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The Transformation of Work and Self-development

Peter Cunningham¹

Only if our environment is conducive to self-development will we be able to reach our full potential for, no person is an island. Nevertheless, in achieving this objective the responsibility is ultimately that of the individual.

Introduction

Working in the Information Age presents new challenges and opportunities for employees at globally competitive enterprises. Likewise, management is now tasked with the strategic responsibility of ensuring that employees, as human capital, add greater value to the company. Part of this strategy is to make sure that employees optimize their full self-potential, and that mechanisms are in place to enable the enterprise to promote and harness this contribution.

This responsibility has become even more essential in the new world of work in the 21st century because the globalization of the world's economy has had a dramatic impact on the nature of work, and has contributed to an observable restructuring industrial production and work processes. Probably the most devastating and observable effect has been the job losses in manufacturing over the last two decades.

There is widespread acceptance that the advancement of science in the 20th century led to the emergence of so-called an 'information society'. This is characterized by dependency on the quality of life, as well as on prospects for social change and for economic development, on information and its exploitation. The nature of such a society elicits contradictory views of the future. It is the opinion that, as information technology – the driving force of change – advances,

the drumbeat of punditry is swelled by visions of social upheaval. Personal enrichment and fulfillment and even a new world order. The word most often used to describe this prospect is revolution ... Some would say they are already poised on the brink of fundamental change (Donaldson, 1996, p. 1371).

On the other hand, technology and its development are sometimes viewed as a panacea for solving problems facing an individual. Irrespective of how technology is perceived by the individual, the increase of technology in daily life is irreversible. Self-development notably related to general technical and social skill required at any level of employment, is of much greater importance than ten or twenty years ago. Today, in many aspects, technology is dictating the boundaries of work, the structure within which work has to be done, and the social skills that an individual needs to acquire.

Concomitant with globalization – cross-national economic interdependence – in industry or business, are a number of changes in work, organization and management strategy. The causal factors for such changes are debatable. Nevertheless, there is widespread support for the idea that they relate to the development of the transformation of work, national and international competition, market and customer demands, and the growth of information technology. These changes in the nature of work include:

- The virtualising organizations.
- Joining people electronically.
- Telecommuting².
- Availability of information on a manager's desktop, enabling global operations.
- Computer-based scenario-building for organization transformation and personnel planning.

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² Working away from the traditional fixed office on a full or a part-time basis, and communicating electronically rather than being physically present at the place of work.

- The migration from a centralized Human Resource function to the utilization of a company's intranet – a corporate computer-based communication network – to perform such functions as training, providing employees with information, internal and external recruitment, etc.
- Work process and activity re-engineering.
- An emphasis on network organizations.
- Collaborative and partnership management through the development of strategic alliances.
- Knowledge management – the accessibility of information to increase an organization's competitive advantage through the harnessing and application of intellectual capital.
- The growth of a knowledge-based workforce.
- The automation of data collection and storage, increased accessibility to real-time information, and the shortening of response and decision-making time.
- Flexible working in terms of product, employment conditions and remuneration.

In the last decade growth of the Web and the Internet and the associated dot com sites have come to define the future of how business will or should be done. In an attempt to leverage business, pressure is placed on management to utilize the estimated seven million unique sites available on the Web – of which 40% are public sites that offer content that is freely accessible to the public. Parallel to this development is the utilization of intranets, extranets¹ and e-tailing². In some aspects, the conducting business electronically is not entirely new; for example, in the auto industry it is already transforming the structure of the industry³. Business-to-business (B2B), e-commerce, or e-Procurement are an extension of what has been occurring for a number of years in business, namely the transmitting orders and payments via electronic data interchange (EDI). The only difference is that the Internet is now a better way of conducting EDI transactions. Besides improved efficiency, one of the prime drivers of this process is cutting the long-term running cost of a business⁴. The effort to cut cost has manifested itself in, for example, online price negotiations⁵.

For many managers this requires a shift of mindset – to make use of business intelligence software to assess their (Internet and related e-business) effectiveness and become a part of the global economy – in terms of global best prices and services, manufacturing and distribution. Concomitant with the shift of attitude about how to do business is the re-conceptualizing and transformation of the value chain.

