress** and **Zazzle** make the process incredibly simple: you upload your designs, they print them on various products, handle the logistics, and pay you a share of the profits.

This model also offers a great deal of **flexibility**. You can:

- Start by using your own personal designs.
- Track market demand to identify trending styles or niches.
- Release fresh designs tied to global events, environmental campaigns, or seasonal occasions to maximize sales.

✓ Advantages

- One of the **best passive income streams**, as a single design can generate income indefinitely once uploaded.
- Potential to **scale into your own e-commerce store** on Shopify or a standalone website, which significantly increases profit margins.
- Minimal upfront investment compared to traditional retail.

✗ Disadvantages

- Print-on-demand platforms often **take the larger share of profits**, leaving designers with only a small percentage per sale.
- Success isn't guaranteed—**many designs may not sell immediately**, leading to frustration if you've invested time and creativity without seeing quick results.

Chapter Twelve – Questions

Question 1:

Mention **five of the most important sources of passive income** and explain each one.

Answer:

1. **Online Courses** – Creating and selling video or audio courses on platforms like Udemy or Skillshare. Once produced, the course can generate income repeatedly without continuous effort.
 2. **E-books** – Writing and publishing digital books (such as novels, educational books, or guides) on platforms like Amazon Kindle. Good marketing ensures long-term passive income.
 3. **Affiliate Marketing** – Promoting products or services online through unique links, earning a commission for each sale or lead generated.
 4. **Stock Photography** – Selling photos through websites like Shutterstock or Getty Images, where each download generates recurring revenue.
 5. **Mobile Applications** – Developing apps and publishing them on Google Play or Apple Store, earning money through sales, subscriptions, or advertisements.
-

Chapter Twelve Activities

Objective:

Evaluate the seven sources of passive income and decide which aligns best with your goals, abilities, and career path, then justify your choice.

Activity 1:

- Review the **seven sources of passive income** mentioned in the chapter.
- Research additional information about them.
- Assess how each source aligns with your **personal goals, abilities, and career trajectory** (both current and future).
- Decide whether you want to rely on one of these sources or pursue an alternative plan to achieve income.
- Provide reasons for your choice:
 - Do you prefer generating **active income** from other opportunities?
 - Are there business or career opportunities more aligned with your profession?
 - Are there economic or personal stability factors influencing your decision?

Task:

Write a reflective report of **500–1000 words**.

The report should:

- Describe the seven sources you studied and how you evaluated them.
- Explain your preferred option and why it fits you best.

- Compare with alternative choices.
 - Discuss additional factors (economic outlook, personal circumstances, long-term vision) that influenced your decision.
-

Chapter Thirteen

E-commerce

"Global e-commerce revenues are expected to reach USD 4.48 trillion in 2023."

E-commerce has become one of the most important driving forces of global markets. In simple terms, it is the digital parallel of traditional commerce: a merchant displays a collection of goods and products in their online store, and customers visit the store and select what appeals to them.

Although, like any business, it may be difficult at the start, today it has become possible for almost everyone—whether entrepreneurs, designers, or makers of any product—to learn how to build, launch, and grow online stores.

E-commerce projects are based on providing **goods or services** and receiving payments **via the Internet**. They vary in size and field, ranging from **Amazon**, the giant of online sales, to small businesses selling handmade crafts on platforms like **Etsy**.

Online Shopping and the Growth of E-commerce

Online shopping is one of the sectors that has witnessed tremendous growth over the past five years. According to a report published by the U.S. Census Bureau, e-commerce sales experienced a huge leap in the **third quarter of 2019**, reaching **USD 154.5 billion** and accounting for **11.2% of total retail sales in the entire United States**.

In light of your goals, you may find it suitable to start your own **e-commerce business**. In this case, you won't need to search for a building to establish a physical store. Instead, e-commerce provides you with **flexibility**, requires **affordable costs**, and offers a wide range of **diverse opportunities for entrepreneurs**.

So, if you ask: ***Where do I begin my e-commerce venture?***—this guide is here to walk you through the steps.

Launching an E-commerce Business

The beginnings of a traditional business and an e-commerce business share several similarities, which we will discuss later while highlighting the key differences that set e-commerce apart.

But before launching your online store, there are **fundamental steps** you must follow, which include:

1. Research E-commerce Fields and Choose a Niche

The unlimited scope of e-commerce today means there's room for everyone—but it also means competition will be **fierce**. That's why you must identify the sector where you believe you have a solid chance to compete.

To do this, you need to answer key questions such as:

- Do I plan to offer a **product** or a **service**?
- If it's a product, is it a **tangible item** or a **digital one**?
- What will be my **source of supply**?
- How will I **market** it to customers?
- What's my initial **cost estimate** for launching the business?
- Are there any **legal or regulatory considerations** I need to take into account?

These questions are an **integral part of any business launch**, and answering them carefully will help you design a realistic and actionable plan for your project.

In the next step, you'll define your **business model**—whether it will be **retail** or **wholesale**. To guide you in structuring your model, you may refer to my book: *Strategic Management Procedures*.

2. Choosing a Business Name and Legal Structure

Once you've designed your operational business model, the next step is to choose a **trade name** for your project. The name should be **unique** and reflect the products or services you intend to offer.

- First, check online to ensure that the name is not already in use.
- Next, verify its availability with the **legal registration offices** in accordance with the laws and procedures of the country where you plan to register your business.

After confirming the name, you must also check the availability of a **domain name** for your website. For example, if you decide to call your new online store "**MNA**", you should confirm whether "**MNA.com**" is available. If not, explore alternatives such as **MNA.co**, or other extensions.

The next step is to determine your **legal structure**, as the type of entity you select will have significant **legal and financial implications** for your e-commerce business. Options may include:

- **Sole Proprietorship**
- **General Partnership**
- **Limited Liability Company (LLC)**
- Or other forms depending on the regulations in your country.

If you're not familiar with the characteristics of each structure, it's wise to **research them carefully** or **consult a legal professional** to ensure you meet all necessary requirements.

3. Obtaining Business Permits and Licenses

The required permits and licenses vary depending on the **type of company** and the **laws and procedures** of the country where you register your business.

You must be fully aware of the **necessary documents** to ensure compliance with all essential requirements for launching your activity.

To simplify this process, you can also turn to **private legal firms** specializing in business registration to assist you in obtaining the required permits and licenses.

4. Choosing an E-Commerce Platform and Building Your Website

Design plays a **critical role** in the success of your online store. Just like the storefront of a physical shop, your website's layout and the way products are displayed greatly influence customer decisions.

At this stage, if you have already secured a distinctive domain name for your project, you can move forward to the next step: selecting the **best e-commerce platform** for your business.

There are many options available, with **Shopify** being the most popular, alongside other notable choices like **Magento**.

In general, e-commerce platforms don't just help you **create an online store**, but also allow you to:

- Customize your website design

- Add or purchase your domain
- Manage product inventory
- Process and ship orders
- Accept and track payments
- And more.

Below, we will present the **most reliable and widely used e-commerce platforms**.

- **Shopify**

Founded in **2006**, Shopify was created to provide **retail and wholesale solutions** for merchants. Reports indicate that by **May 2021**, the company had hosted over **1.6 million online stores** for clients across **175 countries**, generating nearly **\$4.6 billion USD** in revenue.

Today, the platform offers a wide range of services for new merchants, including:

- Payment processing
- Marketing tools
- Shipping services
- Customer communication tools
- And more.

Shopify is considered the **leading platform for new merchants** who want to build their online stores.

The process of creating an online store on Shopify involves several steps:

1. Choosing the store name
2. Selecting the website design and logo from a variety of templates offered by the platform
3. Immediately starting to build and launch your online store

Shopify (continued)

Shopify allows you to build your online store **easily and smoothly**, without the need for complex coding or programming. You can:

- Choose a **design template** that matches the type of products you sell.
- Add your products and set their **prices**.

One of the platform's unique features is that it **suggests a variety of products** that cater to different tastes, which you can sell directly.

Once your store setup is complete, you can immediately **start selling and generating profits**. Shopify also provides you with a range of **reports and analytics** to track sales activity, helping you improve and grow your business.

The platform offers **several subscription plans** suitable for all types of investors, from individuals to large enterprises:

- The **Starter Plan** costs **\$5 per month**.

- Subscriptions scale up to **\$2000 per month** for **large corporations**.

● **WooCommerce**

WooCommerce is best used as a **plugin for WordPress-based online stores**.

It is **open-source software**, making it more suitable for individuals with technical expertise who know how to manage such systems.

However, to take full advantage of WooCommerce, one needs to **learn how to use it properly**. For this reason, it is listed as a viable option for those who want to launch their e-commerce business, especially if they are already familiar with WordPress.

Squarespace

Squarespace is primarily a **website-building tool**, but it also offers **e-commerce capabilities**.

It is well-known for its **modern, stylish templates**, making it attractive for entrepreneurs who value design.

Squarespace is **easy to use** and suitable for business owners regardless of their technical background.

However, since it is primarily designed as a website builder, it **lacks some of the advanced features and integrations** available on other dedicated e-commerce platforms.

● **Magento**

Magento is one of the most powerful **open-source e-commerce platforms**, offering full flexibility to **customize every aspect** of your online store.

Currently, more than **167,000 stores use the first version**, and over **100,000 stores run on the latest edition** of Magento.

The platform allows you to **modify and control all components** of your e-commerce site, but this requires **solid technical expertise** (or hiring a developer).

While Magento is **not beginner-friendly**, businesses with the right skills—or the budget to outsource to developers—can unlock **advanced features** far beyond what other open-source platforms offer.

Another advantage is that Magento is **free to download and use**, though hosting, customization, and developer support may involve significant costs.

5. Building the Website

After choosing the right e-commerce platform, the next step is **designing and launching your online store**.

In this step, you need to determine:

- **Site structure**: number of pages, sections, and product arrangement.
- **Overall design**: colors, fonts, and visual identity (to reflect your brand's personality).
- **User experience (UX)**: easy navigation, a simple checkout process, and fast page loading.

You can handle this stage yourself if you have design experience, use ready-made templates provided by the platform, or hire a professional designer to create a more polished design that fits your audience.

6. Sourcing or Preparing and Listing Products/Services

This stage is about **executing your business model in practice**, and it includes:

1. **Selecting products or services**: based on what you defined in the first step (physical products, digital goods, or services).

2. **Pricing:** setting a fair price that balances **production or sourcing costs** with **market value** and customer expectations.
3. **Inventory management:** if your products are physical, you must decide where and how to store them (warehouse, dropshipping, or supplier storage).
4. **Delivery method:** deciding how the customer will receive the product (shipping companies, local delivery, or direct download for digital products).
5. **Investment amount:** determining the budget you're willing to invest initially (bulk product purchase, shipping costs, ads, etc.).

If you choose to sell ready-made products from other platforms (such as Amazon or AliExpress through **dropshipping**), you'll need careful research to identify the **best-selling and highest-rated items** to ensure customer satisfaction.

Step 7: Marketing Your E-Commerce Business

No matter how much effort you've put into the previous steps, your online store will not succeed without **effective marketing**.

There are many marketing tools you can use, depending on your budget and available resources. Among the most important are:

- **Social Media Advertising**

This is currently one of the **most powerful marketing tools**.

Social media platforms have developed advanced systems that allow you to target ads with precision, ensuring they reach your exact audience segment — which increases the chances of generating sales.

- **Strengths:**
 - Speed: social media ads can generate results very quickly.
 - Scalability: the more you spend, the wider your reach and the faster the outcomes.
- **Requirements:**
 - Specialized knowledge to design, launch, and manage campaigns effectively.
 - In many cases, it's better to **hire a professional marketer** to maximize returns and ensure your ads reach the right audience.
- **Caution:**
 - The same speed can be a **drawback**. Once you stop paying for ads, results and traffic to your store may drop immediately.

- **Search Engine Advertising (SEA)**

Search engines are among the **most used websites** on the internet. The most popular ones are **Google, Bing, Baidu, and Yahoo**, but if you want to launch highly effective ads, **Google** is the best choice, as it controls **94% of the search engine advertising market**.

- **Effectiveness:** Search engine ads can deliver **high conversion rates** because they target users actively searching for related products or services.
- **Note:** Just like paid social media ads, SEA requires **consistent investment** to keep generating results.

- **Social Media Accounts**

Unlike paid ads, the purpose of social media accounts is to **establish a continuous and long-term presence** for your brand.

- **Requirements:**

- Setting up and managing accounts requires **specialists** who understand how to build communities and engage with followers.
- It also demands **time and patience** to achieve visible results.

- **Advantages:**

- Although long-term investment might seem challenging, it creates a **lasting impact**.
- Unlike paid ads that stop working once you stop paying, strong social media accounts can generate **sustainable profits** with relatively low ongoing costs.

- **Search Engine Optimization (SEO) Marketing**

As explained earlier, there are two main approaches to search engine marketing:

- The first is **paid advertising (SEA)**, already covered in the previous section.
- The second is **SEO marketing**, which focuses on convincing **search engine algorithms** that your content is rich, relevant, and worth displaying to readers.

Key Strategies for Effective SEO:

- **High-quality content:** Create engaging, valuable, and well-structured content.
- **Presentation:** Ensure the layout is clear and appealing.
- **Attractiveness:** Use multimedia (images, infographics, videos) to make the content more compelling.
- **Technical SEO:** Optimize site speed, mobile usability, and keyword placement.

Requirements:

- To succeed, you'll need a **specialized content writer** and an **SEO marketer** who understands how to optimize content according to search engine standards.

Note:

- SEO takes **longer to show tangible results** compared to paid ads.
- However, it offers **greater sustainability** and a **higher flow of organic users** directed to your website over time

- **Affiliate Marketing**

Affiliate marketing can take several forms, such as:

- Partnering with **external websites** to publish product links. For each successful sale generated through these links, the referring website earns a small commission based on your agreement.
- Collaborating with **YouTube channels** or **social media influencers** who have large audiences to showcase your products on their platforms.

- **Conclusion**

Determining the **best mix of marketing strategies** depends entirely on the **business model** you designed in the first step, as well as your **investment goals** and **available budget**.

In all cases, you must continuously **monitor and evaluate** the performance of your chosen marketing methods to identify which ones have the strongest impact. Based on this evaluation, you can **reallocate your advertising budget** to maximize results.

The Cost of Building an Online Store

After outlining the necessary steps for launching an e-commerce project, let's turn to another important matter: **cost**.

As mentioned earlier, opening an online store saves a significant portion of the expenses incurred when opening a traditional store. However, determining the exact cost depends on several factors, including:

- The **nature of your e-commerce business**,
- The **software or platform** you choose,
- The **sourcing method** for your products,
- And the **delivery method** to customers.

Below, we present the **average estimated cost** for each step required to launch your online store:

1. **Business Licenses/Permits:**

These vary depending on the type of business entity, the nature of the products, and the country in which you register your business. In general, fees range from **\$10 to several hundred dollars**.

2. **E-commerce Software/Platform:**

While downloading an open-source program is completely free, there are additional costs associated with this type of software (such as developer fees, hosting, and add-on software).

In contrast, paid platforms may offer some plans with basic, simple features at low prices (for example: Square offers an online store for just **\$12**). Advanced options, however, require higher costs—for instance, the **Shopify Advanced** plan costs **\$300 per month**.

3. **Domain and Hosting:**

In some e-commerce platforms, the domain name or hosting is included in the subscription cost. On other platforms, purchasing a domain name comes with an additional fee. If you choose to buy the domain and hosting separately, the cost usually ranges between **\$1 and \$15 per year for the domain name**, and around **\$30 per month on average for hosting**.

4. **Financial Transactions:**

Receiving payments online requires a payment processor such as **Square** or **Stripe**. Some e-commerce platforms provide payment processing services directly through their systems, while others allow you to link your store with the payment processor of your choice. Although costs vary from one platform to another, in general, they deduct **2.9% of the transaction value plus \$0.30 per transaction** completed in the store.

5. **Inventory and Shipping:**

Inventory and shipping costs vary significantly depending on the type of goods; however, this category undoubtedly costs more than all the previous ones. It is crucial to invest carefully in inventory, especially at the start of the project, to avoid incurring storage fees for large amounts of unsold goods.

Shipping costs depend on factors such as **sales volume, shipping providers, size of the goods shipped, and delivery speed**.

6. **Marketing and Advertising:**

The general rule is to allocate **6% to 7% of total revenue** to marketing and advertising. Calculating this amount can be challenging at the beginning of the project; therefore, it's advisable to first take advantage of **free marketing and advertising tools** available. Once sales begin to pick up, paid methods can then be used to increase your sales volume.

Conclusion

E-commerce stores outperform traditional stores in many ways, including the ability to start on a relatively small scale, being available to customers worldwide 24/7, requiring no physical premises, and offering expansion opportunities without the massive additional costs that traditional businesses usually demand.

However, it is essential to consider all factors carefully and study the subject thoroughly to achieve the desired success. Most importantly, an online store should be treated like any other business venture: paying required taxes, obtaining the necessary permits and licenses, investing in attracting loyal customers through various marketing tools, and ensuring that the e-commerce platform is mobile-friendly.

