



# WHY do we do BUSINESS?

introducing  
PC MOB  
the  
PEOPLE-CENTERED  
MODEL of BUSINESS

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## What They Won't Teach You at Any Business School

**Money.** The singular curse of those aspiring to succeed in the world of business. The most hated-loved thing of all. Yet most business graduates and common people would say: we do business for money.

At the end of a semester that I taught on entrepreneurship, I was feeling both relieved and excited in the last class. As I saw it, the men and women of the class had learnt the essentials about business. I had taught them about vision, opportunities, the nuts & bolts of business, and I had taught them to do away with both the taboo and the fascination of money. I had taught them to “see” the flow of money in business – a trick that I learnt from a Memon businessman, and one that is a best-kept secret. I thought I had rounded it off well.

Was I wrong! In the last session, I quizzed, “Why do we do business?” I expected to hear back about vision, about changing the world,

about finding and creating opportunities, about making oneself and one's community richer. But to my horror, the class broke in a chorus: “For money!”

My heart sank. Didn't they know where the chasers of money end up? Weren't they listening closely to the secrets of the most successful men and women? Was that all about money?

And then my heart bounced back. There was still this last class to go. I turned to the whiteboard, and decided to put it all together, for them, and for the integrity of the education that I gave them. What follows is an epiphany that I had at that very moment, and one that has taken months of after-thought to develop into this shape. It is a model, still raw, that explains what occurred to me at that moment. It shows us why we do business. It tells us something that they won't teach you at most business schools.

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### The Works and the Words

This is the first draft of the paper – and a very rough version to be shared with a limited audience. More research and work on the PC MOB is under progress. Yes, I have used some stuff – photos etc. – for which I am seeking permission. The formal version of the paper will have unauthorized material replaced.

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## Business for Money?

Why do we do business? While there are individual reasons to start and operate a business – especially the entrepreneurial one – there are essentials to a business. Money, as is wrongly understood, is not the *reason* of business. It is the *dynamic* of a business.

Saying that business is for money is like saying that we live to be healthy. While we cannot live fully without health, and poor health can kill us, and we can always use better health – health is what *sustains* life. Health is not the *purpose* of life. Health helps one achieve the higher and the more personal goals that they have, whatever those might be. That is why an unproductive person with an athletic body is of no good use to themselves or their community. On the other hand, a person of average health with a solid contribution to life is their own and their community's friend. Surely, they can use more vigor. But fitness alone will not make them successful. And interestingly, those with a purpose will, in the longer-term, find

themselves more content and invigorated than those without one.

This is a serious insight. The best test of this theory is to take up real examples, and learn how the world's most *sustainably* successful companies and individuals became what they are. Invariably, you will find that their motivation was other than money. You may also note the term "sustainable." It is important, because there is sometimes a temporary success that can be based on false practices. It is ultimately not sustainable. And it must not deceive our perception.

So how do we look at business if not purely in terms of making money?

I propose the **People-Centered Model of Business** as an alternative way of looking at the world of business. In one line, let this be the mantra: *we do business for these people.*

That's the gist of this article in six words.

**PC MOB - The People-Centered Model of Business**



**FIGURE: THE PEOPLE-CENTERED MODEL OF BUSINESS (PC MOB)**  
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## Business = Busy-ness

Look closely at the diagram. This is a schema of a normal person's life. Each day, a person plays different "roles" which relate to any of the four "zones" of their life. Starting from the top (Spiritual Zone), these zones progress from the personal to the familial to the social to the universal (Eco-Political Zone). At any given day, an adult is wearing one of these many hats, and then some. Each day, that person needs *help* in performing these roles, because Man is a social animal and cannot survive in isolation.

Within a family, barter of services and sacrifices can be arranged, for this is human nature to love and favor the kin. A collaborative arrangement is made. But when a person steps out of the family and creates a social-economic contract (who will do what for whom on what terms), it begins to involve a common denominator, some medium of exchange that is understandable by all. That denominator is service in kind or *money*. This money-based transaction, when not done for service of the humanitarian kind, is called "business."

Business, then, is a part of this scheme. The word "business" is "busy-ness." Picture this diagram in movement. Where an ill person is being treated, a household manager is buying groceries, someone is getting info for profit, building homes, or spending on safety, travel, or learning – it is "the busy-ness of life." Since this movement requires a deep web of "helpers" who are paid in money, business is created. Business is thus a part of the society if it is based on the real needs and understanding of the society. Whoever was trying to sell refrigerators to Eskimos was a conman, and died unpopular. Does anyone remember his name?