Many of these changes have been facilitated by the introduction of products such as my-SAP.com, which is built on an open integration Internet-based business framework with flexibility, scalability, performance, and robustness, to ensure global business assimilation. Using value-based management principles, the streamlining business processes and business solutions, SAP⁶

¹ Computer networks that link an enterprise to a supplier or supplier network creating a related community of specific enterprises and suppliers.

² Online catalogues of services and products at a fixed price.

³ Resembling the development of EDI, a number of multinationals are banding together to form their own marketplaces of suppliers. On February 25, 2000, General Motors, Ford and DaimlerChrysler combined forces to purchase an annual \$240bn worth of parts from 50,000 suppliers through such a marketplace, subsequently christened Covisint (<http://sap.ittoolbox.com/news/dispnews.asp?i=25654>).

⁴ John Brown CEO of BP Amoco, says that it is estimated 'that electronic trade could cut purchasing costs from an estimated \$100 per order to a figure much closer to \$10', and furthermore 'the real gain would come from the opportunity to leverage their joint purchasing power' (<http://sap.ittoolbox.com/news/dispnews.asp?i=25654>).

⁵ This is seen as a potential downside of cost-cutting for 'The more potential vendors in a marketplace are, the greater the opportunity to play one vendor off against another is.... Already some large companies are using B2B marketplaces now to conduct "virtual auctions", where they post their requirements online, and suppliers bid down the price at which they will supply the goods in question' (<http://sap.ittoolbox.com/news/dispnews.asp?i=25654>).

⁶ SAP R/3 is an enterprise-wide integrated software solution that integrates the entire supply chain into an automated information infrastructure. Through its application an enterprise is able to integrate strategic decision support, data warehousing, planning and simulation, optimisation, forecasting, sales force automation, and customer relationship systems in a closed loop with core financial, logistic and HR systems. It enables real-time access to find, structure and edit information in addition to the provision of ready-to-use templates for strategy maps, modelling, and the seamless flow of information.

(System Application Product), as an integrated ERP system, provides the business backbone to e-business. Broadly stated, a company using SAP's back office software can trade with any other company, once they sign-up to SAP's mySAP.com marketplace. By extending the boundaries of business, it enhances the possibility of collaboration between entire markets by spanning national boundaries. SAP defines this new way of doing business as collaborative business (c-business) – the leveraging the power of the Internet to join customers, suppliers, services, and business partners. It combines the concepts of best practice and business scenarios within the context of e-business, customer relations' management, supply chain management, business intelligence, enterprise resource planning, project management, resource management, knowledge management, field services, business process outsourcing, application hosting, billing, and business support.

In most industries, the debate about whether to become a full partner of the Internet revolution remains largely at boardroom level. Actually implementing a computerized management information system, or considering implementing it in the near future, signals that most companies realize the potential of utilizing the Internet either to retain or to gain a competitive advantage in the age of global manufacturing and enterprise ownership.

It is against this brief background of the current nature of work that the concept of self-development is addressed. Many books, models, consultants and programs developed by companies all come with the *guarantee* to address the critical issue of self-development. Millions of dollars have been spent to address the issue of self-development yet in reality little has been achieved except confusion in many cases, because of the proliferation of new buzzwords. In the last three decades words and practices such as self-enrichment, T-groups, employee empowerment, self-motivation, self-management, employee self-realization, and Kaizen, have proliferated – all with the aim to promote and harness the individual's contribution to the productivity, effectiveness and efficiency of the organization. Although there is nothing wrong with this, there is the danger of some words meaning different things to different people. *Why do these practices, in so many cases, not achieve their objectives?*

Within the context of the changing nature of work process and organizations the following explanation emerges:

First, neither employers nor employees realize that self-development, as a process of individual change, requires a life-long commitment to and involvement in, the process of constant self-renewal.

Second, many strategies are instituted in isolation – as an event rather than a process. Thereby they fail to recognize the multi-faceted nature of development, especially the fact that self-development parallels organizational development.

Third, the environmental context of such development is restrictive.