According to **Tidio**, mobile e-commerce sales are expected to exceed **\$710 billion by 2025**.

Make sure to study your project carefully, start on a small scale until you master managing your store professionally, and then you can expand and invest more funds to achieve the desired profits.

Chapter Thirteen – Questions

Question 1:

Define the concept of *e-commerce*, with clarification.

Question 2:

List the basic steps for starting an e-commerce business.

Question 3:

Write what you know about the following terms:

- "project-name".com
- Squarespace
- Magento
- SEO
- Upsell pop-up

Chapter Thirteen – Activities

Objective:

Assist another person in identifying the right product or service for an online store and developing a comprehensive plan to create and market the store.

Activity 1:

Hold a discussion with a friend or someone interested in starting an online store to determine the product or service they would like to offer in their store.

- Explore the reasons and motivations behind their choice of product or service, and check how well it aligns with the e-commerce market.
- Identify the suitable platform for building the online store, and explain the reasons for choosing this platform.
- Examine other stores that offer the same service or product, and determine their success and market presence.
- Identify the potential challenges of establishing and managing the online store, and suggest strategies to overcome them.

Prepare a **detailed report** of **500–1000 words**, including the discussions, guidance, and plans that were developed.

Part Three

Plan Your Career Path

Chapter Fourteen

Plan Your Career Path

"One who works without insight is like one who walks without a path; the faster he walks, the further away he becomes."

— Imam Ja'far al-Sadiq (peace be upon him)

What does career path planning mean?

Career path planning means developing an individual's ability to perform and achieve—through knowledge, experience, skill, and wisdom—in alignment with objective, realistic circumstances and available resources in order to attain the professional success that the individual seeks in life.

Success in any job fundamentally requires certain abilities, including the knowledge, experience, and skills necessary for the role. In addition, many other factors contribute to success, such as having access to the right information at the right time, working within a suitable organizational structure and environment, having a supportive and motivating team, and possessing strong self-motivation, among others.

When institutions carry out recruitment processes, they look for distinguished human resources who are capable of achievement—especially since, in today's world, organizations gain their competitive advantages primarily from the capabilities of their employees, management, and overall human capital.

We are not talking here about the procedures of job-hunting; rather, we are speaking about a **career path** that aims to develop one's capabilities in order to reach professional goals—achieving financial well-being, fulfilling aspirations, and proving one's self.

These professional goals do not necessarily mean being an employee in an institution owned by others. Instead, they mean *your role in life*. To succeed in that role, you must possess the necessary capabilities. For example, if you wish to manage your own business, you must acquire the knowledge, experience, and skills required to establish and run the project.

Why plan a career path?

Imam al-Sadiq (peace be upon him) said:

"One who works without insight is like one who walks without a path; the faster he walks, the further away he becomes."

In other words: a person who proceeds in life without insight, clarity, and awareness is like someone traveling on the wrong road. The more effort he exerts and the further he goes, the farther he drifts from his true goal. It is like someone wishing to travel to **Canada** but instead takes the road toward **Australia**—no matter how much he persists, he is only moving further away from his intended destination (Canada).

The matter resembles a **maze game**: the tree in the game represents the goals you aim to achieve in life, while the bird's position represents your current situation. The available pathways symbolize the choices and decisions we encounter in life on our journey toward our goals. What usually happens in real life is exactly what happens in the game: we take a certain path, only to find ourselves facing more options, and so on, until we suddenly reach a dead end far removed from the goals we had set out to achieve.

In a maze game, it is easy to start over. But in real life, it may take years before you discover that you have reached a dead end. By then, you might be so exhausted and discouraged that you are unable to start again—especially if you are not confident that the new road or choice will actually lead you to your goals.

And although the resemblance between the maze game and real life is striking, real life is far more difficult and complex. Many of us do not have **clear goals** to strive for. We may not even know where we stand now, what we have already achieved, or what we still need to accomplish. We may not be aware of the options available to us—or, in some cases, we might not have options at all. Instead, life circumstances drive us in directions we never intended to take, leading us far away from the daydreams and aspirations we once held.

There are many models of problems that reflect this harsh reality. Let us mention three of them:

1. The Career Stagnation Model

Imagine that you joined a job, and after many years you realized that there is no room for career development in it, nor do you know how to transition to another job or profession. You then find that all doors are closed in front of you, and you are forced to remain in the same job, with nearly the same salary, in the same organization, for the rest of your working life.

2. The Limited Demand Model

This is a common scenario that affects many employees. You may start working in a job within a supposedly prestigious organization, and over the years you climb the career ladder. However, after some time you find yourself—due to one reason or another—in conflict with the organization and are forced to resign. At that point, you realize that the institutions that match your expertise are very limited, and the positions suitable for you are already occupied. You are then compelled to stay in the same organization, making compromises that under normal circumstances would have been red lines for you.

3. The End-of-Career-Life Cycle Model

You may work in a profession that is in high demand and achieve promotions within it. However, due to economic, social, or technological changes—or other factors—the demand for your profession decreases or disappears entirely. You then find yourself unemployed and unable to transition into another career.

According to the third edition of the *Future of Jobs Report 2020–2025* issued by the World Economic Forum, which identifies the jobs and skills of the future, it is expected that by 2025 around **85 million jobs** will be displaced due to the shift in the division of labor between humans and machines. At the same time, more than **97 million new jobs** are projected to emerge, jobs that will be more adapted to the new division of work among humans, machines, and algorithms.

Wait! It's Not Too Late Yet

There is still hope—indeed, great hope—as long as you have the will to change.

True, the road will not be easy in making up for what has been lost, but change is still possible, provided you have the determination.

Let us not cry over spilled milk; tears will not bring it back. Let us not dwell on the past or immerse ourselves in regret for what we missed. The path is still ahead of us—all we need to do is recognize where it lies, and then take it.

Let us look forward, and we will see that the years remaining in our lives are worth investing some of our effort and money to change our course toward happiness. Often, it requires no more than two years to begin seeing the results of such change.

Remember—it is not only your destiny at stake, but also the destiny of all who will come from you. The chances of success for your children—and your grandchildren after them—will multiply if you succeed, while they will diminish if you fail.

Also remember, you are not only changing your reality in this world, but also shaping your fate in the hereafter through the effort and determination you show in elevating yourself in this life. This is what the heavenly religions teach us, isn't it?

There are countless examples of people who once suffered from intellectual or financial weakness, or who were stripped of willpower and drifted aimlessly without purpose well into old age. Yet, at a decisive moment, they resolved to change their destinies and life paths—and they succeeded tremendously.

“Cervantes,” the author of *Don Quixote*—a book that has enchanted the world for more than 350 years—spent most of his life in bitter struggle with debt and misfortune. He was severely wounded in war, leaving his left hand paralyzed. Afterward, he held several government posts but failed in all of them, and he was imprisoned more than once. Yet, his determination rose, driving him to write *Don Quixote* at the age of fifty-three.

How profound are the words of the Noble Prophet (PBUH): *“Work as if you will live forever, and be cautious as if you may die tomorrow.”*

On the other hand...

You may graduate from high school with a low score that does not qualify you for university, or that forces you into a field you do not like. You may then think your future is ruined and your life condemned to failure, leaving you overwhelmed with despair.

Wait—your life is not over! With a little effort, some focus, and proper planning, you can redirect your path toward achievements you never dreamed possible.

I once met a young man who had just finished high school and was deeply discouraged. He said to me, *“My life is ruined.”* When I asked why, I learned that because of difficult family circumstances, he had graduated with an average that did not qualify him for scholarships. At the time, he also lacked the money to pay for his own education.

I tried to reassure him. His life was not ruined at all, as he imagined. Rather, he simply needed to choose the right way out of his challenge. This is exactly what I helped him do after a long session of career path planning.

The Career Development Model

Before learning how to plan a career path, we must first discuss the process of career development and its key components through the **“Career Development Model.”**

This model summarizes the ideal trajectory of career growth, starting from an individual’s entry into the workforce and culminating in reaching the peak of the professional hierarchy.

1. Academic Qualification

An individual’s career path typically begins with the academic qualifications they hold.

A **bachelor’s degree** can be considered the minimum threshold for starting a professional career. Although many professions do not directly require it, most organizations generally regard it as an essential prerequisite, particularly for administrative or managerial roles. This may be due to the prestige and cultural value associated with this credential in professional settings, as well as its tangible impact on broadening a person’s perspective and opening intellectual horizons.

As for **master’s and doctoral degrees**, they usually do not add significant value in most non-academic or non-research careers. In fact, if not complemented with strong and solid practical experience, they may even negatively affect how a person’s abilities are assessed. This is because such advanced degrees often emphasize theoretical and academic knowledge at the expense of practical, hands-on problem-solving in professional contexts.

2. Career Objective

This refers to the professional position an individual aspires to attain (which could be a top executive role at the peak of the career hierarchy, or another position). Typically, such goals are pursued through gradual progression along the career path, moving from one position to another of greater responsibility.

In reality, not everyone reaches the highest executive ranks. For many, career objectives may be defined by more modest yet meaningful positions, such as becoming a **high school teacher, a physician, or a department manager in a government institution.**

3. Progression Along the Career Path

In order to achieve a career objective, one must usually progress along the career path by advancing from one role to another, accumulating the **knowledge, experience, and skills** necessary to meet the requirements of higher-level positions.

There is no fixed timeframe for this progression, as it depends on a range of internal and external factors, including:

- The nature and specificity of the career goal being pursued.
- The individual's unique abilities, skills, and resources.
- The effort invested in personal and professional development.
- One's professional network and social connections.
- The prevailing dynamics of the work environment.
- Fortuitous opportunities, among other variables.

Nevertheless, the decisive factor in reaching and sustaining a career objective remains **the individual's ability to perform and deliver results effectively.**

4. Professional and Administrative Responsibility

Every position within the career hierarchy—whether at the entry level or at the top—entails **professional responsibilities** as well as **administrative responsibilities.**

For example, an accountant, sales representative, or driver must all know how to manage their time and resources. Merely fulfilling the technical aspects of their jobs is not enough.

However, as individuals ascend the career ladder toward higher executive roles, their **administrative responsibilities increase**, while their **professional responsibilities become more sensitive, critical, and specialized**, even if the time spent directly on technical tasks decreases.

For instance:

- The **professional responsibility** of an accountant is to carry out specific accounting procedures, while their **administrative responsibility** is limited to managing their own time.
- Once promoted to **Accounting Supervisor**, however, the scope expands. Their **administrative responsibility** now includes managing both their own time and that of the accountants under their supervision, while their **professional responsibility** might evolve to include issuing comprehensive financial and managerial reports.

This means that in order to advance to a higher position, you must demonstrate the ability to perform both **professionally and administratively.** The most critical factor that enables you to move into **first-line managerial positions** is your **professional excellence** and your ability to prove it. However, to advance further into **senior executive positions**, you must also demonstrate superior **administrative capabilities** alongside professional competence. This naturally leads us to the next two points.

5. Professional Qualification

By *professional qualification*, we mean the internationally recognized credentials awarded in various specialized professional fields. These qualifications reflect formal acknowledgment by accredited global **councils, associations, or institutes** of an individual's capability to practice the profession.

Typically, such qualifications are granted after the candidate successfully passes **highly rigorous professional examinations**, which require not only advanced knowledge but also substantial practical experience and skills.

Obtaining a professional qualification early in one's career does more than just certify competence; it also **proves excellence**, giving its holder a **competitive advantage** over peers or other candidates who lack professional credentials—especially in the early stages of advancement into managerial positions.

Unlike academic qualifications, professional credentials are designed and governed by **specialized, legally authorized professional bodies**, which set and maintain standards for practice, update methodologies, and continually enhance the knowledge, skills, and professional conduct of practitioners. Academic degrees, on the other hand, are primarily based on theoretical learning.

Professional qualifications are available across most modern fields, including medicine, engineering, training, marketing, accounting, insurance, human resources, and many others. Notably, many of these certifications do **not** require a bachelor's degree as a prerequisite.

In general, the **demand for professional qualifications** is steadily increasing, and the salaries earned by certified professionals often surpass those of individuals holding only academic degrees in most professions.

To find the professional qualification most suitable for your specialization and career goals, you can begin your search directly on **Google** or other specialized directories.

6. Master of Business Administration (MBA) / CMI Diploma in Management and Leadership

Excelling professionally is **not enough** to succeed in senior management positions. To advance into **higher-level executive roles**, one must also acquire the necessary **knowledge, capabilities, and administrative skills**. Based on this principle, obtaining an **MBA** or a **CMI Diploma in Management and Leadership** becomes highly valuable for anyone aspiring to move into upper management—not only because these programs provide the required managerial competencies, but also because they **demonstrate mastery of such skills**.

Below is a brief overview of these qualifications:

- **MBA (Master of Business Administration):**

The MBA is an **academic degree** in business administration that attracts a broad base of students from diverse academic backgrounds. It first appeared in the **United States** in the late 19th century, when the concept of specialized management studies was introduced and applied to factories and companies. Since then, it has achieved **global success and wide recognition** as one of the most prestigious pathways for developing leadership and management expertise.

- **CMI Diplomas in Management and Leadership**

These are a comprehensive set of **professional qualifications in management**, awarded by the **Chartered Management Institute (CMI)** in the United Kingdom. They are designed to lead professionals toward achieving the prestigious title of **Chartered Manager**. Unlike academic qualifications that are primarily based on theoretical study, these diplomas focus on developing **competence through skills, knowledge, and practical understanding** required in real-world business environments.

- **Chartered Manager Title:**

This is regarded as one of the **highest and most prestigious designations** for practicing as a professional manager. The title is awarded by the **Chartered Management Institute (CMI), UK** and requires candidates to demonstrate how they have developed as managers, and how they have applied leadership and management practices within their organizations to deliver outstanding results.

- **Chartered Management Institute, UK (www.managers.org.uk):**

The **Chartered Management Institute (CMI)** is the professional body in the UK responsible for advancing

management standards. It is the only institution authorized to recognize **managerial excellence** by awarding professional qualifications that lead to the **Chartered Manager designation**.

7. Ability to Achieve Results

From the discussion above, it becomes clear that the **ability to achieve and perform** stems from possessing the right combination of three essential elements: **qualifications, experience, and skills**. Each plays a unique role, and together they enable individuals to reach their professional goals. Let us consider each in detail:

- **Qualifications**

These are the body of knowledge that empower an individual to achieve their career objectives—provided they are supported by the right experience and skills. Qualifications fall into three complementary categories, each granting a distinct type of knowledge, mindset, and approach:

- **Academic Qualifications:** This includes school education, bachelor's, master's, and doctoral degrees.
- **Professional Qualifications:** Already discussed earlier, these represent globally recognized professional certifications that validate competence in specialized fields.
- **Managerial Qualifications:** These include **academic programs** such as the MBA, as well as **professional programs** such as the CMI Diplomas in Management and Leadership—both of which have been explained previously.

- **Experience**

This refers to the practical (professional) experiences related to one's career objective. Striking the right balance between **depth of experience** and its **breadth across relevant fields** is often a complex process that requires a deep professional understanding of the career objective itself and its requirements. It is also influenced by market conditions (supply and demand), which may, at times, compel individuals to follow a specific career path.

- **Skills and Competencies**

These are essential for enabling an individual to achieve results. They are divided into two categories:

- **Specialized skills** directly defined by the career objective.
- **General competencies** that are not tied to a specific career path. These include a wide range of abilities, such as initiative, leadership, independence, effective communication (both spoken and written), proficiency in foreign languages, creativity and innovative thinking, analytical ability, teamwork, research, and follow-through.

One of the main reasons why many individuals—despite possessing the right qualifications and professional experience—fail to perform adequately is their **lack of the necessary skills**.

While acquiring the right skills is usually far more challenging than gaining the proper qualifications and professional experience, these skills can still be developed through **personal effort**, whether during one's daily work, outside the scope of employment, or through specialized institutes offering short-term professional and managerial training programs.

As highlighted in the discussion of the **Career Development Model**, the two main pillars of career planning are:

1. **Defining the career objective.**
2. **Identifying the career path that leads to that objective.**

We will now explore both aspects in greater detail, followed by a set of practical examples.

Chapter Fourteen Questions

Question 1:

What does *career path planning* mean?

Question 2:

What is the importance of *career path planning*?

Question 3:

Explain, with a diagram, the *Career Development Model*.

Question 4:

Define *qualifications* and mention three types of them, with explanation.

Chapter Fifteen

Define Your Career Goal

"Whoever wavers between choices will be betrayed by his own cunning." – Imam Ali (peace be upon him)

The Importance of Defining a Career Goal

Setting a clear career goal is of paramount importance; it is the very cornerstone of success. For it is through such clarity that:

- One establishes the central axis of professional planning—the guiding line that should lead to a vocation in which the individual discovers their true self, fulfills both material and strategic ambitions, and shapes the broader contours of their life.
- Life itself gains intentionality and meaning, where every endeavor becomes measurable and purposeful. This transforms self-development from a vague aspiration into a clear and enjoyable journey, and allows life to settle into a state of stability and contentment.

When Should We Begin Defining Our Career Goal?