## Roles, Concerns, Aspirations

Not everyone gets to play out all these roles, that too at once. Some of these roles are not even physically active. A finer approach would be to divide this schema into three layers:

1. Life-roles
2. Life-concerns
3. Life-aspirations

A "role" would be when a person plays an active part in their situation. A "concern" is their problem over which they currently have no individual power to act; it is an undesirable but necessary role that they cannot play. An "aspiration" is a higher or a desired role that a person cannot play at a given time because of natural or imposed limitations. All these elements are liable to change into one another depending on the situation. The generic term "role" is used to refer to all these scenarios.

## The Four Life Zones

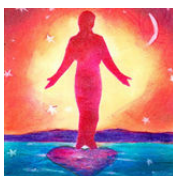
### 1. Spiritual (S) Zone

It is the area of a person's life that deals with their beliefs, ideologies, and worship. In the PC MOB, it is the primary zone. In Islamic philosophy, worship is *acting out one's part in the scheme of things*.<sup>1</sup> In that way, it is first a personal act, and ultimately a social/ecological one. Just as the Sun shines in itself, but serves the entire planetary system. Belief (or the lack of it) is the starting point of a person's being, and a belief system is what separates one culture from another.<sup>2</sup> Hence to understand a person and their culture, it is important to understand their belief and spiritual system.

Closely related to the faith system of a person are their heart, and their intellectual mind and free will. In a well-integrated personality, these will show a clear cohesion, and a person will act out in accordance to their beliefs. In people who have disintegrated beliefs, there will be frustration and anxiety; and in healthier cases, an aspiration to have a better belief.

The examiner of the spiritual zone must know that a belief can be true, false, completely wrong, or absent. It must be diagnosed critically as to what kind of belief the people have? Assuming or trying to create a hyper-real belief can be ill-received. Also, a businessperson cannot singularly assume the job of correcting a belief system. Marketers with a mission have to be careful. Mission and business will not generate profit – and an enterprise that attempts to do that must either be in the social sector, or prepare to face unreliable reception.

It is this zone that also determines the behavior of a person in the other dimensions of their life.



### 2. Personal-Familial (PF) Zone

Family is the basic unit of society – independent of whether it's a joint, nuclear, or dysfunctional family. Personal beliefs shape family dynamics and families shape the society. In Maslow's terms, the personal-familial zone is where a person seeks both emotional and physical security and stability.<sup>3</sup> This can determine the level of peace in the society. While a person can cope alone with many an issue, most people cannot retain the same determination when it comes to their parents, children, and other loved ones.

A person can also not be studied alone as forever an individual – which, I am watching with concern, is the growing trend pushed by the global "iSociety." A person will always remain a part of a family, even if it as comically dysfunctional as the one in *Malcolm in the Middle*. S/he is an individual in the context of that family. Products and services that deny seeing this are increasingly being rejected by conscious societies around the globe.

### 3. Socio-Economic (SE) Zone

A person interacts with the larger community for economic and social purposes. This is where a transaction occurs between personal-familial values of individuals and households as they begin to interact with one another. A shared vision that governs the social contracts is created out of those dynamics. These in turn determine society's collective behavior.

In this zone, a person rises above the self-development and family care needs to communicate with the society at large. Help is given and taken. A person is both an employer and an employee in the economic system. Information is traded; people earn, save and build; and money becomes a medium of exchange. Technology emerges to facilitate the speed and beauty of transactions between people and resources.<sup>4</sup>

Being in the third zone is also why money isn't exactly a primary need. In the earlier zones, a

family can be self-sufficient if it chooses, at the cost of being social (since they will neither have time nor exchange media to interact with society).

A person will choose their socio-economic behavior in line of how they have developed in the S and PF zone. Societies that do not have open information and communication, where transactions are not facilitated, and social contracts are not honored become unfair and “*zalim*” (transgressive) societies. They are marked by confusion, resentment and occasional violence. It must be noted that “chaos” and “creative destruction” are positive terms, though they are used carelessly. These are signs of a living society, not a troubled one.<sup>5</sup>

#### 4. Eco-Political (EP) Zone <sup>6</sup>

Finally, a balanced human progresses enough to participate in the larger multi-/universe – of law, politics, ecology, and world philosophy. Note the word “balanced.” It is used to describe a person who has experienced, learnt from, and evolved from the previous three zones. Without this, a balanced development is not possible, for it is against the principles of nature and creation.