The Need to Optimize an Individual's Potential

The most important resource an enterprise has is its human capital

Accepting that self-development is a process implies the following:

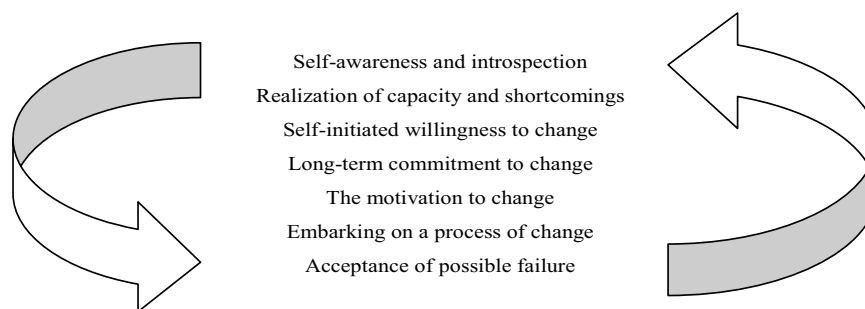


Fig.1. The components of self-development

An individual must see the need to change

Although self-development is primarily a matter of an individual's consciousness of himself or herself it also requires an awareness of the context in which they find themselves. Such an awareness extends to knowing one's physical, psychological and spiritual self. The individual therefore must see the need to change – for the necessity to develop cannot be imposed upon a person.

Knowing oneself is a key to development

Self-awareness therefore requires the distribution of information on the current and future demands of the work and organization. Providing the individual with such knowledge ensures improved communication, a more realistic perception of reality, and a foundation to make better and more informed decisions on his/her future. However, such information on the internal requirements of the job and organization should be complemented by information on global trends in the world of work, also about what is required of the 'new knowledge worker' of the future.

Employees must take ownership of their development

Whereas previously, employee development was almost exclusively the responsibility of employers, in terms of initiation and provision, the new world of work requires from individuals to take the initiative to develop themselves. This implies a shift from employee dependence on the company, to employee interdependence with the company. This approach reinforces employee feelings of self-worth and independence. The upgrading the (social, psychological and technical) skills levels employees should be seen in the light of the present requirements of work, namely: a creative individual who is willing to take the initiative and participate in decision-making. However, an individual's failure to initiate such a process of development, and thereby not to achieve or be unable to cope with the new demands imposed by the transformation of work, places a heavy responsibility on an employee. Consequently, employers cannot delegate such responsibility entirely to all individuals. Rather an employer's involvement in initiating a self-development plan needs to be guided by a recognition that each individual is distinctive, and will therefore respond in a unique way to a situation.

	Conscious self-initiated development	Management driven employee development
Spontaneous self-initiated development		Mandatory company policy driven development

To avoid the possibility of punitive action against the individual for a lack of involvement in self-development, or failure to develop, company policy and management's attitude to employees' development should be flexible.

Accepting possible failure is a part of self-development

Exposing an individual to continuous training, material incentives or compulsion to change, will bear little success if there is a lack of self-internalization and acceptance of the legitimacy of reasons as to why development should occur. Not only some people are natural followers rather than leaders, or fearful of retribution if they take the initiative, but there may also be a resistance to development because of a fear of failure – of not wanting to be seen as incompetent. Embarking on a process of self-development exposes the individual to the possibility of ridicule and embarrassment because of failure. Providing opportunities for mentoring, coaching, nurturing, and open-communication will lessen the blow, but not remove the stigma associated with failure. Therefore, it is necessary to ensure that the individual develops a feeling of spiritual and psychological security, a positive identification with the company, and that they understand the critical

variables that currently characterize work - in what to many is a turbulent, hostile and competitive global environment.

Self-development means having a positive self-image that is complemented by the company's respect for human dignity

The process of self-development will often require employees to change their mindset or attitude to their work and to themselves to encourage them to be flexible, and tolerant of the unknown, to show a willingness to take risks, and to develop an entrepreneurial spirit. The motto 'try and try again until you succeed' is most apt. However, whereas in the past there was greater understanding by management and society of individual failure, in the modern work environment time has become a vital factor. Consequently, the number of chances to 'try again' is fewer thereby changing the motto to: 'try once or twice until you succeed – thereafter you will be without a job'.

Self-development means more power to the individual

Often an unintended consequence of self-development is the restructuring the power balance in the organization. Such a redistribution of power is essential in a modern organization. This does not imply that power vanishes. Rather, it becomes more diluted. Traditional hierarchical power structures are incompatible with the current demand to improve work processes and reduce operating costs, to remain competitive. Alternatively, by adopting a people-focused management approach employees accept responsibility to develop their own competencies to manage their own lives. This means that the individual must be willing to take on this often-new responsibility to ensure the beneficiation of development.