The process of defining one's career goal is not meant to cease at a single moment in time; it should be a continuous practice. Ideally, it begins in the early years of discernment—around the age of ten—and extends throughout the entirety of life, for as long as a person retains the ability to think, reflect, and embrace change.

Why Is It a Continuous Process?

Because life is in constant motion, filled with changes and shifting dynamics—both within the individual and in the world around them. A person's outlook, temperament, desires, and abilities evolve over time. At the same moment, external forces—whether local or global—shape the landscape: social, political, economic, technological, cultural, and beyond. Such relentless changes, both internal and external, make it unrealistic to expect that a career goal set once will remain fixed forever.

Therefore, it is essential to revisit and reassess your career goal regularly and continuously: to ensure that it is still attainable, that it resonates with your ambitions and your vision for life, and that it remains relevant in a labor market unlikely to discard it in the foreseeable future. Should you discover otherwise, you must be ready to adjust, refine, or even redefine your goal so that it better aligns with both your personal journey and the demands of the present—and future—world of work.

Yet, avoid changing your career goal recklessly. If change becomes necessary, let it be toward a path that fits your intellectual strengths, knowledge, experience, and skills. Otherwise, repeated shifts into ill-fitting directions will only leave you lost, disoriented, and drifting further away from your true capacities.

Isn't It Too Early to Define a Career Goal in Childhood?

A person charts their professional path through a series of decisions and steps made along life's journey. It begins in high school, with the choice of subjects to study; continues with the selection of a university major; then extends to the decision of a first job after graduation. With each step forward, the individual's options and opportunities tend to narrow as time goes on.

Yet a career goal can, and indeed should, begin to take shape in the early years of awareness and discernment, even in childhood. To clarify this, let us recall the formula discussed in the model of professional development: achieving a career goal depends on one's ability to perform in that chosen field. And performance itself hinges on possessing the right blend of qualifications, experience, and skills. As we have noted before, acquiring skills is often far more challenging than obtaining credentials or building experience.

Crucially, many of these skills can be cultivated from childhood—and those acquired early in life are often more deeply ingrained and more effective than skills learned later on. From this perspective, defining a career goal during childhood—supported by family guidance, for example—naturally directs the child toward developing the abilities that align with that goal.

Moreover, the need for purpose in life is not confined to adults alone. Children, too, require a sense of direction. It gives their lives meaning, fills their free time with activities that are both useful and enjoyable, and shields them from the emptiness and destructive effects of aimlessness.

The Role of Parents in Guiding a Child's Career Goal

It must be emphasized that the role of parents should not exceed the boundaries of *guidance*—helping the child explore and clarify their career goal through dialogue, presenting the available options, and framing these within objective factors that will later be discussed in the process of defining a career path. What is mistaken, however, is for parents to determine the child's career goal on their behalf, or to exert moral pressure to push the child toward what they personally consider suitable.

This does not mean that parents are stripped of their responsibility to protect the child. They retain the authority, for example, to prevent their child from taking a path that could ruin their life. But the intended role is to *help the child choose*. If the child selects a reasonable and constructive goal—such as teaching, medicine, engineering, computer science, or another worthy pursuit—the parents have no right to forbid it or to pressure the child into abandoning that decision.

Let us not forget: the child is still a child. At this stage, they cannot make ultimate, irreversible decisions. Thus, there is little harm if the chosen goal is a sound one. On the contrary, the very act of choosing grants meaning, direction, and motivation to the child's life. It sharpens their interests, drives their self-development, and prompts them to acquire the skills required to pursue that goal—ultimately protecting them from the void and aimlessness that afflict so many children, leaving them vulnerable to distraction and deviation.

The first *truly consequential* decision a child will face comes later: the choice of a university major. By then, it is hoped that the child will have matured enough to make such a weighty decision—especially if they have been trained, from an early age, to think about their goals, reflect on their career path, and gather objective insights with the steady support of their parents.

A Story from Experience

It so happened that a young boy in the fifth grade—only eleven years old at the time—attended one of my lectures on career planning, accompanied by his father. A few days later, he approached me and said: *"You are helping many people define their career goals. I want you to help me define mine."*

I was genuinely surprised by his request. At first, I thought it was nothing more than a spark of childish enthusiasm. For over an hour, I tried to persuade him that he still had many years ahead before needing to set a career goal. Yet, faced with his persistence, I eventually gave in. We sat together for two sessions, totaling more than four hours over two days, carefully discussing the objective factors tied to his available options. In the end, he settled—at least provisionally—on pursuing a career in computer networking. He understood that this goal might change in the future, depending on circumstances that might arise—whether personal or external.

At that point, my role with him came to an end. But later I learned that he had convinced his parents to hire a professional trainer in computer networking for him. I also discovered that he had purchased several used computers—using his own savings with some help from his parents—to practice on.

When I met his trainer about seven months later, I was delighted to hear that the boy was excelling. He had successfully completed both the A+ and N+ programs, and his next ambition was to earn the globally recognized CCNA—**Cisco Certified Network Associate**—credential.

The Journey Continues

When I met the boy again, I found him brimming with enthusiasm. He had resolved to complete his CCNA certification within that very year, and then to pursue progressively higher professional credentials all the way through high school (twelfth grade). His plan was to specialize in *business* at university while simultaneously working as an independent computer network specialist.

This child is not inherently different from any of our children. The only distinction lies in the opportunities afforded to him—opportunities that many others never receive. Let us try offering the same to our own children, and we may well witness similar results.

...And It Lasts a Lifetime!

As long as a person retains the will and the capacity to change, as long as they can think and reflect, there is no age limit for setting and redefining one's goals—even at ninety.

Consider the case of *Heminway*, the renowned columnist for the *Recorder* newspaper in the United States. She began her writing career only after passing the age of ninety, and she continued to publish weekly articles well past her hundredth year, up to 1984.

The Story of Joe Jones

Joe Jones, an African American man, was the eldest of eight children. At the age of seventeen, he was forced to leave school and work in order to support his family.

He labored in construction, on the railroad, served in the army, and spent twenty years working in truck manufacturing—painting, welding, and on the assembly lines of factories in Philadelphia.

In 1979, at the age of forty-eight, Joe was dismissed from his welding job. By then, he was a father of twelve children and a grandfather to seven. At that time, he could not even solve a basic math problem—yet he resolved to pursue a doctorate in computer science.

Step by step, Joe began his journey. He passed the high school equivalency exam and enrolled at Philadelphia College. In 1981, he earned his degree there and was admitted to the University of Pennsylvania. At fifty-six, Joe held a bachelor's degree in computer science. From there, he pressed on toward a master's degree, and ultimately, a PhD.

In our Arab and Islamic societies, the prevailing belief is often that people strive and struggle to reach their ambitions in youth, but by their forties and fifties they tend to drift into relaxation, lethargy, and the loss of drive—justifying it under the guise of *contentment* or *accepting one's fate*.

Beyond Contentment: The Call to Lifelong Striving

In my view, succumbing to complacency is nothing less than a form of spiritual suicide—for it extinguishes the innate drive that God has planted within every human being: the yearning to rise, to grow, and to evolve.

The Qur'an itself calls upon humanity to strive until the very end of life:

"O mankind! Indeed, you are laboring toward your Lord with great exertion, and you shall meet Him."
(Al-Inshiqāq, 6)

The Prophet Muhammad (peace be upon him) likewise declared: *"Seek knowledge from the cradle to the grave."* Even divine assistance, the Qur'an reminds us, is conditional upon a person's own effort to change:

"Indeed, Allah does not change the condition of a people until they change what is within themselves."
(Ar-Ra'd, 11)

And again:

“That man can have nothing but what he strives for, and that his striving shall soon be seen.”

(An-Najm, 39–40)

The Prophet further named this struggle of self-improvement and transformation—*jihād al-nafs*—the **greater jihad**.

Thus, if you have achieved the career goals you once envisioned or dreamed of in your youth, do not stop there. Set for yourself new goals—higher, nobler, more ambitious—and then strive, refine, and expand your capacities until you reach them. And once you do, lift your gaze to loftier horizons still. In this way, life itself becomes an unending ascent.

Never Let Your Growth Come to an End

If you reach the age of sixty as the Chief Financial Officer of a major corporation, do not allow that position to be the ultimate horizon of your ambition, growth, and striving in life. Instead, raise your vision higher and chart a new course toward greater heights.

Even if you are a millionaire, blessed with health, family, material comfort, and every source of worldly happiness, do not let these blessings become the end of your journey—do not let them extinguish your drive and motion. For a human being is like a horse: once it ceases to move, its spirit dulls and it dies.

For everything, once perfected, begins its decline;

Let no man be deceived by the sweetness of life.

And your goals need not be confined to personal advancement or private gain. Some of the noblest goals are those through which you bring joy and benefit to others.

How Do You Define Your Career Goal?

Defining a career goal is the cornerstone of career planning. It is the act of shaping the very details, contours, and trajectory of your life. Be cautious, therefore, when setting your career goal: ensure that it fulfills your ambitions, reflects your worldview, and remains within your reach to achieve.

How to Define Your Career Goal

Defining a career goal is the cornerstone of career planning—it is the process of shaping the details, features, and trajectory of your life. Be cautious, therefore, in setting your goal: ensure that it fulfills your ambitions, reflects your perspective on life, and lies within your capacity to achieve.

When identifying your career goal, keep the following in mind:

1. **Your internal constraints** – your personal qualities, strengths, limitations, values, and aspirations.
2. **The characteristics of the labor market** – both its present realities and its future trends.
3. **The impact of change** – monitoring external shifts and continuously reassessing both your goal and the path toward it.
4. **Flexibility in your career goal** – especially during the early years, when adaptation is vital.

A Closer Look at the Four Elements

1. Your Internal Constraints

By this we mean all the factors that emerge from within a person—their worldview, temperament, inclinations, desires, and abilities—which directly shape their behavior, actions, feelings, and emotions. These can be summarized into four key determinants:

1.1. Values

A person's values arise from their convictions and affiliations—religious, social, or otherwise—and they reflect that person's entire outlook on life. For instance, someone who belongs to an animal welfare society would find it difficult to work in a meat-processing plant, or in hunting and related industries. Likewise, a person committed to environmental preservation could hardly find themselves working in fertilizer factories that pollute the environment.

On the other hand, an individual who believes they carry a message for humanity may be naturally drawn toward fields such as education, training, or media.

There are countless determinants that fall under the umbrella of values. Examples might include the degree of security versus risk one is willing to accept, flexibility, social service, independence, and many others that a person deems essential in shaping their career goal—or the type of job they pursue along their professional journey.

1.2. Preferences and Desires

These may relate to the very nature of the job: working with machines or with people, being social or individualistic, office-based or field-oriented. They may also relate to the outcomes the job produces. For example, you may find medicine an enjoyable profession, yet be troubled by its on-call shifts; or you may dislike working in offices and enclosed spaces.

It is important to ensure that the jobs you take throughout your career bring you the greatest possible sense of enjoyment and comfort—or at the very least, that they do not cause you distress or dissatisfaction. After all, you will spend more than half of your waking day at work. Choosing a role aligned with your preferences will therefore have the greatest impact on your performance and your overall happiness in life.

1.3. Abilities (Communication, Leadership, Public Speaking, Analysis, etc.)

The abilities and skills you possess are among the most crucial considerations when choosing your career goal.

As discussed earlier, the capacity to achieve is the result of a blend of knowledge, experience, and skills—and it is the latter that are often the hardest to acquire. For this reason, it is vital to pursue a career goal that not only aligns with your values and preferences, but also matches the skills—whether acquired or innate—that you already possess. As the noble hadith states: *“Perishes the one who does not know his own worth.”*

You may, for instance, feel drawn to teaching and find it consistent with your values. Yet if you do not possess the necessary skills, you will inevitably need to consider another profession.

But what if teaching is truly the passion of your heart—the path you believe fulfills your ambitions and reflects your vision of life? In that case, you may well be compelled to pursue it, striving diligently to acquire the skills it demands.

*Great aims are not attained by wishful thinking;
The world is seized only through determined struggle.*

1.4. Life Purpose

By “life purpose” we do not mean the pursuit of material comfort, social prestige, or lofty professional positions. Such are universal ambitions shared by nearly everyone.

Rather, we mean the unique, deeply personal goals that some individuals set for themselves—goals they long to achieve, even at the cost of general ambitions like wealth or status, and for which they are willing to sacrifice everything.

These goals may spring from a person's worldview, convictions, and beliefs. Or they may emerge from searing life experiences etched upon heart and mind. For example, a child who watches his father die of cancer may find no rest until he devotes his life to discovering a cure—thus shaping his ultimate life purpose.

The vast majority of people do not have such distinctive goals. But if you are among those who do, you must be honest and realistic with yourself. Ensure that your career goal is not only compatible with, but actively serves, your life purpose—at the level and in the manner that bring you genuine fulfillment.

2. The Characteristics of the Current and Future Labor Market

When defining our career goals, the characteristics of today’s labor market—and those anticipated in the future—are no less important than our internal determinants. These characteristics represent the external factors and influences that interact with our inner qualities to shape the course of our career and, ultimately, lead us toward achieving our professional objectives.

It is essential, therefore, to take these external considerations into account when identifying both our career goals and the pathways toward them. These characteristics can be summarized as follows:

2.1. The Career Life Cycle

Every profession can be seen as a service commodity with its own life cycle. The curve of that cycle differs from one occupation to another, depending on prevailing circumstances—whether social, cultural, economic, technological, financial, or otherwise—at both local and global levels.

Generally speaking, any profession passes through four distinct stages, from its emergence in the labor market until its eventual decline and disappearance:

The Four Stages of the Career Life Cycle

- **Introduction Stage**

This is the stage at which a new profession emerges in response to shifts in the external environment—what we may call *environmental changes*. At this stage, demand for the job is usually low and fraught with risk, since it is entirely possible that the demand will fade away and the profession will vanish in its infancy.

- **Growth Stage**

Once a profession passes the introduction stage, it enters the growth phase, where demand steadily increases over time. Examples of professions currently in this stage include management consulting, administrative auditing, business process analysis, artificial intelligence, and others.

- **Maturity Stage**

At this point, demand for the job reaches a state of relative stability. Growth slows, and the profession holds steady as an established career path.

- **Decline Stage**

This final stage sees a shrinking demand for the job—an inevitable outcome for many professions due to ongoing environmental changes. However, reaching this stage can be disastrous for those employed in the field. Thus, if we observe early signs that our profession is approaching decline, we must act promptly—transitioning to the closest stable and sustainable career before it is too late.

The characteristics of the career life cycle curve differ from one profession to another. These differences include the expected duration of each of the four stages, the volume of demand anticipated at each stage, and the sharpness of the curve’s eventual decline.

For example, financial accounting and external auditing have remained in the maturity stage for decades, consistently experiencing high levels of demand—and they may well remain there for decades to come. By contrast, industrial production engineering—particularly in relation to certain technological goods—may pass through all four stages within only a few years, with relatively limited demand overall.

At the same time, shifts in the external environment—social, cultural, economic, technological, and more—can radically reshape a profession’s life cycle. These changes may even move a career backward along the curve (for instance, from maturity back into growth).

Take human resource management as an illustration. In the industrial era, it was considered a mature field, experiencing steady but unremarkable demand. Yet with the advent of the knowledge age and globalization—together with the new challenges and the rising importance of human capital—HR has, in effect, shifted back from maturity to growth. Demand in this area continues to rise and is expected to do so for years to come, until it eventually stabilizes once again.

Therefore, in order to set a meaningful career goal and chart a viable path toward it, one must be aware of the life cycle curve of the chosen profession. To gain such awareness, I recommend consulting with experienced professionals in the field, seeking the guidance of accredited professional organizations, and reviewing the studies and reports they publish.

2.2. Supply and Demand Analysis

Like any commodity, the value of a profession is determined at the point where supply meets demand. Accordingly, it is not enough to know that demand for a certain career is rising and to assume it has a promising future. We must also understand the *supply side*: how many professionals are currently available in the field, how many are expected to enter it in the future, and how this number compares with present and projected demand in the labor market.

If you discover that supply in your chosen field far exceeds demand, this means there will be intense competition for a limited number of positions. As a result, your chances of success and advancement will diminish, and your progress toward your career goal will be significantly slowed.

2.3. Availability and Realism of the Career Path

This is the third external factor influencing the attainability of our career goals. Reaching a professional goal generally requires passing through several roles and acquiring a set of knowledge, experiences, and skills along the way—what we might call *progression along the career path*.

But what if the path itself—or even the goal—is not realistically attainable due to personal or environmental circumstances? Imagine aspiring to become a pilot but struggling with impaired vision. Or desiring to be a skilled surgeon while living in a town, city, or even a country without surgical hospitals—and yet unwilling or unable to relocate because of commitments, preferences, or other reasons.

3. Monitoring Change and Continuously Reviewing Goals and Paths

Life is full of change—both within the individual and in the external environment, locally and globally. These rapid shifts directly influence the goals we set for ourselves and the paths we choose to pursue them. What seems like a decisive ambition today may lose its meaning tomorrow. In such cases, chasing it blindly serves no purpose.