Some groups try to short-cut the first three zones, and jump into the universal zone perhaps as a means to avoid their duties and fight for rights in the S, PF, and SE zones. That results in a perpetual futile conflict between these wishful idealists and the society which rightfully needs able persons.

In well-matured societies, this zone represents universal love, art, entertainment, travel, and discovery. Media is the child and the lifeblood of this zone – because media is the *media* between the real products and people who already exist. A media that exists in wishful societies leads to their corrosion by frustration.

Islamic philosophy places the institutions of charity, establishment of good and prevention of evil, collective *salaat*,<sup>7</sup> the judicial system, defense, foreign affairs, and jihad in this zone. It is because these are higher level societal needs that cannot be imposed on immature people.

### The Cyclic Relationship of the Four Life Zones

The Four Life Zones are not strictly separate. Some roles overlap boundaries, other can fit into other zones. The most interesting thing, however, it is that these zones are connected in a cycle, which I have called The Circle of Life. When each zone reinforces the other, it's a *progressive cycle*. When each zone leads to spillover ill effects in the next, it's a *vicious cycle*.

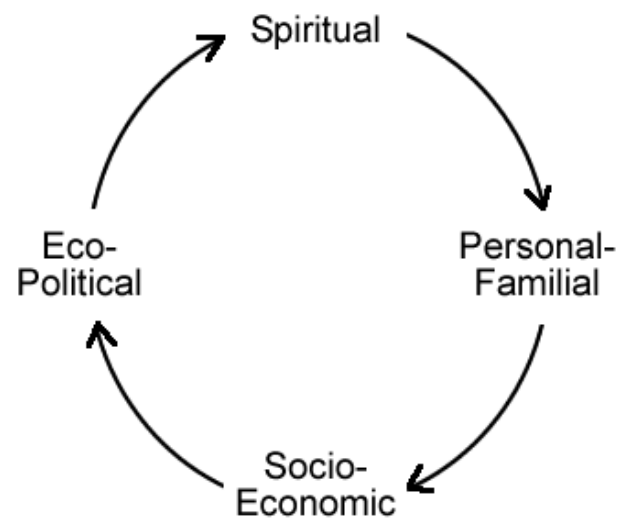


Figure: The Circle of Life -  
The Four Life Zones in a Cyclic Relationship  
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## Reading the PC MOB

### Expressions vs. Roles

Before using the PC MOB, it must be remembered that it only shows the roles, it does not show the expression of those roles. For examples, the spiritual zone will be quite different for people across cultures – and some groups of people will be more spiritual than others. Likewise, one nation can be more lawful than another; and laws of marriage and business will be diverse across various groups.

While the roles shown will broadly be the same for consumers across times and regions, the *expressions* of those roles will be quite different. A classic example is of the enactment of Shakespearean plays. Each director interprets the play in their own way. We have seen a gun-toting, car-smashing Romeo in a 20th century movie.

### Missing, Exaggerated, Underplayed Roles = Opportunities

It is the job of the one using this model to determine how these roles are being carried out by the people being studied. This exercise will actually lead to an exciting revelation: some roles will be **missing**, some **exaggerated**, and others **underplayed**. This is exactly where the problems/ opportunities for an entrepreneur and a marketer will lie.

The task of the entrepreneur is to create absent roles, facilitate existing ones, and in some cases abate or share the exaggerated ones. For instance if people are not traveling, which they must, the entrepreneur can look into providing that facility after carefully studying why people are (not) doing what they are (not) doing? Or, s/he can facilitate a person in need by offering emergency help services. If people are acting out as lenders amongst themselves (households acting as firms, thus playing an exaggerated role), the entrepreneur can create a lending institute or a bank.





## Characteristics of the PC MOB

### Questions, Not Answers

The model shown in this paper is a *template*. These roles are questions, not answers. The role of “Ill,” e.g., asks the studier: what ailments does this group of people suffer from? A clever person will know that poor people do not suffer from heart disease (often the result of overeating and laziness) as much as from infection (the product of filth). That person will set up a heart disease center in an urban setting, not a village.

### Realistic, Not Fictional

The PC MOB demands reality, not fiction, not desire, not hope. It is based on facts, which lead to insights. How will we know the answers to these questions? With research. With unstoppable curiosity and fact-finding. With determination to really know the people and envision their needs and solutions, not

impose some vision imported from the outer space.