In this context, self-development is not only to the benefit of the individual but to the whole organization and to society.

Such an approach accepts practices and strategies, either individually or in combination. In Figure 2 the building blocks of a successful self-development strategy are presented:

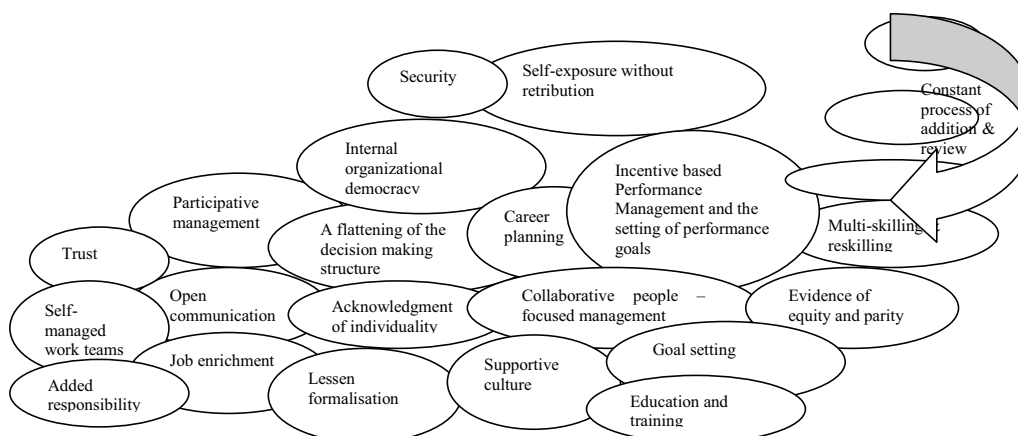


Fig. 2. Building bloks of a successful self-development strategy

In adopting such an approach, there is an openness to continually add more ways to achieve the company's objective of ensuring the realization of the individual's optimal capacity.

Self-development without a goal is dangerous

The path to self-development is one that is characterized by clearly articulated (and realistic) goals, and the acknowledgment of the achievement of these goals. Reward and recognition for personal growth – either material or nonmaterial – reaffirm the individual's perception of their worth in the company and in the society.

The recognition of employee advancement requires innovation in human resource practices. For example, monetary reward over and above base salary should be tied to organizational accomplishment. Skill-based compensation systems should become a basis for determining com-

penetration. Such a system should be based on the individual's actual and potential contribution to the organization. Skill-based pay may help to encourage the development of a range of skills (multi-skilling), and reward employees for the flexibility they provide for the work unit. Realizing this cross training becomes significant. It must be effective as well as freely available to employees. Therefore making development a high priority is a major Human Resource issue.

It is important to capitalize upon potential. Once employees see that change is possible, that it is rewarded, and that they and not the management are the primary agents of development, the impetus exists for further improvement (Drummond, 1992).

An example of a non-material reward is tolerance – the acceptance and encouragement by management of an individual's difference. Employees need guidance and the security of knowing that slipshod work will be rejected. Equally, they need room to develop their own style of working and to think about what they are doing and how it could be improved. Clearly there are some occupations where it is necessary to insist on specific tolerances.

Tight tolerances set a ceiling upon achievement and are therefore a barrier to improvement. Loose tolerances enable employees to exceed expectations. The challenge to management is to channel efforts systematically without demotivating employees or creating a lumbering bureaucracy for the tortuous processing of suggestions. It is a challenge that cannot be overestimated, because it means a significant departure from the concept of managers as controllers, to that of facilitators (Drummond, 1992).

Self-development requires resilience and tenacity

This means that individuals must have the tenacity to take up the challenge to develop themselves and the resilience to realize that this is an ongoing process – a process of life-long learning and development.

The achievement of the above is the development of a thinking individual that is better able to participate in business and present solutions to critical business problems.

Individual thinking skills + business skills = a value adding analytical employee

As it is accepted that the individual makes a difference, and that individual's self-development goals need to be congruent with those of the enterprise, the following section addresses the organizational imperatives for self-development.