Moreover, life rarely unfolds exactly as we wish. Faced with this reality, we must regularly review our goals to ensure they still align with the considerations we discussed earlier: our internal determinants and the characteristics of the labor market.

You might, for instance, begin your career aspiring to become a teacher. But years later, you may find that you no longer enjoy working with students, or that you feel drawn toward starting your own business. Alternatively, you may observe that the supply of teachers in the job market far exceeds demand—placing you at risk of unemployment, or at the very least, preventing you from achieving your material aspirations. In all such cases, it may be both reasonable and wise to shift your career goal toward a different, more fitting path.

4. Flexibility of Career Goals, Especially in the Early Years

This element flows directly from the previous one—*monitoring change and continuously reviewing goals and paths*. In essence, the ability to shift from your current career goal to a new one depends on the knowledge, skills, and capabilities you possess that are transferable to the new field.

For example, if you are a surgeon and find yourself compelled to change careers, your options will likely remain within the medical field—perhaps moving into teaching medicine or a related role. Thus, your opportunities for change are far more limited compared to someone in auditing, for instance, who can transition into a wide range of fields with relative ease.

Career goal flexibility refers to the extent to which a chosen goal overlaps and intersects with other potential career paths. The greater this flexibility, the more freedom you will have to pivot from your current trajectory toward another that may prove more suitable.

For this reason, it is wise—especially in the early years of your professional journey, when the likelihood of shifting goals or career paths is relatively high—to select a goal that offers as much flexibility as possible. The exception, of course, is when you are absolutely certain that your chosen career goal is correct and that there is little chance of needing to change it.

Chapter Fifteen Questions

Question One:

Define your career goal according to the elements discussed in this chapter. Then, reflect on these elements and explain how you would apply them to your chosen goal.

Chapter Sixteen

Define Your Career Path

"By the One in Whose hand is my soul, if they ask me today for a plan that upholds the sanctities of God, I will grant it to them."
— Prophet Muhammad (peace be upon him)

The *methodology of career path planning* is built primarily upon the **Professional Development Model** and other theoretical concepts we have already discussed. Therefore, we will begin by presenting this methodology, and then, in the following sections, proceed to examine its application across different case studies.

According to this methodology, a career path is defined through the following steps:

1. **Defining the Career Goal**

This has already been discussed in detail.

2. **Identifying the Professional and Managerial Competencies Required to Achieve the Goal**

Here we map out the elements needed for outstanding performance and superior achievement in the chosen career goal. These consist of the three components of the *capacity to achieve*: **qualifications, experience, and skills**.

You must first identify the appropriate professional qualification needed for your goal, the level of academic specialization required, and whether additional credentials—such as an MBA or a Chartered Management fellowship—are necessary. Next, determine the types of experiences you need, the domains they must cover, and the depth each requires. Do the same for the skills and aptitudes you must acquire to succeed in your chosen career.

- Use resources like Google to explore the career path descriptions relevant to your goal. Doing so will help you determine the qualifications, experiences, and skills you need to acquire.
- Ideally, define these three components (qualifications, experience, and skills) in such a way that your practical steps toward acquiring them remain flexible and manageable.

Possessing these three elements in the right measure makes you an attractive candidate for talent seekers. It enhances your competitive edge in reaching your career goal and strengthens your ability to negotiate for the best possible professional advantages.

Further details on these three elements—**qualifications, experience, and skills**—can be found in the *Professional Development Model* discussed earlier in this book.

3. **Assessing Your Own Capabilities**

The third step is to identify what you already possess of these three elements—qualifications, experience, and skills—in relation to your chosen career goal, as outlined in the previous step.

It is important to understand that these three components of achievement cannot be acquired overnight, nor can they be gained simply by attending a single training program or even several. Many training advertisements promise quick and effective solutions, but such claims are empty illusions. If it were truly that simple, there would be no shortage of highly qualified and outstanding professionals in the labor market.

At the same time, acquiring these capabilities does not demand that you be extraordinary, or exceptionally intelligent and gifted from birth.

All you need is to be average in your natural abilities, yet committed to self-development and persistent in acquiring the three components of achievement. Over the years, as you progress along a career path of your own design, you will naturally acquire the capabilities you need and ultimately reach your professional goal.

How, then, do you chart this path? Having already identified the *end point*—the three elements of achievement you must acquire to reach your goal—the next step is to determine the *starting point*: your current situation. In other words, you must assess what qualifications, experiences, and skills you presently possess that align with your career objective.

4. Defining the Requirements to Bridge the Gaps

At this stage, you identify what is needed to close the gaps between your existing qualifications and skills and those required to achieve your career goal.

Recognizing both what you already have and what your goal demands enables you to pinpoint the gaps and determine the steps necessary to bridge them—whether in terms of qualifications, experience, or skills.

For example, it is not enough to simply decide that you need an accounting fellowship. You must also clarify: *Which fellowship do I need? From which country? What are its prerequisites? Have I met them? Am I eligible to apply? What alternative certifications are available? How do I evaluate these alternatives and rank them in terms of priority? And so on.*

5. Defining the Career Development Path

In the fifth step, you define your initial career development path—the roadmap that will allow you to bridge the gaps identified earlier and ultimately reach your professional goal.

Meeting the requirements outlined in step four usually takes several years, depending on factors such as the capabilities you already possess, your capacity to acquire new ones, the specific career goal you are pursuing, the amount of effort you invest, and many other considerations.

What is certain, however, is that you cannot achieve all of these requirements at once. Instead, you must acquire them gradually, over the course of your career path, in a way that is effective, realistic, practical, and incremental—aligned with your financial and social circumstances, your needs, and your abilities. This gradual approach will ensure both immediate and long-term satisfaction and reward.

To clarify this idea, let us consider an example: imagine a high school student of modest means whose aspiration is to launch his own ventures in the field of global financial investment—seeking both enjoyment, a high standard of living, and independence.

Having completed the first four steps of career path planning, this student now arrives at step five: charting his career development path. He identifies the requirements needed to bridge the gaps and distributes them across the years of his hypothetical career journey as follows:

Example: A Hypothetical Career Development Path

Year	Age	Planned Action
2009 – 2013	18 – 22	- Pursue a Bachelor’s degree in Accounting at a recognized local university during evening classes. - Work in the accounting field during the day to finance both university studies and the future cost of the CPA program after graduation.
2013 – 2014	22 – 23	- Dedicate full time to studying for the U.S. Certified Public Accountant (CPA) credential.

Year	Age	Planned Action
2014 – 2017	23 – 26	- Secure a well-paying position in financial investment—based on holding the CPA qualification—at a prestigious global investment institution to gain deep and distinguished experience in the field. - Begin studying for the U.S. Chartered Financial Analyst (CFA) credential. - Save enough money to later devote full time to an MBA program.
2017 – 2018	26 – 27	- Devote full time to pursuing an MBA in Investment at a leading international university.
2018 – 2021	27 – 30	- Work in a senior role (e.g., Assistant Manager) in financial investment at a global investment institution in a developed country, with the goal of gaining international experience. - Progress toward becoming an Investment Manager in the same institution or another.
2021 – 2023	30 – 32	- Serve as Head of Investment Sector or General Investment Manager in a respected local institution to update local expertise, build a client network, and understand domestic investment laws—preparing for the launch of independent ventures.
2023 – ???	32 – ???	- Launch independent businesses in the field of global financial investment .

6. Monitoring, Evaluation, and Adjustment

The sixth step is to monitor changes, evaluate your plan, and adjust it on a regular basis.

“Talking is easy, but execution is hard”... “Unrealistic”... “Life never goes as planned.” These and similar phrases echo in the minds of many who read the previous step—and they are absolutely right!

Each day, life reminds us that nothing remains stable. You may plan meticulously and set your priorities in a practical, realistic way. Yet, the unexpected happens, overturning your arrangements and scattering your plans—and it may happen more than once. Sometimes the fault lies with you: perhaps your planning was not realistic, or you overlooked key factors. Other times, the cause may be completely beyond your control, rooted in external forces outside your will and influence.

Such is life. This is part of its reality, and we must account for it when planning—remaining prepared, both mentally and practically, for surprises.

Add to this the continuous and rapid changes in our environment—economic, political, social, technological, and more—which directly shape whether our plans and goals will ever see the light of day.

On this basis, if you wish to achieve your career goals, you must continually review and monitor both internal and external changes. Evaluate your performance along your career path on a regular basis, ensure that your plan remains realistic, and be ready to adjust your goals and trajectory so they align with your life circumstances and personal characteristics.

Let us return to the student in our earlier example. He had planned to marry at the age of twenty-six and then travel abroad with his wife to pursue an MBA.

But instead, he married immediately after graduating from university—perhaps due to family pressure, personal desires, or other reasons.

This marriage changed many aspects of his career plan. He now had to re-arrange his priorities to ensure that he could still reach his professional goal in a practical and effective way. He realized he would no longer be able to complete the CPA program within a single year, as he had initially planned, since his new family responsibilities and professional obligations left him with neither the time nor the mental space for such an intensive course of study.

His marriage also directly affected his chances of securing the investment role he had planned for, as he lacked the competitive advantage of holding the CPA credential.

At this point, he might decide to forgo the CPA altogether and instead begin studying for the **Chartered Financial Analyst (CFA)** qualification alongside his job—saving time while still progressing. By successfully completing Level I or II of the CFA program, he would gain a competitive edge that could greatly increase his chances of joining the prestigious global investment institution he had originally targeted, thereby allowing him to continue pursuing his career plan much as he had first envisioned.

Chapter Sixteen Questions

Question 1:

Define your career path according to the methodology presented in this chapter.

Chapter Seventeen

Models and Applications

"He who deems himself above experience will be blind to consequences."

— Imam Ali (peace be upon him)

Introduction

In this chapter, we will present a set of models to illustrate how the methodology can be applied in practice. These include:

- **The Standard Model:** represented by a university graduate who studied the specialization he desired.
- **Deviation from the Academic Path:** represented by a specialist aiming to obtain a job outside his field of study.
- **Inability to Enroll in University:** represented by a student who could not pursue higher education due to limited financial means and high school grades insufficient for scholarships or tuition waivers.
- **Career Planning at a Later Age:** represented by a person who decides, at the age of forty, to chart his professional path.

Before we delve into planning the hypothetical career paths for these cases, let me reiterate a point made earlier: *"The paths to success vary according to individuals and their circumstances."*

Model One: The Standard Model for Career Path Planning

Suppose you aspire to a job in the same field as your university studies. How, then, should you plan your career path?

1. Define Your Career Goal

After assessing your internal determinants and studying the labor market, let us assume you have decided that your career goal is to become a **Chief Internal Auditor** for a large company or a group of companies.

2. Identify the Professional and Managerial Competencies Required

To reach this career goal, you must possess a range of professional and managerial capabilities, including:

2.1. Academic and Professional Qualifications

- **Academic:** A bachelor's degree, preferably in accounting.
- **Professional:** The most directly relevant credential is the *Certified Internal Auditor (CIA)* certification from the United States. However, the labor market also accepts the *Certified Public Accountant (CPA)* credential from the U.S. or the British designations *Chartered Accountant (CA)* or *Association of Chartered Certified Accountants (ACCA)*.
- **Managerial:** To qualify for the role of Chief Internal Auditor, you must acquire certain leadership and managerial skills, as the position requires overseeing a team of auditors—potentially numbering in the dozens. To build these capabilities, you may pursue an academic MBA or one of the management diplomas offered by the *Chartered Management Institute (CMI)*.

Given the shortage of qualified professionals and the limited awareness in the labor market, however, it is often observed that while such managerial credentials are considered an added advantage for securing a Chief Internal Auditor position, they are not strictly required.

2.2. Professional and Managerial Experience

It is difficult to specify the exact number and type of years of experience required, as this is a relative matter that depends on the individual's own abilities, focus, dedication, and drive.

However, as a general guideline, one can say that achieving this career goal typically requires around **ten years of diverse experience**—including approximately seven years in both internal and external auditing, and at least two years in a managerial role as an Internal Audit Manager. Ideally, three or more of these years should be gained at one of the well-known global auditing firms.

2.3. Skills and Competencies

Reaching this career goal also requires mastering a number of key skills and aptitudes. In this case, the most important include:

- Communication skills, both verbal and written
- Bilingual proficiency
- Problem-solving ability
- Numerical literacy (“the language of numbers”)
- Active listening
- Analytical skills
- Social intelligence

To work with this data effectively, it is best to organize it into tables, as follows:

Step Two: Capabilities Required to Reach the Career Goal

Category	Details
Qualifications	- Academic: Bachelor’s degree, preferably in Accounting. - Professional: CIA, CPA, or CA. - Managerial: MBA or CMI Executive Diploma in Management.
Experience	- Approximately 10 years total. - 7 years in internal and external auditing. - At least 2 years as Internal Audit Manager. - At least 3 years of overall experience in a well-known global auditing firm.
Skills	- Communication skills (oral and written) - Bilingual proficiency - Problem-solving - Numerical literacy (“the language of numbers”) - Active listening - Analytical skills - Social intelligence

Step Three: Capabilities You Currently Possess

Let us assume you are in your second year of a Bachelor’s degree in Accounting. At this stage, your available capabilities would be outlined as follows:

Category	Details
Qualifications	- Academic: Second year of a Bachelor’s degree in Accounting. - Professional: None. - Managerial: None.
Experience	- None.
Skills	- Proficiency in listening and speaking - Mathematics and numerical skills - Analytical skills - English language - Weakness in writing skills

4. Identifying What Is Needed to Bridge the Gaps Between Current and Required Capabilities

4.1. Academic and Professional Qualifications

- **Academic:** Complete the Bachelor’s degree in Accounting.
- **Professional:** After comparing various professional credential options, you decide to pursue the **Certified Public Accountant (CPA)** designation. This will allow you to qualify for a position in a well-known global auditing firm. While the CIA designation does not provide this access as easily, the CPA offers a clearer path. You also determine that you are capable of passing all four CPA exams on the first attempt and earning the certification within six months of study—unlike the ACCA credential, which may take several years to complete.
- **Managerial:** Since both the MBA and the Executive Diploma in Strategic Management and Leadership are relatively accessible, you can postpone the decision between them until you are ready to begin your managerial studies.

4.2. Professional and Managerial Experience

To gain deep, professional, and diverse experience in auditing, you should work for at least **three years** at one of the well-known global auditing firms, progressing through different roles until you are positioned to reach your ultimate career goal.

4.3. Skills and Competencies

You must work on developing your writing skills, in addition to other professional and general skills that will be identified later in light of your career progress.

Here, we summarize the findings from Step Four in the form of a table for easier reference:

Step Four: Identifying What Is Needed to Bridge the Gaps Between Current and Required Capabilities

Category	Details
Qualifications	- Academic: Complete a Bachelor’s degree in Accounting. - Professional: Obtain the CPA certification. - Managerial: Pursue either an MBA or the CMI Executive Diploma in Strategic Management and Leadership (EDSML).
Experience	- As determined in Step Two: begin with approximately three years of work at a well-known global auditing firm.

Category	Details
Skills	<ul style="list-style-type: none"> - Writing skills (as a starting point). - Additional professional and general skills to be identified later based on career progress, which will naturally develop along the path.

5. Defining the Initial Career Development Path

At this stage, we outline the career development path, distributing the requirements needed to bridge the gaps (as identified in Step Four) across the years of a hypothetical professional journey, as follows:

Year	Age	Planned Action
2009 – 2011	20 – 22	<ul style="list-style-type: none"> - Complete the Bachelor’s degree in Accounting. - Begin studying for the U.S. Certified Public Accountant (CPA) credential.
2011 – 2014	22 – 25	- Work at a well-known global auditing firm, leveraging the competitive edge gained from earning the CPA.
2014 – 2016	25 – 27	- Serve as Senior Internal Auditor at a reputable company in the private sector.
2016 – 2019	27 – 30	<ul style="list-style-type: none"> - Transition to another company as Internal Audit Manager. - Pursue either an MBA or the CMI Executive Diploma in Strategic Management and Leadership.
2019 – ???	30 – ???	- Achieve the career goal of becoming Chief Internal Auditor at a large company or corporate group, either within the same organization or elsewhere.

For those who prefer visual representation over tables, these results can also be illustrated in the form of a **career pathway diagram**.

6. Monitoring Change, Evaluating the Plan, and Making Adjustments

Suppose that while working as a Senior Internal Auditor (between 2014 and 2016), you decide—for one reason or another—to change your career goal to becoming either **Executive Vice President for Finance in a corporate group** or a **Partner in a management consulting firm**. How would this decision affect your career path? And how should you redirect yourself toward the new goal?

6.1. Changing the Career Goal to “Executive Vice President for Finance in a Corporate Group”

Pursuing this new goal requires building the qualifications, experiences, and skills necessary to compete effectively in the financial field.

In this case, although you already have extensive experience in accounting, auditing, and related areas—and although your background and qualifications prepare you naturally to excel in finance—your actual hands-on experience in financial management is limited. This gap may hinder your ability to secure a suitable position in finance.

To overcome this challenge, you should attempt to transition into a finance-related role, either within your current organization or elsewhere. At the same time, you should pursue an **MBA with a concentration in Finance**. This step will not only make it easier to enter the financial field, but also accelerate your advancement to the role of Finance Manager in a relatively short period of time.