### Empathetic

The PC MOB elicits empathy as a reader takes a realistic stock of the people being studied. It also gives a perspective to consumer study and consumer insight. It is humanistic, and socialistic – while accommodating the accepted capitalist theory. In that way, it bridges a gap between business and the pangs of conscience (sometimes prompted by activists).

### Accommodates Diversity

The PC MOB implies strongly that one consumer group’s life profile cannot be projected reasonably onto another’s unless they have great similarities in their four life zones – which is impossible owing to the variety of human nature and culture. Hence drawing up a PC MOB profile for each group of consumers will lead to rich insights about their lives, tastes, aspirations.

## PC MOB in Action

Being a picture of life with deep insights, the PC MOB can be put to a variety of uses, particularly strategic ones. I propose the following possible uses:

### 1. Consumer Insight/ Profiling/ Consumer Behavior

The People-Centered Model is elegant, and gives deep insights in to the nature of the people we do business with. Why do they demand certain things? What are their real needs and wants? What motivates them? Why do they accept and reject certain things? Why some businesses fail and others succeed? Do people really ever change? Why is one group of people different from another, even though they live in the same region? Why products must rigorously re-adapt themselves in certain regions because their success story is simply not replicating?

These and many other answers are clearly answered when an observer starts plotting the expressions onto the role.



### 2. New Business Creation – MOBilize!

Business is finding a gap and filling it. And the PC MOB shows a variety of roles that people need and want to play. By themselves, these roles are opportunities – because “busy-ness” is playing these roles, and helping others to fulfill their needs. In some societies such as that of Pakistan, some of the needs of life are not being fulfilled because either the society has not progressed, or there is no facilitation of those needs, such as the need for grassroots level legal services. Yet the need is there.

Even a simple meditative contemplation exercise on the diagram of this model will open doors of endless possibilities for the enterprising mind. Don't take my word. Try it out. Study the PC MOB, and write down on a paper the possible products and services that you can think of. Where do people need help? Compare your list with a friend's. Use this as a creativity exercise in your organization. MOBilize the model!

### 3. Trend-Reading

Trend-reading is the interesting field that is catching on these days, thanks to the information management technology which allows fast data capture, analysis, and distribution. Trend-reading and trend analysis are “vision” by a trendier name. Plotting likely changes in these four zones for a group of people will lead to the creation of a “vision.” This vision can be based on research, or the “gut feel” of an entrepreneur.

However, I want to stress that there is no such thing as applying a vision from outer space to a group of people – because at the core of their hearts, they will never accept it, whether they know it or not. A vision has to be within the model, no matter how drastic. It has to, at the very least, take account of the nature of humans and the environment the group being studied is living in.

The differential between a future profile and a present profile is an opportunity.

### **Future - Present = Opportunity Gap**

Put another way, the future is present plus what we do with it. It can be none other.

### **Future = Present + Changes We Make**

Cleverly plotting the changes onto the present picture will lead to a vision for the future. The changes can be within or beyond our control. “Change” is determined by getting social intelligence, market analysis, and one's own passion – because an entrepreneur is an (internal) agent of change. That change must be *real* change, not artificial.

#### 4. Social-izing Business

No need for capitalist panic! “Social-izing business” is one of the most profound emerging global trends of the 21st century, and one that is here to stay. There is a “market for virtue.”<sup>8</sup> Businesses are pressed for accountability and ethics. Corporations around the world are under increasing pressure to contribute to the society that they are operating in and the ones they impact. They are calling green (eco-friendly) the new black (profitable).

Business is not a cancer. It is an integral part of the society, and a legitimate one at that too. The condition is that the business is *empathetic* to the society/societies it operates in and helps “busy-ness”. It must not act as an external agent of unnecessary change.

Change-making is a role reserved for politicians, social scientists, religious leader, lawmakers, and teachers *primarily*. A business entrepreneur only operates in the environment created by them and brings *secondary change*. Where the entrepreneur seems to be making a change is when s/he accepts the society as is, and does not create products and markets for a make-belief group that only exists in their fantasies. Nor can a business live in denial of the society and environment around it. Understanding this fine point will save many businesses a lot of heartache and headache.