The organizational content of Developing Strategies for Harnessing Human Capital

Self-development needs to mirror organizational development and the new demands of work

Within the global context of declining profit margins, jobless growth and the associated increase in unemployment, and rapid socio-economic change, organizations have responded by:

- flattening the structure of the organization,
- developing a collaborative employee-employer relationship,
- business process reengineering, and
- the redesigning of work in terms of content and location, so that employees use a variety of skills and are able to achieve their own and management's economic and psychological expectations.

One of the results has been a restructuring the nature of the employment relationship. Faced with a decline in employee job security and company loyalty, and the desire of many employees to be more flexible and independent, the relationship can be defined as instrumental – with both employers and employees defining the situation in terms of personal rather than mutual gain.

An organization's commitment to self-development needs to be a Way of Life, not a program

The resolution of this conflict between an individual's concern about his or her own advancement and the organization's attempt to achieve its economic goals requires a constructive negotiated compromise that satisfies the material and psychological needs of both parties.

Assuming that the new employment relationship will be a negotiated compromise of the interests of the two parties, the following discussion is premised on the principle, that management believes that people make a difference to an organization, and that self-development is an integral part of transforming an organization. For many enterprises, an acceptance of these principles involves a major cultural transformation of the organization. Such a transformation involves attitudinal, structural and process re-conceptualization on the part of managers and employees alike. For example, managers have to change the way they think and carry out their work. It is not enough for them to be supportive of such change by their subordinates – they, too, have to change themselves. This requires a total change in the values, beliefs and assumptions about how business should be conducted. An important aspect of the change is greater accountability of management for their actions or their lack of action.

Further issues that need to be embraced in this negotiated relationship are the following:

- Ways to reduce labor turnover, improve quality of service and product, and increase production
- Building trust, morale, self-pride, loyalty, and ways of dealing with insecurity
- Ways to ensure that people do not feel de-motivated
- Communication structures and processes that involve active listening
- Senior management's role regarding their support and commitment
- An appropriate appraisal system
- A compensation system that acknowledges the contributions of an individual
- Collective recognition of training needs

Employee training is a life-long process not an event

Regarding training and education, besides the responsibility to be more involved in the identification of their training needs, employers have to find ways in which to educate employees so that they may grow and stay happy in their careers. Furthermore, organizations need to educate employees about their career-development roles because the new highly educated worker wants to have more opportunities for development. The latter is important when taking into account that the expectations of employees are often too high, where the opportunities for promotion are few.

It is therefore necessary that:

- there should be greater investment in training to improve skill performance,
- managers and employees should have sufficient resources at their command to provide and sustain such training, and
- training should be regarded as an investment in the intellectual capital of the organization, and a mechanism should be in place to protect this investment.

By acknowledgement by management of the value of intellectual capital, the door is opened to individuals who exercise their imagination thereby releasing an often hidden resource – employee innovation and creativity.

Finally, reproducing somebody else's training program will not do. No matter how successful the original program was, a training program has to be formed around the particular needs of a company.

Human Resource's Role in Self-development

How can the Human Resource professional meet their strategic objective of developing people?

Human Resource planning will have to contend with a variety of challenges in developing employees in the next decade. With the rate of change accelerating (particularly in the field of technology), the Human Resource response will have to be creative. For Guinn (1989), the main

source of new ideas for adaptation will be the different groups of employees that form the company. Therefore, HR specialists will have to meet with employees and ask them what they contribute to the organization, and determine what their 'needs' are in order for them to perform to their optimal capacity. With the aim of keeping the number of middle managers down, companies will expect more from employees. But to get more from workers, companies will have to be prepared to give more.

Human Resource planning is a prerequisite for the successful management of employee development, in a diverse workforce. The reality of the situation is that we cannot treat everyone the same employees are becoming too diverse in their backgrounds as well as their needs.

Because of the current nature of work, there needs to be a *company-wide, constantly evolving strategy* that ensures that all positions are staffed by the most highly qualified people possible. These people have to be regarded as critical system elements that are managed and developed for quality. It is therefore required of HR professionals to deliver valued human capital to company owners, thereby assisting them in achieving their strategic objectives.