Once you move into finance and rise to the level of Finance Manager, you will be positioned on the right trajectory. With sound planning and steady progress, this path should ultimately lead you to your goal of becoming an **Executive Vice President for Finance** within a corporate group.

6.2. Changing the Career Goal to “Partner in a Management Consulting Firm”

Although external auditing (financial auditing) is somewhat distant from the expertise required in management consulting, the tasks typically carried out by auditors—especially in internal auditing—are closely related to management consulting.

Therefore, continuing in your role as a Senior Internal Auditor does not negatively affect your chances of transitioning into consulting, nor should it be considered wasted experience.

However, because positions in management consulting are limited, you will need a competitive advantage to make the transition. This can be achieved by earning the **Diploma in Management Consulting (DMC)**.

By moving into a role as a Management Consultant—whether internal or external—while obtaining the DMC, and later advancing to the internationally recognized **Certified Management Consultant (CMC)** designation, you will be firmly on the right path. With sound planning and persistence, this trajectory should eventually lead you to your new career goal: becoming a **Partner in a Management Consulting Firm**.

Model Two: Deviation from University Specialization

In the previous case (the Standard Model), we assumed that you sought a career in the same field as your university major. But what if you aspire to a career entirely different from your academic specialization?

Suppose you are studying in the Faculty of Engineering, and by your second year you decide to change your career goal. You now aim, as in the earlier example, to become a **Chief Internal Auditor** for a large company or corporate group. At this point, however, changing your academic major is not an option. So, what should you do?

1. The First Three Steps

We will not repeat the discussion of the first three steps, as they are nearly identical to those in the Standard Model. Instead, we will move directly to Step Four.

2. Identifying What Is Needed to Bridge the Gaps

At this stage, you must determine what additional qualifications, experiences, and skills are required to compensate for the mismatch between your current capabilities and those demanded by your new career goal.

2.1. Academic and Professional Qualifications

- **Academic:** You must complete your bachelor’s degree, preferably in accounting. Since changing your university major to accounting is no longer possible, this can be compensated for by pursuing accounting as a **minor** through a long and in-depth training program.
- **Professional:** At this stage, you cannot pursue the **Certified Public Accountant (CPA)** credential, as it requires a specified number of academic credit hours in accounting. Therefore, your most practical option is to pursue the **Certified Internal Auditor (CIA)** designation, which is directly relevant to your chosen career goal. It is achievable within a shorter timeframe and at a lower cost compared to the CPA.

To gain a competitive edge over other professionals in internal auditing, it is also advisable to obtain the **British Diploma in Management Consulting (DMC)**.

- **Managerial:** Since both the **MBA** and the **CMI Executive Diploma in Strategic Management and Leadership** are relatively accessible, you may defer choosing between them until a later stage, when you are ready to begin managerial studies.

2.2. Professional and Managerial Experience

To gain deep, professional, and diverse experience in auditing, you should plan to work for at least **three years** at one of the well-known global auditing firms, progressing through various roles until you are positioned to reach your career goal.

However, while the **CIA designation** is highly respected and widely accepted in the job market, it does not carry the same competitive weight as the CPA or CA when competing for entry-level positions at global auditing firms. As a result, you may have to accept a salary below market value for at least one year in order to secure the job and gain the relevant experience.

After acquiring one year of professional experience, you are expected to qualify for better opportunities within the global auditing firms, this time with a salary aligned to market standards.

2.3. Skills and Competencies

You will need to improve your **writing skills**, in addition to other professional and general skills that will be identified later as your career progresses.

Step Four: Identifying What Is Needed to Bridge the Gaps

Category	Details
Qualifications	<ul style="list-style-type: none"> - Academic: Complete a Bachelor's in Engineering, supplemented with a minor in Accounting. - Professional: Earn the <i>Certified Internal Auditor (CIA)</i> credential and the <i>Diploma in Management Consulting (DMC)</i>. - Managerial: Obtain either an MBA or the <i>CMI Executive Diploma in Strategic Management and Leadership (EDSML)</i>.
Experience	- As outlined in Step Two: work for at least one year at a well-known global auditing firm, even at below-market salary, followed by two additional years at market-rate compensation in a global auditing firm.
Skills	- Improve writing skills, along with other professional and general competencies to be identified and developed progressively over the course of your career.

Step Five: Defining the Initial Career Development Path

In this step, we map out the career development path, distributing the requirements needed to bridge the gaps (identified in Step Four) across the years of a hypothetical journey, as follows:

Year	Age	Planned Action
2009 – 2011	20 – 22	<ul style="list-style-type: none"> - Complete Bachelor's in Engineering. - Study Accounting. - Pursue the <i>Certified Internal Auditor (CIA)</i> credential.
2011 – 2012	22 – 23	- Work at a well-known global auditing firm, even at below-market salary.
2012 – 2014	23 – 25	- Work at a well-known global auditing firm at market salary.
2014 – 2016	25 – 27	<ul style="list-style-type: none"> - Take a role as Senior Internal Auditor at a reputable private-sector company. - Pursue the <i>Diploma in Management Consulting (DMC)</i>.

Year	Age	Planned Action
2016 – 2019	27 – 30	- Transition to another company as Internal Audit Manager. - Pursue either an MBA or the <i>CMI Executive Diploma in Strategic Management and Leadership</i> .
2019 – ???	30 – ???	- At this stage, you are fully qualified to achieve your career goal: becoming Chief Internal Auditor at a large company or corporate group, either within your organization or elsewhere.

We can also summarize the results in a **graphical career pathway diagram** as follows:

Model Three: Inability to Pursue University Education

You may graduate from high school (Grade 12) with scores too low to qualify for a scholarship. At the same time, you may be unable to fund your university studies due to difficult financial circumstances. At this point, you might feel that your future has been lost—that you are doomed to live a life of failure—and be overwhelmed by a sense of despair.

But wait. With just a bit of effort, some focus, and sound planning, you can change the course of your life—perhaps in ways you never even imagined.

Let us now see how the methodology can be applied to this case, and how it can help you escape from this predicament.

1. Defining Your Career Goal

After assessing your internal determinants and studying the labor market, you decide that your career goal is to become an **IT Manager at a large company**.

2. Identifying the Capabilities Required to Reach the Career Goal

Achieving this goal requires a range of professional and managerial capabilities, including:

2.1. Academic and Professional Qualifications

- **Academic:** A bachelor’s degree, preferably in Computer Science or Information Systems.
- **Professional:** There is strong demand in the labor market for candidates holding a professional certification in Project Management—such as the U.S.-based **Project Management Professional (PMP)**—to qualify for IT Manager positions.
- **Managerial:** An MBA with a specialization in Information Technology.

2.2. Professional and Managerial Experience

As noted earlier, it is difficult to specify the exact number and type of years of experience required, as this depends on the individual’s abilities, focus, dedication, and motivation.

Generally, however, achieving this career goal requires **five to seven years of diverse experience** in fields related to information systems and computer technology.

2.3. Skills and Competencies

In this case, let us assume that the most important required skills are: **communication, English language proficiency, problem-solving, and analytical skills**.

To work with this data more effectively, we can summarize it in a table:

Step Two: Professional and Managerial Capabilities Required to Reach the Career Goal

Category	Details
Qualifications	- Academic: Bachelor's degree, preferably in Computer Science or Information Systems. - Professional: A professional certification in Project Management. - Managerial: MBA or a CMI professional diploma in management.
Experience	- 5–7 years of diverse experience in information systems and computer technology.
Skills	- Communication (oral and written) - English language proficiency - Problem-solving - Analytical skills

Step Three: Current Capabilities Aligned with the Career Goal

Category	Details
Qualifications	- Academic: High school diploma. - Professional: None. - Managerial: None.
Experience	- None.
Skills	- Good: Analytical skills, English language proficiency.

4. Identifying What Is Needed to Bridge the Gaps

4.1. The Competitive Advantage — *“The Key to the Solution”*

In Step Two, we identified the need to earn a bachelor's degree in Computer Science or Information Systems. The challenge, however, lies in the inability to afford university tuition.

One potential solution is to study in the evenings while working during the day to finance your studies. Yet, in many countries, the salary of someone holding only a high school diploma is relatively low—hardly enough to cover university expenses.

Adding to this challenge, our aim is to work in the desired specialization throughout the entire four to five years of university study, so that this time can also be counted as part of the professional experience required for career advancement.

In the past, such a dilemma might have seemed insurmountable. But today, circumstances are different. The solution lies in finding a *“key”*—a way to secure a job in your chosen field at a salary several times higher than that of a high school graduate, perhaps even higher than that of some university graduates.

This key is to obtain the **right professional certification** in your chosen specialization, one that meets the following conditions:

- Does not necessarily require a bachelor's degree as a prerequisite.
- Can be completed within a few months to a year.
- Is reasonably affordable.

- Is recognized and in demand in the labor market.

And does such a certification exist? The answer is yes—but you must ensure that it is in the very field you wish to pursue. Otherwise, you may need to shift—permanently or temporarily—to the closest possible specialization until you complete your university studies. Afterward, you can reassess your career path based on objective realities to move toward your ultimate goal.

Let me assume I am in this situation, aiming to become an **Executive Vice President for Finance in a corporate group**. In that case, I would pursue the **Certified Management Accountant (CMA)** designation, because it does not require a bachelor’s degree, is highly respected in the labor market, can be completed in less than a year, and comes at a reasonable cost.

In our current example, we might suggest the **Cisco Certified Network Associate (CCNA)** credential in the field of computer networking. It is in high demand, can also be completed in less than a year, and is relatively inexpensive.

By earning the CCNA, you could secure a respectable job in the IT field with a salary sufficient to cover the cost of your university education.

Accordingly, we can now outline what is needed to bridge the gaps between the capabilities you currently possess and those required to achieve your career goal as follows:

4.2. Academic / Professional Qualifications

- **Academic:** Earn a Bachelor’s degree in Computer Science.
- **Professional:** Obtain a professional certification in project management (such as the U.S. PMP) and the Cisco Certified Network Associate (CCNA) in computer networking.
- **Managerial:** Earn an MBA in Information Systems.

4.3. Professional and Managerial Experience

- Five to seven years of diverse experience in information systems and computer technology.

4.4. Skills and Competencies

- You must work on developing yourself in: communication (oral and written), English language proficiency, problem-solving, and analytical skills—along with other professional and general skills to be identified later in light of your career progress.

We present the results we reached in Step Four in a table as follows:

Category	Details
Qualifications	<ul style="list-style-type: none"> - Academic: Earn a Bachelor’s degree in Computer Science. - Professional: Obtain the Project Management Professional (PMP) credential, along with the Cisco Certified Network Associate (CCNA) certification in computer networking. - Managerial: Earn an MBA in Information Systems.
Experience	- Five to seven years of diverse experience in information systems and computer technology.
Skills	<ul style="list-style-type: none"> - Develop competencies in: <ul style="list-style-type: none"> • Communication (oral and written) • English language proficiency • Problem-solving

Category	Details
	<ul style="list-style-type: none"> Analytical skills - Plus other professional and general skills to be identified and developed later as the career progresses.

5. Defining the Initial Career Development Path that Enables You to Bridge the Gaps and Reach the Career Goal

In this step, we will outline the career development path and distribute the requirements needed to bridge the gaps—identified in Step Four—over the years of the hypothetical career journey as follows:

Year	Age	Planned Action
2009 – 2010	18 – 19 years	▪ Study for the CCNA (Cisco Certified Network Associate) certification.
2010 – 2016	19 – 25 years	▪ Work in the field of computer technology to gain diverse IT experience.
2010 – 2014	19 – 23 years	▪ Study for a Bachelor’s degree in Computer Science.
2014 – 2016	23 – 25 years	▪ Work in an administrative IT position (preferably in another institution). ▪ Study for a professional certification in Project Management (such as the U.S. PMP) or pursue an MBA in IT.
2016 – ???	25 – ??? years	▪ At this stage, you are qualified to achieve your career goal: IT Manager at a large company, either within your organization or elsewhere.

We present these results in the form of a **career pathway diagram** as follows:

Model Four: Career Path Planning at a Later Age

In this model, let us suppose that you did not plan your career path early in life. You might have fallen into one of the situations we discussed at the beginning of this book—such as *career stagnation*, *limited demand*, or the *end of a career life cycle*—and only realized it at the age of forty.

At this point, you may think it is too late to make a change, that the remainder of your life will be lived in failure, and that feelings of despair are inevitable.

But wait. With just a bit of effort, focus, and sound planning, you can still transform the course of your life—perhaps in ways you never imagined.

Let us now see how the methodology can be applied to escape from this predicament.

1. Define Your Career Goal

Suppose that after assessing your internal determinants and studying the labor market, you decide that your career goal is to become **Head of Human Resources at a large company**.

2. Identify the Capabilities Required to Reach the Career Goal

Achieving this career objective requires a set of professional and managerial capabilities, including:

2.1. Academic and Professional Qualifications

- **Academic:** A bachelor’s degree in management in general, preferably with a focus on Human Resources.
- **Professional:** There is strong demand in the labor market for professionals holding the **CIPD (Chartered Institute of Personnel and Development)** qualification.
- **Managerial:** An MBA or the **CMI Executive Diploma in Strategic Management and Leadership**.

2.2. Professional and Managerial Experience

As mentioned earlier, it is difficult to specify the exact number and type of years of experience required, since this depends on the individual’s own abilities, focus, dedication, and motivation.

Generally speaking, however, achieving this career goal requires **twelve years of experience**, including **five years in the field of Human Resources**, with at least **three years in the role of HR Manager**.

2.3. Skills and Competencies

In this case, let us assume that the most important required skills are: leadership, decision-making, communication (oral and written), bilingual proficiency, problem-solving, social intelligence, active listening, and analytical skills—alongside other skills to be identified later as your career progresses.

Step Two: Professional and Managerial Capabilities Required to Reach the Career Goal

Category	Details
Qualifications	<ul style="list-style-type: none">▪ Academic: Bachelor’s degree, preferably in Human Resources.▪ Professional: CIPD (<i>Certified in Personnel Development</i>).▪ Managerial: MBA or the CMI Executive Diploma in Strategic Management and Leadership (EDSML).
Experience	<ul style="list-style-type: none">▪ Twelve years in total, including approximately five years in Human Resources, with at least three years as an HR Manager.
Skills	<ul style="list-style-type: none">▪ Leadership ability▪ Decision-making ability▪ Communication (oral and written)▪ Bilingual proficiency▪ Problem-solving▪ Social intelligence▪ Active listening▪ Analytical skills▪ Other skills to be identified later through work experience.

Step Three: Identifying the Capabilities Currently Available That Align with the Career Goal

Category	Details
Qualifications	<ul style="list-style-type: none"> ▪ Academic: Bachelor of Science, Physics. ▪ Professional: None. ▪ Managerial: None.
Experience	<ul style="list-style-type: none"> ▪ 18 years of diverse experience in the public sector.
Skills	<ul style="list-style-type: none"> ▪ Strong: Speaking and listening, social intelligence, problem analysis, English, writing. ▪ Weak: Approach to evaluation—particularly in Human Resources—is based on public sector experience, which differs significantly from the private sector.

Step Four: Identifying What Is Needed to Bridge the Gaps Between Current and Required Capabilities

Category	Details
Qualifications	<ul style="list-style-type: none"> ▪ Academic: None. ▪ Professional: Obtain the CIPD (<i>Certified in Personnel Development</i>). ▪ Managerial: Earn an MBA or the CMI Executive Diploma in Strategic Management and Leadership.
Experience	<ul style="list-style-type: none"> ▪ Approximately 5 years in Human Resources, with at least 3 years as HR Manager.
Skills	<ul style="list-style-type: none"> ▪ Develop your perspective toward the private sector. ▪ Acquire additional skills such as understanding and empathizing with others, decision-making, and leadership—along with other skills to be identified later through work experience. ▪ Priority should be given to improving your performance in assessment interviews in order to successfully transition from the public sector to your targeted role.

4.1. The Competitive Advantage — “The Key to the Solution”

In the previous table, we identified what you need in order to become *Head of Human Resources at a large company*. But the question remains: **Where do you start? And how?**

You must transition into the field of Human Resources, particularly in the private sector. The next question is: *What advantages do you already possess that would allow you to secure an HR position with a salary equal to—or greater than—your current one?*

The “key” that opens the doors to the HR job market and gives you a competitive edge is earning the **CIPD (Certified in Personnel Development)** qualification, which enjoys strong recognition in the labor market.

Thus, the answer to the question “*How do I start?*” is: begin by obtaining the CIPD. Completing even some of its units is expected to enable you to enter the HR field in the private sector, depending on labor market conditions.