The PC MOB makes it simpler to understand the fabric of the society. It also establishes the social context of the business so that unnecessary conflict is avoided. In fact, business becomes a pleasure. The Body Shop started out as a hippie business with strong activist strains. It only ran a single ad in all its life, and grew by word of mouth. Now sold to L’Oreal, Body Shop hopes to trade its ethical values up to Big Business.

#### 5. Understanding Creativity

What is creativity? This question baffles many minds, especially of the novice. Creativity, to some of the most sophisticated creative

people and observers, is not to create an artistic anomaly. *Creativity is seeing the connections that exist between things, and putting them together in newer but natural ways.*

The Original Creator Himself follows a discipline and an order. He designed different environments, and adapted people, fauna, and flora according to their environment. Humans took the cue. Do we know that phonetics of the languages of an area evolve from the *sounds* of that area? In Pakistan, Pushto from the mountains has hard rocky sounds. Punjabi from the open fields is spoken loud & clear. Seraiki from the deserts is sweet and whispery as the sand. Urdu is quiet and deliberate because it evolved in palaces and urban settings.

The great creative is one who accepts the natural order and the environment that they are in. Delusion and hallucination is not good creativity. Commercial creativity – i.e. advertising, etc. – is best when it understands its spiritual, social, political, legal, economic, environmental context, as shown in the PC MOB. This is also good marketing and the secret of the success of many an enterprise.

#### 6. Motivation!

Finally, a bigger picture not only creates purpose, it also gives motivation! You know exactly what you are doing and how is it making a contribution in the scheme of things. Businesses that derive themselves from (any version) of the people-centered approach and keep it as a guiding philosophy will find more reasons to live and grow and be loved.

In this age when people are asking the bigger questions in life, and I have myself witnessed many searching for meaning and purpose – the People-Centered Model of Business will bring a sense of integrity and meaning to one of the most important aspects of our lives: work. Entrepreneurs who follow this will not find themselves lonely at the top. People who work for corporations that practice this model sincerely will not see a discord between their work and the rest of their life.

## The Purpose of Business = Busy-ness for People

“The purpose of business is not to make money,” I told my class as I finished with the model. “Business is done to facilitate life, and here is the person that you are going to help. For money.” This is not some pseudo moral-socialist nonsense. It is the secret of being successful on a deep level.

This is creating business. And this is the role of business in society. Businesses that keep a reality check and empathize with their consumers succeed. Those that don't are in peril, especially when competition arrives on the scene.

A healthy-minded entrepreneur with good intentions understands that there are always genuine needs to be satisfied. What is simpler than giving the people what they really, really need and want? Who even needs abominations as “aggressive marketing campaigns” when people are running after them!?

The class sat in silence and then broke in deliberate applause. This lecture was ranked as the best one in the semester. To me as well to the students, it was the moment that we broke out of the box, and got real.

### LET'S TALK!

This paper is being shared with you for your **review** and remarks. Feel free to write back to me at [nextbyramla@gmail.com](mailto:nextbyramla@gmail.com). I love detailed comments, and listen to criticism.

If you have some/ similar **ideas**, let's talk. May be we can change the world together.

Use the PC MOB and tell me your story. I love entrepreneurs and other mad people. Appointments for **lectures and consultancy** on the subject are available, and can be made through writing to [nextbyramla@gmail.com](mailto:nextbyramla@gmail.com).

### CREDITS

Cover Art + Design: Ramla Akhtar  
Photography: Nabeel Shakeel Ahmed

### FOOTNOTES

- <sup>1</sup> Definition by the author, Ramla A
- <sup>2</sup> Definition by Pakistani philosopher and writer, Ashfaq Ahmad
- <sup>3</sup> Refer to Abraham Maslow's "Hierarchy of Needs"
- <sup>4</sup> These resources are human, physical, and financial
- <sup>5</sup> Joseph Schumpeter (The Theory of Creative Destruction), Tom Peters ("In Search of Excellence") and Alvin Toffler are good resources for further study
- <sup>6</sup> The word "eco-" in the name means "ecology." After long battles, ecologists have finally made this subject fashionable and a cause of general concern
- <sup>7</sup> Not ritual prayer, but the collective connection of the humankind with God
- <sup>8</sup> Gary Hamel and C.K. Prahalad, "Strategic Intent," *Harvard Business Review* (March 1989), [www.harvardbusinessonline.com](http://www.harvardbusinessonline.com): First of their series of *HBR* articles relating corporate capability to moral purpose (Reference source: strategy + business, Booz Allen Hamilton)