5. Defining the Initial Career Development Path that Enables You to Bridge the Gaps and Reach the Career Goal

Based on Step Four, we can outline the career development path and distribute the requirements needed to bridge the gaps across the years of a hypothetical career journey as follows:

Year	Age	Planned Action
2009 – 2010	45 – 46 years	<ul style="list-style-type: none"> ▪ Study for the CIPD (<i>Certified in Personnel Development</i>). ▪ Develop skills for succeeding in assessment interviews.
2010 – 2012	46 – 48 years	▪ Transition into a Human Resources position—perhaps as Head of Department / HR Manager—either within your current organization or in another.
2012 – 2015	48 – 51 years	<ul style="list-style-type: none"> ▪ Move into a role as HR Manager / Senior HR Manager in another institution. ▪ Pursue an MBA or the CMI Executive Diploma in Strategic Management and Leadership.
2015 – ???	51 – ??? years	▪ At this stage, you are qualified to achieve your career goal: becoming Head of Human Resources at a large company , either within your organization or elsewhere.

Part Four

Manage Your Growth

Chapter Eighteen

Manage Your Professional Growth

"He who finds no improvement between two consecutive days is at a loss; he whose tomorrow is worse than his today is deluded; and he who fails to notice his own shortcomings will remain in deficiency."

— Imam Ja'far al-Sadiq (peace be upon him)

Plan Your Own Path

There are many routes that can lead you to your professional goal. These paths differ from person to person, depending on their abilities, interests, seriousness, relationships, circumstances, aspirations, perspectives, the actual and expected characteristics of the labor market, and the laws of the country in which they live, among other factors.

For this reason, the views of experts often differ widely when it comes to the specific details of a career path as the methodology is applied in real life.

Therefore, you must seek the advice of specialists and experienced professionals—but ultimately, make your decisions according to your own convictions, and in light of the available facts.

In the case of the student we discussed in Chapter Sixteen, he may succeed in securing the investment position he had been striving for—relying only on his personal qualities and favorable circumstances, without necessarily possessing a strong competitive credential. In such a scenario, it might be wiser for him to pursue an **MBA in Investment** through distance learning at a prestigious international university, rather than undertaking the U.S. Chartered Financial Analyst (CFA) program. This could help him achieve his career goal without the need to relocate or study abroad.

No one understands you—your abilities, your needs, your circumstances, and your potential—better than you do. And no one but you will bear the consequences of your choices. Therefore, make your own decisions. Do not allow anyone—whoever they may be—to decide on your behalf or steer you toward a path you neither believe in nor desire.

Be Realistic!

You are not moving alone in this life, imposing your will upon it. The entire world moves as well, shaping life as we experience it. Just as your actions influence others and the environment around you, the movement of the world also impacts you—whether positively or negatively. You must internalize this truth as you plan your career path and your journey in life more broadly.

Countless factors—social, economic, political, technological, and at times even cosmic—affect our progress toward the goals we pursue. These forces change constantly and rapidly, especially in the age of knowledge and globalization in which we live.

This means there are no *guaranteed outcomes* for our efforts to reach our goals. There are only *probabilities*.

There is no guarantee that the student in our earlier example will secure a job in financial investment—even if he obtains the U.S. Chartered Financial Analyst (CFA) credential and all the other required qualifications and experiences. This assumes that a

vacancy exists and that he is among the very best candidates. Yet he may still be rejected—perhaps because the hiring manager simply did not feel comfortable with him, or because the CEO preferred to appoint a relative, or for any number of other reasons.

Conversely, he might be offered the very same position even if he lacks the full set of required capabilities and there are stronger candidates in the pool. Fortune may simply smile upon him: perhaps the CEO perceives potential in him that he himself had not recognized, or perhaps for other unforeseen reasons.

We must always keep such factors in mind and prepare ourselves to handle failures and disappointments in a constructive way. Below are several guidelines to help you respond to such events with greater positivity:

1. Strive for the best, plan for it, expect the worst, and be ready for it.

While the likelihood of the worst actually happening is relatively low—especially if you have planned carefully—it remains a possibility, and you must be prepared should it occur.

Evaluate the “worst-case scenario” objectively—whether before or after it happens—and you will often find that the worst is not truly disastrous in itself. It may even be inherently good, but it feels “worse” only in comparison to what you had expected, planned for, or believed you deserved.

2. Be Persistent and Resilient

You may fail once—or even many times—but you must embody persistence and resilience. The difficulty of success is precisely what makes it so rewarding.

If success were easy, everyone would achieve it, and it would carry little value. Yet success is not impossible; it does not require you to be extraordinary. What it does require is walking a clear path with the spirit of a determined warrior who perseveres through challenge.

True, failure—especially early in life—may mean losing certain necessities, such as security, or enduring a longer, harder journey until you climb out of your predicament. But there is no other escape except through success. That is why you must persist and give everything you have, again and again, until you rescue yourself and those who depend on you. And when you achieve success, do not stop—continue building on your victories until you reach even higher than what you first aspired to.

As God Almighty says:

“Or did you think you would enter Paradise without having endured what those before you endured? They were afflicted with suffering and hardship and were so shaken that even their messenger and those who believed with him cried out, ‘When will God’s help come?’ Truly, God’s help is near.” (Qur’an, Al-Baqarah 2:214)

3. Be Flexible Enough to Change Your Path or Goal If Necessary

Each of us must cultivate the wisdom to move in harmony with the flow of life and its circumstances. Learn when to stand firm, when to change, when to persist, when to remain silent, when to act, and when to strike boldly. Call it a battle with life, call it a dance with life—name it as you wish. What matters is that you do it with a sense of enjoyment and fulfillment.

Consider a plant living in a river: without its flexibility and ability to adapt to the currents rushing from every direction, it would surely break apart.

If the unexpected occurs and your plans collapse, do not remain in sorrow. “...so that you do not grieve over what has escaped you.” (Qur’an, Al-Hadid 57:23). Instead, look forward. Reorganize your priorities, reassess your circumstances, consult trusted advisors, and adjust your path or your goal according to the convictions you reach.

Let us return to our earlier example: suppose you are that student who completed the CPA and landed an excellent job in financial investment at a prestigious firm. After months of outstanding performance and your direct manager’s satisfaction, you encounter a serious personal conflict with the company’s CEO. As a result, pressures mount and your work life becomes miserable, and all your attempts to resolve the issue fail.

The situation is extremely difficult—but it is reality, and you must deal with it. Think through the options available to you:

- You could remain in the company, enduring the heavy psychological pressure, while gaining as much professional experience as possible. In this case, you would accelerate your plans to study for an MBA abroad and postpone the CFA to a later time.
- You could seek employment in another firm—perhaps even abroad—in the same field, and continue along the career path you had originally planned.

Meanwhile, as you are searching for another position, you are offered an excellent opportunity in **management and financial consulting** at a prestigious global consultancy. This position could, in the long run, pave the way for establishing your own business in management and financial consulting.

At this point, you must pause and reassess your long-term aspirations:

Do you wish to focus exclusively on building your own investment firm in the financial sector, or are you open to pursuing management and financial consulting—or perhaps another professional path altogether, depending on what opportunities present themselves?

You need a degree of **flexibility** to adapt to this new reality and make the right decision.

Build Your Portfolio of Work

From this discussion, it becomes clear that in order to overcome economic challenges (at the individual level), we must earnestly strive to expand our **portfolio of work**. This refers to the range of tasks we perform and the services we offer—whether to individuals or institutions—with the aim of generating income.

There are many types of work that can broaden your financial base, regardless of the sector in which you are currently employed. These include:

1. Employment

Whether full-time on a temporary or permanent basis, or part-time; whether face-to-face or through an online virtual platform. This is the traditional form of work familiar to everyone.

2. Freelance Work in the Gig Economy

This was discussed in detail in the chapter on the *Gig Economy*.

3. Training

Once you have reached a solid level of professional mastery in a field—such as accounting, insurance, human resources, management, or others—you can offer services in your area of expertise as a **part-time freelance trainer**, provided that you possess the necessary training skills.

To deliver effective training services in any field, you generally need three components:

- **Professional Knowledge**

The strongest guarantee of this is obtaining a professional certification from a well-recognized international institution. For instance, to demonstrate professional competence for training in accounting or finance, it is recommended to hold one of the major professional qualifications in accounting, such as **CPA, CA, CMA, or CIMA**.

- **Practical Professional Experience**

Practicing any profession for at least four to five years provides sufficient depth of experience and expertise to qualify you as a professional.

- **Training Skills**

Being a professional in a field is not enough to teach others—you must also possess training skills such as public speaking, facilitating discussions, active listening, and more. These can be acquired by attending a short “Train the Trainer” program lasting a few days.

Training sessions usually range from one to five days per course or assignment, and can be scheduled outside working hours if you are employed full-time, or during your free time.

To market your training services, you should contact institutes and training organizations directly—particularly reputable ones—and offer your services through them.

You can also market your training services by registering for membership in certain nonprofit professional associations dedicated to supporting trainers and promoting their services.

4. Consulting

The third type of work that can be added to your portfolio is providing **consulting services** as a part-time freelancer—whether professional or managerial consulting.

It is worth noting that **management consulting** is one of the few professions in the world that has been globally regulated and standardized in terms of practice and practitioner qualifications. This has been achieved by the **International Council of Management Consulting Institutes (ICMCI)**, which operates under the auspices of the United Nations and whose members are management consulting associations from countries around the globe.

Management consulting typically generates lucrative income for practitioners. However, it requires professional mastery, managerial expertise, and the possession of consulting service delivery skills.

To provide management consulting services in any profession, you need:

- **Professional and Managerial Knowledge**
 - The best guarantee of professional knowledge is to hold a certification from a well-recognized international professional institution.
 - For managerial knowledge, the best assurance is obtaining an **MBA** or a management diploma from the Chartered Management Institute (CMI, UK).
- **Professional and Executive Experience**
 - This consists of two types:
 1. **Professional practice experience**—preferably a minimum of four years.
 2. **Executive management experience in the field**—preferably at least three years.
 - Beyond the duration, the true value of experience lies in its depth, diversity, and how effectively you leverage it on both the professional and managerial levels.
- **Consulting Skills**
 - Delivering management consulting services requires specific skills that are periodically defined, reviewed, and updated by the ICMCI and its member institutes across 48 countries.

The only globally recognized professional credential that certifies a consultant's competence and adherence to international management consulting standards is the **CMC (Certified Management Consultant)** designation. This credential has been adopted across all member countries of the ICMCI under the United Nations.

Consulting services can also be marketed through direct contact with management consulting firms or via specialized online platforms that promote consulting opportunities.

5. Starting Your Own Business

A store selling physical products can become a global enterprise through e-commerce, as we explained in the chapter on E-Commerce. The same applies to offering professional and service-based products, as discussed in the chapter on the Gig Economy.

In today's **knowledge era**, the most important factor in business success is not how much capital you own, but rather the **knowledge and expertise** you possess in your field, combined with your **managerial and leadership abilities**.

Practically speaking, the advancement of communication technologies, financial tools, banking systems, business registration regulations, and the general evolution of organizational culture all make it possible to establish small or individual enterprises at minimal cost.

I once met a foreign employee in a Middle Eastern country who was qualified in **website development**. He confided his desire to establish a private company in this field and asked for my advice in finding a trustworthy and well-off local citizen to partner with him by providing the required startup capital. This was necessary because local laws not only required capital but also mandated a local partner.

What obstacles did he face in establishing his company?

- **First:** Finding a local partner to share in both capital and profits—even though he alone would be responsible for ensuring the company's success and was, in reality, its "cash cow," not the local partner.
- **Second:** Bearing heavy, ongoing expenses—such as office rent, utility bills, and salaries—from day one, even though it could take months before he succeeded in marketing his services.
- **Third:** Market perception of the project as "local," regardless of the quality of his services. In many Eastern societies, there remains a bias against local enterprises, which would reduce the project's chances of success.

Given these factors, I advised him to radically change his approach in order to reduce the risks he was likely to face, especially since he had a large family to support. Instead of pursuing his original plan, I recommended that he:

- **Register the company in his own name alone** in a foreign country that does not require initial capital and offers easy, low-cost registration procedures. Many countries meet these criteria, including the United Kingdom. By registering in such a jurisdiction, not only would he save financial resources and simplify procedures, but his business would also carry a *global identity* in the eyes of clients in the Middle East and other developing regions.
- **Avoid unnecessary expenses** that could cripple him before he even started selling his services. He did not need to rent an office, buy furniture, hire a secretary, or work full-time prematurely.

To reduce these unnecessary expenses, he could take advantage of **virtual secretary services**, which provide highly professional and efficient support at a fraction of the cost.

- **Breaking Free from Local Culture and Reaching Global Markets**
In business, there are two primary pillars: **winning clients** and **servicing clients**.

When it comes to *winning clients*, our entrepreneur should avoid being confined to local marketing practices—such as direct personal outreach to potential clients. These methods demand full-time commitment, forcing him to quit his current job, exposing him to severe pressures and risks. Moreover, such approaches are often economically inefficient.

Instead, he should focus on building a **professional website** for his company to showcase his services. This would allow him to demonstrate his expertise in website development in a practical way while promoting his business.

He must ensure that every detail of his company and its website conveys professionalism—from the choice of fonts, sizes, and layouts, to the company's colors, logo, and email address.

Since he is a specialist in web development, it is expected that he also be adept at **online marketing tools** and social media platforms. He should leverage these channels to promote his services and position his company in the best possible way.

There are numerous smart marketing and promotional strategies that cannot all be listed here. Most of them, however, do not require full-time effort. This means our entrepreneur can implement them during his spare time while keeping his current job until he is ready for a full commitment.

As for the second pillar—*servicing clients*—to manage his project effectively, he must rely on **professional external resources** to perform specific tasks. This could involve using global freelancing platforms (as discussed earlier). His role should focus on supervision and ensuring quality according to client requirements. Without this dedication to oversight and quality, the project is bound to fail.

And there is no need for him to hire full-time or part-time professionals to carry out these tasks, as this would burden him with unnecessary costs, restrict the company's flexibility, and reduce its agility. Instead, he should search through **freelancing platforms** in the gig economy for professionals in website development and contract them to deliver the required assignments (as we discussed earlier in this book).

This type of business differs fundamentally from the previous types in two key ways:

- In earlier models, the activity was limited to selling your own services. Here, however, the business consists of **marketing the services of other professionals to clients**. As a result, there is virtually no limit to what you can sell—it may reach tens of millions. Profit potential depends on effectively managing the two pillars we mentioned earlier: *winning clients* and *servicing clients*.
- In the first three models, profit comes only from the direct revenue generated by selling your services. Here, in addition to direct income, you also gain from the **increasing valuation of your company**. The value of your company is typically calculated as a multiple of the average net profits achieved over the last three years, adjusted for the profession, industry, surrounding risks, and the company's strengths and stability. This valuation can translate into substantial financial benefit if you sell part of the company to an external investor.

The Relationship Between Career Development and the Portfolio of Work

In the past, individuals had to choose a single career or line of work. But in our time—and increasingly in the future—people are building **portfolios of work**, rather than relying solely on one fixed job. The range of opportunities will only expand further with coming economic transformations.

These categories of work are not mutually exclusive; in fact, they are interrelated. Success in one area often opens doors to success in others. The only potential conflicts between them arise from two constraints: **time** and **productive energy**—both finite resources that all forms of work compete for.

The interconnection between these activities lies in the fact that success in them depends fundamentally on your **career development** and the growth of your skills and capabilities. At the same time, practicing any of these activities directly contributes to enhancing your abilities. Put simply: your engagement in one strengthens your prospects in the others.

Thus, if your aim is to accelerate your chances of reaching a senior position in a particular industry, engaging in **training or management consulting** within that industry not only generates extra income, but also enhances your managerial and professional competencies. This, in turn, increases the likelihood of achieving your career goals more quickly—and improves your performance and achievements once you arrive there.

Chapter Eighteen – Questions

Question 1:

"There are many types of work through which one can increase financial income."

Mention four of them and explain each.

Question 2:

Providing management consulting services in any profession requires a set of skills and experiences. List and explain them.

Chapter Nineteen

Market Yourself

"Every professional is compelled to master three qualities in order to attract income: to be skillful in their craft, trustworthy in their work, and appealing to those who employ them."

— Imam Ja'far al-Sadiq (peace be upon him)

In today's highly competitive local and global labor markets, it has become essential for every job seeker—whether aiming for permanent, temporary, or freelance opportunities—to present themselves in an appealing and professional manner to hiring managers.

Below are some of the most important techniques you can use to **market yourself effectively**:

The Resume

A résumé is a document that presents your basic personal information, educational background, professional experience, and past achievements. It may also include optional sections such as hobbies.

Before we delve into the details of how to craft an effective résumé, let us first look at some **statistics** that establish the general rules you should follow when preparing one.

1. Key Statistics about Resumes

The job-search platform **Job Scan**, a leading source in the recruitment world, published a report that revealed the following: nearly **99% of Fortune-listed companies**—those representing the largest U.S. firms by total revenue—use what is known as an **Applicant Tracking System (ATS)**, or résumé-scanning system.

These **ATS systems** are used to filter résumés—sometimes numbering in the thousands—submitted for a single position. They are programmed to scan for résumés that contain specific **keywords** chosen by hiring managers in line with the targeted job role.

The software-focused platform **Finance Online** published an important report compiling key résumé statistics from leading job boards and labor market studies. The findings revealed that:

- Hiring managers at most global companies agreed that a résumé should not exceed **600 words** and should not be fewer than **475 words**.
- More than **77%** of the résumés reviewed did **not meet** this word-count standard.
- Over **17%** of recruiters ignored résumés longer than **two pages**.
- More than **one-quarter** of the recruiters surveyed spent **less than 30 seconds** reviewing a résumé.
- ATS systems filtered out **75%** of the résumés included in the study.
- **58%** of applicants with **professionally written résumés** secured jobs within **90 days** of submission.

2. Sections of a Resume

There are sections that are **indispensable** for any résumé. These include:

▪ Basic Information and Contact Details

This section comes at the very beginning of the résumé. It should include the applicant's **full name** and **place of residence** (there is no need to list the full street address—mentioning the city or region is sufficient), along with **contact information**.

Although this section seems straightforward, many applicants make mistakes here.

A report published by **Motley Fool** highlighted that **35% of hiring managers reject résumés** if the applicant lists an **unprofessional email address**.

Therefore, it is crucial to:

- Use a **professional email address**.
- Keep your contact details **up to date**.

This is especially important because applicants often use the same résumé to apply for multiple positions over extended periods of time. Always double-check your **phone number** and **email address** to ensure that recruiters can reach you.

▪ **Professional Experience**

This section is of **paramount importance**, especially when applying for positions that require significant prior experience. There are several ways to present employment history, but the best practice is to list it in **reverse chronological order**—from the most recent to the oldest.

A recommended structure for this section is as follows:

1. **Job Title** you held.
2. **Dates of Employment** – start and end.
3. **Name of the Company or Organization** where you worked.
4. **Achievements**, presented in concise bullet points.

▪ **Educational Qualifications**

This section carries particular weight if the applicant has **little or no professional experience** in the field they are applying for. There are typically two scenarios here:

- The applicant is seeking to **change careers entirely** and lacks experience in the new path.
- The applicant is a **recent graduate**.

Educational background can significantly strengthen a résumé if the applicant graduated from a **prestigious school or university**. Conversely, if the institutions are less well-regarded, this section may hold less value—or even become a drawback.

▪ **Personal and Practical Skills**

- **Personal skills** refer to the individual traits and qualities an applicant brings to a new workplace. Commonly cited examples in professional résumés include:
 - Creative and critical thinking.
 - Ability to work within a team.
 - Punctuality.
 - Strong time management.
 - Effective communication with colleagues.
- **Practical skills**, on the other hand, cover technical abilities and proficiencies that add substantial value to the workplace. These vary depending on the role but often include **software tools and technologies** that enable the applicant to perform their job in a more modern and effective manner.

▪ Languages and Additional Certifications

This section is of **critical importance** for many positions, especially in international companies. It is essential for the applicant to have proficiency in at least one **global language** that enables smooth and effective communication with team members.

In addition to languages, applicants can list any **relevant certifications** they have obtained from abroad that are directly related to the targeted field. Naturally, the type of certifications will vary depending on the specific job.

3. Final Tips for Writing a Resume

After covering the résumé sections in detail, here are some final tips to ensure the best possible results when submitting your résumé:

- **Do not send the exact same résumé to multiple companies without modification.** Tailor it to each job application—especially the job title you are applying for.
- **Read the job description carefully before applying.** As mentioned earlier, many companies use résumé-scanning software (ATS) before human recruiters even see your résumé. These systems are programmed with **keywords** chosen by recruiters, which are typically drawn from the job description itself. Be sure to incorporate these keywords before submitting your résumé.
- **Use only one font style and no more than two colors** in writing and designing your résumé.

Your LinkedIn Profile

LinkedIn is an American platform that was conceptualized in 2002 and officially launched in 2003. In 2016, it was acquired by **Microsoft**.

The platform has published key statistics highlighting its prominent status in today's labor markets and the world of recruitment: there are more than **55 million companies** listed on LinkedIn from across the globe, and it is used by over **830 million users** in more than **200 countries** worldwide.

If you turn to Facebook or Twitter when you want to share a personal or family event with friends and acquaintances, then **LinkedIn is the platform you should visit when seeking a job**. It is the place to connect with global and international companies, or to build a strong professional résumé that helps recruiters find and evaluate your profile.

For this reason, **maintaining your LinkedIn profile is essential**, as recruiters review it—even if you do not attach it with your résumé.

The Key Question:

How can you craft a **standout LinkedIn profile** that helps you secure the job you are aiming for?

LinkedIn itself has published a set of valuable tips for creating profiles that attract recruiters. Among the most important are:

1. Pay attention to your profile summary.

Known as the "About" section, this is the first part of your LinkedIn account that recruiters see. LinkedIn strongly recommends focusing on this section, which is relatively short (not exceeding **2,000 characters**), because it is the first impression recruiters get when they visit your profile. Ideally, it should leave them with a **positive and memorable impression**.

2. Present Your Achievements Powerfully

Many people struggle to articulate their accomplishments in a way that grabs the attention of recruiters. The best method is to **begin each statement with an action verb** and include **quantifiable data (numbers and measurable results)** that clearly demonstrate your contribution and impact within the company.

3. Use Multimedia

LinkedIn recommends enhancing your profile with **multimedia elements**—such as links to articles, images, or videos—that showcase the important role you play in your current position.

Market Yourself on YouTube and TikTok!

It may come as a surprise to some, but **YouTube and TikTok are powerful tools** for individuals seeking to market their skills online.

If you have the means to set up a room or a dedicated corner in your home and purchase basic recording equipment—such as proper lighting, a microphone, and a camera—it is highly recommended to create a **YouTube channel**. YouTube prioritizes the **quality of the content** itself, which greatly increases your ability to reach a wide segment of your target audience.

If you cannot afford such equipment, you can start right away with **TikTok**. The platform is less focused on production quality and instead emphasizes **short, concise videos**.

Of course, it is strongly advised to **read the guidelines** on how to market your content effectively on both platforms before launching your channel, so that you can achieve positive results within a reasonable period.

Naturally, the content you publish on your channel should be closely tied to your **field of expertise**. For example, if you are a professional photographer, focus on creating engaging and innovative ideas in the field of photography.

Launching channels on social media—or on YouTube and TikTok—brings more than one benefit. The primary advantage, of course, is helping you **market yourself** and showcase your diverse skills to potential clients. On the other hand, as your channel (or channels) grow, you may gain broad visibility on these platforms, eventually turning them into a source of **additional income—or even your primary income**.

In closing this chapter, we hope our readers will be able to present themselves in the best possible way. We urge you to **keep trying and never give up**. The highly competitive job market we face today undoubtedly makes employment a challenge, but **nothing is impossible for those who persevere**.

Chapter Twenty

Balance Your Work and Your Life

"O Allah, do not make this world our greatest concern, nor the extent of our knowledge."

— Prophet Muhammad (peace be upon him)

I once heard a piece of wisdom from an elderly man whose head was crowned with gray hair. It struck me as both inspiring and sobering at the same time. He shared it with a man completely absorbed in his work, offering him the distilled essence of his life experience:

"There are three things each of us needs in order to truly enjoy life: **health, money, and time.**

In youth, you have time, for you are less burdened with responsibilities, and you have health and strength—but you lack the money needed to fully enjoy life.

As you grow older and enter the world of work and business, you begin to accumulate wealth to secure a better future for yourself and your family. At this stage, you have money and health and strength—but no time to enjoy or relax with your family, for you are consumed by work and forced to sacrifice much in the name of *securing the future*.

Finally, when you become elderly, you may have amassed wealth and once again have time—but you no longer have the health and strength to enjoy life. By then, you are often left alone, for you have trained your spouse, children, and friends to live their lives without you."

His conclusion was simple, yet profound:

"A modest income enjoyed in your youth—shared with your spouse and children, and accepted with contentment—is far better than millions accumulated only when you are old."

In today's hyper-competitive capitalist system, there is hardly any room left to catch our breath. Each of us is expected to continually develop ourselves, and this places us under pressures that many struggle to endure.

A report published by the **New England Journal of Medicine** revealed that today's youth are living lives of lower health quality, and that their life expectancy may even decline compared to the generation before them.

The study attributed this decline to the absence of balanced health routines, coupled with the heavy strain of work—specifically, the long hours spent away from family, home, and personal hobbies. In fact, **94% of professional service employees** in the United States work more than **50 hours a week**.

Why are so many hours consumed simply to earn a living?

- **First:** Because there is no such thing as a non-greedy institution. Organizations are designed to seek ever-greater productivity—whether to generate more wealth or to fulfill the goals they have set for themselves. This is not necessarily because they are "bad," but because such values are embedded in their nature, their mission, and their culture. As a result, wealthy owners of these corporations often work long hours themselves and instill that same ethos into their institutions and employees.

A **CNBC report** captured this culture by interviewing several wealthy individuals about their daily routines:

- **Grant Cardone**, whose wealth exceeds **\$600 million**, explained that while the vast majority of workers stick to the traditional 9-to-5 routine, he works **95 hours a week**. He remarked: *"If you want to become a millionaire, you have to stop working eight hours a day and start working 95 hours a week."*

For Cardone, working harder than most of your competitors dramatically increases your chances of becoming rich. In practice, this model translates to **14-hour workdays**.

- **Gary Vaynerchuk**, CEO and founder of VaynerMedia, with an estimated net worth of **\$200 million**, argued that one must work at least **18 hours a day** if they want to eventually become a millionaire. He especially stressed that for startups in their first year, working less than 18 hours daily is not an option if success is to be achieved.
- Finally, American millionaire **Daymond John**, whose net worth is around **\$350 million**, insisted that the secret to success lies in relentless hard work: *“Wake up before everyone else, and go to bed after everyone else.”*
- **Second: Because We Have Grown Accustomed to It**

Our culture, daily lifestyle, values, and fears all compel us to throw ourselves into relentless work—whether to please our employers, to earn more money, or for countless other reasons. At times, we do it with no clear reason at all, simply because it has become ingrained in us. Deep down, we carry the belief that anyone who does not work this way is lazy, unreliable, and unworthy—and we distance ourselves from such labels at all costs.

When, in a rare moment of clarity, someone tries to rescue themselves from this treadmill, they often find they are shackled by **the constraints of the social system** and the expectations we ourselves have helped create. Worse still, they are chained by **illusions, false convictions, and distorted mental maps** deeply embedded in their hearts and minds.

There are phantom fears and imagined needs that drive us to obsess over building wealth—even when we cannot truly enjoy it. For many, what matters most is not the experience of life itself, but the **balance in their bank account**.

Imitation, vanity, and social display play a role. So too does the fear of fate and life’s unpredictable turns, as if by accumulating wealth we could somehow shield ourselves from the decree of God.

A recent study on millennials revealed that more than **80% of young people** listed becoming wealthy as their primary life goal. Yet a **Harvard study** found that money only contributes to happiness to the extent that it covers **basic needs**; beyond a certain threshold, additional wealth does not generate additional happiness.

We also pursue wealth out of fear. Research suggests that **80% of our daily thoughts are negative, 95% are repetitive, and 97% of our fears are unfounded**, born of a pessimistic outlook on life. As a result, much of our behavior is driven by these fears rather than by truth.

The Qur’an captures this dynamic perfectly:

“Say: If you possessed the treasures of my Lord’s mercy, you would withhold them for fear of spending.” (Al-Isrā’ 17:100)

And God reminds us that fear of poverty is but an illusion planted by Satan:

“Satan threatens you with poverty and commands you to immorality, while Allah promises you forgiveness and bounty from Him. And Allah is all-Encompassing and All-Knowing.” (Al-Baqarah 2:268)

Do Longer Working Hours Actually Increase Productivity?

The **BBC** published a comprehensive report compiling several studies on this very issue, providing detailed answers to pressing questions—chief among them: *Does working longer hours truly improve productivity?*

A **2014 Stanford University study** revealed that workers’ productivity drops sharply after exceeding **50 hours per week**. Similar studies indicated that productivity begins to decline after **35 hours per week**, while others suggested that the **optimal level of productivity** occurs at about **six hours per day**.

In simple terms, longer working hours do not necessarily translate into greater productivity. On the contrary, a **2015 study** estimated that employees waste an average of **2.5 hours per day** on non-work-related activities. This means that from a standard **8-hour workday**, companies effectively gain only about **6 productive hours at best**.

But has any of these theories been tested in real-world scenarios? **Yes.**

One of the most significant experiments was conducted in **Iceland between 2015 and 2019**, involving more than **2,500 public-sector employees**. Their working hours were reduced from **40 per week** to **35 or 36 at most**.

The results strongly supported previous theoretical studies: most supervisors reported either **stability or an increase in productivity**, while accounting department managers specifically noted that the number of invoices reviewed rose by **6.5%** compared to the period before the reduction in hours.

The study attributed these outcomes to the fact that **shorter working hours made employees happier**, gave them better opportunities to care for their health, and this in turn had a **positive impact on their productivity**.

Jim Stanford, the renowned economist and director of the Centre for the Future of Work in Australia, stated:

“Work–life balance benefits everyone. When employees feel they are getting enough sleep, can spend extra hours with their families, and dedicate time to their personal interests, they will perform better—and their productivity will certainly increase.”

In addition, a group of Swedish researchers published a 2017 study showing that when nurses’ working hours were reduced from **40 hours per week** to **35**, the number of sick leaves they requested significantly declined. This, in turn, lowered the labor costs hospitals had previously been burdened with.

Why Is Work–Life Balance Important?

And what are the risks of its absence?

Failing to maintain a healthy balance between work and life has **devastating consequences** for individuals, families, and societies. The alarming rise in **mental and psychological illnesses**, depression, the drastic decline in employee engagement, family disintegration, high divorce rates, reluctance to build families, and countless other social ills—all of these are the inevitable results of a life out of balance.

This is why God Almighty affirms that the entire universe is built upon **balance and its laws**:

“And the heaven He raised, and He imposed the balance, so that you would not transgress within the balance. And establish weight in justice and do not make deficient the balance.” (Ar-Rahman 55:7–9)

Stephen R. Covey explains this truth beautifully in his book *The 8th Habit*:

“There is one simple, overarching reason why so many of us are dissatisfied with our work, why most organizations fail to tap into the talent, genius, and creativity of their people, and why such organizations rarely achieve greatness or lasting success: they operate from an incomplete mental model of human nature. The essential truth is that human beings are not things to be controlled or driven, but four-dimensional beings made up of body, mind, heart, and spirit.”

The American psychologist and sociologist **Professor Barry Schwartz** strongly disagreed with Adam Smith—the founding father of economics—who assumed that human beings are inherently lazy and that the only way to make them work is by paying them. Schwartz argued that this assumption is simply **false**.

Neglecting the four dimensions of human existence, and failing to maintain balance among them, deprives us of inner peace and happiness. It leads instead to disease, destruction, fragmentation, and loss, cutting us off from our own true selves.

As we noted back in **Chapter Two**, the key to inner peace and genuine happiness lies in walking the path of **authentic selfhood** by satisfying the needs of all four dimensions of our being in harmony:

- **The body**, with its instincts and desires.
- **The mind**, with its capacity for reflection, knowledge, and learning.
- **The heart**, with its emotions and affections.

- **The spirit**, with its innate connection to the divine embedded deep within.

We explored some of these dimensions in greater depth in **Chapter Five**.

How Can I Balance Work and Life?

In reality, this is not the most accurate question. The better question is:

How do I balance the four dimensions of my life—body, mind, heart, and spirit—so that I may enjoy peace and happiness?

The answer lies in a series of **internal and external actions** that allow you to take charge of your own life and direct it as you wish.

1. Free Yourself from the Grip of Money-Centered Culture

To achieve balance, you must first break free from the culture that makes **money** the central axis of life and its decisions.

- **Extravagance and Wastefulness**

Take this as a universal rule: do not be miserly and tight-fisted, and do not be extravagant and wasteful. The virtue lies in the **middle path**, as the Qur'an reminds us:

“And those who, when they spend, are neither extravagant nor miserly, but hold a medium way between the two.” (Al-Furqan 25:67)

Be economical but not stingy. Spend from what you have—not more than what you have. In fact, try to spend slightly less than what you have, so that you may save something for life's unexpected turns, and so that you do not grow accustomed to indulgence. As the Qur'an cautions:

“Do not make your hand tied to your neck, nor extend it completely, lest you sit down blamed and insolvent.” (Al-Isrā' 17:29)

Sadly, our modern economic systems strongly promote a culture of **luxury and excess** under dazzling labels such as “lifestyle,” “VIP,” and so forth—designed to maximize sales and corporate profits. You must therefore remain vigilant against these illusions and marketing slogans, which are deliberately crafted to cloud your judgment and distort your economic behavior.

Monitor yourself daily, and strive to live with moderation.

- **Anxiety and the Fear of Poverty**

The fear of poverty, need, deprivation, the uncertainties of the future, and the challenge of securing income in old age or retirement—these are **real and legitimate concerns**. We must deal with them realistically, not by ignoring them. For this reason, we are called to seek sustenance through sound effort, as the Qur'an instructs:

“It is He who made the earth manageable for you, so walk in its paths and eat from His provision.” (Al-Mulk 67:15)

The problem arises, however, when fear of poverty **takes hold irrationally** and grows into something closer to obsession, as we explained earlier in this chapter. When this fear dominates, it destabilizes our behavior, driving us toward **miserliness and hoarding**, corroding our family and social relationships, and undermining the other essential dimensions of our lives. Our existence becomes reduced to a single obsession: earning money and multiplying our bank balances.

The Qur'an exposes this very delusion:

“Satan threatens you with poverty and commands you to immorality, while Allah promises you forgiveness and bounty from Him. And Allah is all-Encompassing, All-Knowing.” (Al-Baqarah 2:268)

- **Boasting and Imitation**

Many people are neither naturally extravagant nor paralyzed by the fear of poverty. Instead, they fall prey to **imitation and vanity**—an affliction no less destructive than the first two, and one that leads to the very same outcome.

As the Qur'an reminds us:

“Know that the life of this world is but play and amusement, adornment and boasting among you, and competition in wealth and children—like the example of rain whose [resulting] plant growth pleases the farmers; then it withers and you see it turn yellow; then it becomes debris. And in the Hereafter is severe punishment, and [also] forgiveness from Allah and approval. And what is the worldly life except the enjoyment of delusion?” (Al-Ḥadīd 57:20)

Wearing expensive designer brands, indulging in lavish displays at weddings and funerals, traveling extravagantly, building opulent homes, and purchasing luxury cars—these are behaviors that many pursue, sometimes even beyond their financial means, in order to attract attention, gain recognition, or show that they are not materially “less” than others, if not superior to them.

Bit by bit, the cycle of **competition in vanity** intensifies, becoming a malignant disease that consumes entire societies. As the Qur'an warns:

“And fear a trial which will not strike those who have wronged among you exclusively. And know that Allah is severe in penalty.” (Al-Anfāl 8:25)

And the Prophet Muhammad (peace be upon him) said:

“Whoever sets a good example in Islam will have its reward and the reward of those who act upon it until the Day of Resurrection; and whoever sets a bad example will bear its burden and the burden of those who act upon it until the Day of Resurrection.”

Likewise, God declares:

“And when We intend to destroy a town, We command its affluent but they defiantly disobey therein; so the word comes into effect upon it, and We destroy it with [complete] destruction.” (Al-Isrā` 17:16)

At the root of this disease lies the habit of **judging ourselves through the eyes of others**—measuring our worth by their approval or envy. The cure is to strengthen our trust in God, anchor our decisions in reason and objective thought, and free ourselves from the chains of fear, vanity, desires, and illusions.

2. Do Not Borrow

Unless you are **absolutely compelled**, do not borrow money. As the proverb goes: *“Debt is worry by night and humiliation by day.”*

Do not take loans to build a house, buy a luxury car, start a business, or finance a vacation. For by doing so, you make yourself a **slave to debt** until it is repaid. You will be forced to do whatever it takes—working long hours, perhaps in degrading conditions—just to avoid imprisonment for default.

Never let the thrill of borrowing or the polished marketing language of financial institutions blind you to the stark truth: by taking on debt, you are **voluntarily walking into a humiliating prison**. You become chained to your obligations for many long years—sometimes even when you cannot afford a simple meal.

No matter how pleasurable the acquisition of a new house, a luxury car, or other possessions may seem, it is **never worth the exhaustion, fear, and risks** you subject yourself to for the sake of that fleeting thrill.

Be brave and strong for your own sake. Do not surrender your freedom. Do not yield to the pressures of a spouse, children, family, society, or anyone else—no matter how great those pressures may be—by chaining yourself to debts you do not truly need. Such debts are born of false desires and artificial demands manufactured by the illusions of the affluent and the misguided in our societies. Remember: no one but you will bear the full weight of the pain, anxiety, and exhaustion that result from the prison you willingly lock yourself into.

Resist desires, temptations, and social pressures so you do not lose your **freedom and your passion for life**. These are your most precious possessions, and life without them becomes nothing short of a living hell.

When you are free from financial obligations or bank loans, you can manage your life at minimal cost, adjusting naturally to the constant changes in the business environment and in your personal circumstances. Even if you suffer the hardships of a modest, frugal life, you will never face imprisonment—you will remain dignified and honorable.

But if you burden yourself with bank loans and financial commitments, then—beyond the constant humiliation, fear, and anxiety that will never leave you—you expose yourself to the possibility of imprisonment for nonpayment, or to harsh legal action taken against you.

Third: Free Yourself from the Traditional Job

By its very nature, a job is nothing more than *slavery with wages*. In 1907, the renowned Egyptian writer **‘Abbās Maḥmūd al-‘Aqqād** published a newspaper article titled *“Employment... the Slavery of the Twentieth Century”* shortly after resigning from his government position.

As human civilizations shifted from the agricultural era to the industrial one, the definition of the modern job in the capitalist world evolved. It came to mean *“allocating specific hours of one’s time to serve a company, institution, or individual in exchange for a set wage or benefit.”*

The gentle label of “employment” made people accept the notion of working under a master—not as “slaves,” but as “employees.” Yet, despite the difference in terminology, the underlying reality is almost the same. For this reason, the anthropologist **David Graeber** of the London School of Economics argued that the first labor jobs that appeared after the Industrial Revolution initially grew out of slave plantations. As he put it: *“We now rent ourselves out, whereas in the past, others bought and rented us out.”*

In one of his interviews, the distinguished American thinker **Noam Chomsky** highlighted the subtle distinction between slavery and wage labor, remarking: *“In the past, slaves were bought and sold. Today, human beings are rented. There isn’t a vast difference between selling yourself and renting yourself.”*

The problem, of course, is not with **toil, labor, and striving to earn a living**—these are the essence of human life. The real problem lies in the **loss of freedom and passion**, the absence of meaning and purpose in work, and the drudgery of environments riddled with politics, manipulation, and hidden agendas—where people function as mere machines in exchange for money. All this strips us of our humanity and prevents us from achieving true balance among the four dimensions that make up our being.

We were created on this earth to strive, to labor, and to persevere. As the Qur’an says:

“It is He who made the earth manageable for you, so walk upon its paths and eat of His provision.” (Al-Mulk, 15).

There are many other Qur’anic verses that affirm this truth. Yet, work is not meant for money alone; it is also for **self-development, the realization of our humanity, and the pursuit of balance among the four dimensions of our being**, as explained earlier in the chapter on the *Motives for Work*. In this context, Imam al-Ṣādiq (‘a) said: *“Whoever abandons trade, two-thirds of his intellect departs.”*

To achieve such balance, we must—alongside earning money in moderation, enough to meet our daily needs and provide a margin beyond them without waste or extravagance—engage in work that **ignites our passion** and brings us comfort, so long as it is productive and beneficial both to ourselves and to others.

This work need not always take the form of a job or profession. It may be **social work**, such as maintaining kinship ties or nurturing friendships; it may be **volunteer service**, individually or with others, for the benefit of society and humanity; it may take the form of **study, research, political or religious engagement**, or other meaningful pursuits.

Amidst all these endeavors, and between them, ensure you reserve time for yourself: time to withdraw into solitude with God, to worship and commune with Him, and time to experience joy so that your balance and inner stability remain intact. As Imam Mūsā al-Kāzīm (‘a) advised:

“Strive to divide your time into four parts: one for communion with God, one for earning a livelihood, one for the company of trustworthy friends who point out your faults and are sincere to you inwardly, and one in which you enjoy yourself in what is not forbidden. With this last part, you are strengthened for the other three.”

What Are the Alternatives to the Traditional Job?

They are countless—especially in our present era and in the years to come. Earlier chapters have already explored some of these alternatives, all of which fall under the broad concept of *work* so long as you remain independent in your decisions, your will, and your thinking.

Among such alternatives are: offering coaching, consulting, or training services; freelancing in the digital space; e-commerce; managing your own traditional shop; driving a taxi; cultivating your own land; or any other endeavor that keeps you from selling your will, your mind, and your very self during the prime of your life to one or more employers who dictate your choices, control your thinking, and drain your spirit.

As Imam ‘Alī (‘a) counseled:

“Engage in trade, for it will spare you from dependence on what is in other people’s hands. God Almighty loves the trustworthy worker, while the one who is cheated is neither praised nor rewarded.”

What Should I Do?

If you want to enjoy more time for meaningful pursuits, practical hobbies, and the freedom to shape and manage your life as you wish, you must take two key steps:

- **The First Step:**

Find a profession that ignites your passion, benefits both you and others, and provides you with ample income—without requiring you to be a permanent employee under someone who dictates your life according to their desires.

This profession will, of course, differ from person to person, depending on one’s inclinations, abilities, and circumstances. Yet it is certain that this age offers *hundreds of excellent options*, along with the possibility to train for them and master them—even if they lie far from your academic background or prior work experience, as we discussed in earlier chapters of this book.

The Second Step:

During the early stages of your professional journey—whether in school or at university—strive to acquire the experience and qualifications that will make you a true professional in your field. This will elevate your market value and increase the worth of each working hour you invest.

With seriousness and sound planning, it is entirely possible that the service you provide online could reach a value of around **one hundred dollars per hour**—all before you even turn thirty.

This means that working roughly **ten hours a week** could be enough to secure a respectable and dignified livelihood. The rest of your time—many times over—would then remain free for you to enjoy life in meaningful ways, to benefit yourself and others, and to shape and direct your life exactly as you wish.

Fourth: Manage Your Life with Wisdom and Resolve

There are countless books, articles, and videos that discuss how to manage life with balance and wisdom. Here, we will only highlight the most essential points relevant to our discussion:

- **Understand Yourself and Plan Strategically:**

Take into account your personality, inclinations, abilities, and circumstances. Recognize that no plan is permanent; rather, you must continually update and refine it—perhaps every few months—in response to changes in your personality,

moods, and way of thinking, as well as to external changes in your family, society, workplace, or even the world at large. Let this practice become a lifelong habit.

- **Set Your Priorities and Goals:**

Align them with your broader life strategy and professional path. Strive to adhere to them as much as possible while maintaining flexibility, as previously detailed in this book.

- **Be Gentle with Yourself:**

Know your capacities and limits, and do not push yourself beyond them. The Prophet Muhammad (peace be upon him) once said:

“The one who overburdens himself—like a rider who exhausts his mount—will neither preserve his steed nor reach his destination.”

- **Create Boundaries Between Your Time Segments:**

It is acceptable—even beneficial—to multitask across smaller matters. However, when it comes to the main pillars of your life, be deliberate in keeping them distinct. Without boundaries, balance will collapse. For instance, when you are with your family or children, or in a place of worship, turn off your phone. Do not allow work or outside distractions to intrude on those sacred moments, or your thoughts and emotions will wander away from what truly matters.

- **Learn to Say No—with Wisdom and Grace:**

In a fast-paced world filled with countless interactions—whether at the market, workplace, mosque, community, or even within your family—you will encounter many people driven only by their own interests, often at your expense. They may pressure you into tasks that do not suit you, that you do not wish to do, or that may harm you. Too often, under pressure, we yield and act against our own well-being. You must learn the art of refusal—not with hostility, but with wisdom, firmness, and kindness.

I am not suggesting that you should refuse every request. If you are capable of doing what is asked of you, and it does not involve wrongdoing, and it serves others, then by all means—do it. There is profound beauty in serving people. But never let it come at the expense of the priorities and goals you have set for yourself, nor at the cost of your values and principles. And never respond out of weakness or submission. Instead, respond from a position of strength—aware, deliberate, and fully in control of your will. When you say yes, let it be a conscious and empowered choice.

- **Experiment with New Things Regularly:**

Do not allow monotony and boredom to tear at the fabric of your life. If you can, travel to a new country every year. Engage in different activities from time to time. Try new cuisines every so often. The point is simple: never let dullness or routine seep into your soul.

You Will Read in This Book

The aim of this book is to empower you to achieve success in your professional life, while also enabling you to guide those around you toward realizing their own career aspirations—all without losing the essential balance in life. The career path, as presented here, is not meant to become a burden that brings misery and distress, but rather a vital means—among others—for attaining fulfillment, inner security, peace of mind, and true happiness.

The book is structured into four major sections that together form the framework of **strategic management practices**—a methodology designed to ensure success in one’s professional journey.

The first section, “**Manage Yourself**”, spanning six chapters (from Chapter Two to Chapter Seven), focuses on analyzing the *inner environment of the self*—with all its dimensions and qualities—closely tied to growth and professional success. This section equips you to manage yourself effectively as you advance along your career path.

- **Chapter Two, *What Is Your Life’s Purpose?***, explores how a human being can attain happiness, serenity, and inner strength, regarded here as innate aspirations planted within every soul.

- **Chapter Three**, *How Is the Self Shaped?*, guides you in mastering, reshaping, and refining your traits, abilities, and innate faculties in ways that foster growth.
- **Chapter Four**, *Protect Yourself from Yourself*, investigates why people fall prey to psychological ailments such as depression and anxiety—and more importantly, how to shield yourself from them in order to preserve your happiness and tranquility.
- **Chapter Five**, *Why Do We Work?*, we explore the innate human needs that drive us to labor and exert effort—needs that one seeks to fulfill through a professional life, thereby attaining stability and peace of mind.
- **Chapter Six**, *Knowing the Self*, highlights the importance of self-knowledge, showing both its methods and its role in guiding individuals to achieve success with less effort and greater efficiency.
- **Chapter Seven**, *Humility and Self-Confidence*, addresses the delicate balance between recognizing one’s talents and strengths—especially for those who excel—and maintaining genuine humility. It explains how to combine both without falling into vanity, arrogance, or the inflation of the ego.

The **second section of the book**, *Manage Your Work Environment*, turns outward, toward the external landscape of work. Here we analyze both present and future professional environments, map their terrain, and uncover the opportunities, threats, and risks they hold—equipping ourselves to manage our careers with maturity and professional mastery. This section comprises **six chapters (Chapters Eight through Thirteen)**.

- **Chapter Eight**, *An Overview of the Job Market*, we examine the distinctive features of today’s labor market compared with the recent past. Within this discussion we ask: *Where lies the true wealth of nations?* We uncover the strength of small enterprises, outline the contours of the global economic landscape, and probe the persistent dilemmas facing modern job markets.
- **Chapter Nine**, *Skills of the Future*, surveys the shifting demands in skills that the job market will require in the near term, and provides a concise look at the competencies of tomorrow.
- **Chapter Ten**, *E-Learning*, we explore how electronic education can serve as a powerful tool for developing essential abilities and skills, offering a brief review of the most important online learning platforms.
- **Chapter Eleven**, *The Gig Economy*, casts light on one of the most significant positive shifts in global labor markets. It has opened extraordinary opportunities for people worldwide, yet it also carries serious risks if approached without foresight. In this chapter, we ask: *What is the gig economy?* We examine its impact on the global economy, highlight the most in-demand freelance roles, suggest the best entry-level opportunities, and distinguish between its effects on corporations, individuals, and small businesses.
- **Chapter Twelve**, *Passive Income*, explores the concept and categories of income streams that are not tied to continuous labor—forms of earning that rely on accumulated expertise and effort, but continue to generate revenue even in one’s absence. Such income provides a crucial degree of financial independence.
- **Chapter Thirteen**, *E-Commerce*, we delve into launching an online business—one of the most powerful engines now driving global markets.

The **third section of the book**, *Plan Your Career Path*, defines the strategic choices for life and professional growth, laying out how to craft a coherent long-term plan built upon the insights of the two preceding sections.

- **Chapter Fourteen**, *Plan Your Career Path*, we clarify what career planning means, why it is necessary, when it should take place, and we conclude with a professional development model.
- **Chapter Fifteen**, *Define Your Career Goal*, underscores the importance of setting a clear career objective, explains when and how this should be done, and outlines the key considerations that shape such goals.

- **Chapter Sixteen**, *Define Your Career Path*, we walk through a rigorous methodology for mapping one’s professional journey with efficiency and precision.
- **Chapter Seventeen**, *Models and Applications*, transforms the principles, concepts, and mechanisms discussed in the two preceding chapters into practice. Here, four general case models illustrate how to plan a career scientifically, professionally, and with a touch of realism.

The **fourth section of the book**, *Manage Your Growth*, comprises three chapters:

- **Chapter Eighteen**, *Manage Your Professional Growth*, explains how to put into action the strategic roadmap of development and how to confront the challenges that may obstruct its realization.
- **Chapter Nineteen**, *Market Yourself*, introduces the essential tools and techniques for presenting your abilities in a professional manner. It covers building an effective résumé, creating a polished LinkedIn profile, and briefly explores how platforms like YouTube and TikTok can be leveraged to showcase your knowledge and skills.
- **Chapter Twenty**, *Balance Your Work and Your Life*, we discuss how to cultivate equilibrium among the different dimensions of our lives—so that no single facet overwhelms the others, and so that our careers do not drag us, in their undertow, toward the brink.

Dear reader, I know it isn’t easy. But it is far harder to let your life slip through your fingers. People are constantly searching for ways to develop themselves so they can begin anew—with awareness that kindles their enthusiasm. And enthusiasm is the greatest catalyst for perseverance until goals are won.

Dear reader, I would love for you to share your experience with me so I can offer something better to readers in future editions. Please don’t hesitate to reach out by email at abbas.alhumaid@gmail.com or via WhatsApp at **+968 9538 5151**.