As organizations shift toward a paradigm that embraces new forms of work organization and the associated re-engineering of work processes Human Resources Departments will also have to focus on providing systems and programs that add value – beyond the value added by their traditional administrative function. To achieve this strategic value-adding objective, HR professionals must become consultants, co-producers, and collaborators in the creation and improvement of organizational systems. This means that they need to *push* knowledge to decision-makers rather than only obtain and present information when requested. Consequently, just like all other employees, they too need to be empowered.

This change in perspective has proven difficult for many Human Resource professionals. Today we find that many HR managers are struggling to redefine themselves and the relationship between an organization and the employee. Whereas a few years ago HR professionals could present an employee with a long-term defined career path, today they must serve to help employees stay abreast of the future needs of the organization in terms of the competencies and skills required by an evolving organization. The need to assist employees to deal with poorly defined and constantly changing career paths. In some respects, their primary client now is the organization, rather than the employees or their superiors.

Companies that can quickly adapt their organization and human resource policies will definitely attract the best workers.

With the emergence of virtual teams (and organizations) that transcend national and international boundaries Human Resources must ensure that:

- organizations do not become more depersonalized, and
- employees do not become more alienated from the enterprise, the product or service they produce, and their co-workers.

Under such conditions self-development can be addressed by:

- improving inter-employee and employee-company communication networks,
- the establishment of intra- and inter-organizational collaborative networks,
- a constant process of job enrichment,
- multiple organizations being involvement in an employees development,
- the establishment of self-managed teams, and
- the involvement of an employer in the development of an employees' 'non-work-related skills', such as their social and recreational skills.

The latter point implies that an organization must be simultaneously involved in three parallel employee development strategies (Fig. 3).

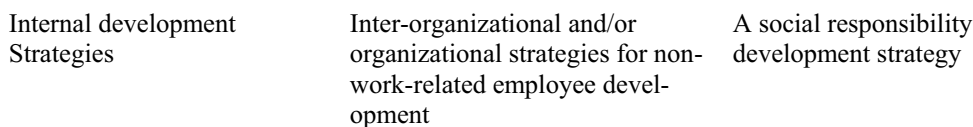


Fig. 3. Parallel employee development strategies

This implies a holistic policy by a company towards employee development. It also complies with the current requirement that companies have a moral commitment to employees and society.

Providing an enabling External environment

Providing an environment external to the organization is critical to the success of self-development as both an ideology and a program.

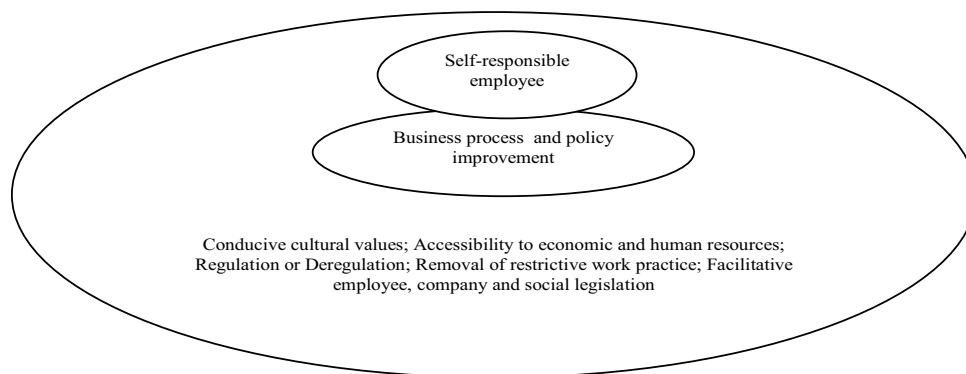


Fig. 4. The elements of external environment necessary for the success of self-development

Self-development is contingent on conducive social and cultural norms, sufficient resources and non-inhibiting legislation

Commitment to self-development implies value as well as behavioral changes. For example, across the world there is an influx of women and other previously defined minority groups into the workplace that is changing the face of business. Despite the fact that a universally estimated 65% of the new entrants into the labor force are women, very few companies are really prepared to deal with the change. Those companies who are ready for change will clearly have a competitive advantage in meeting their labor needs. Competition for employees will increase, and we will find that work environments designed with dual-career couples in mind will be necessary if companies are to be really attractive for the best talent (Guinn, 1989). This is going to present unique challenges to economies that have traditionally been male-dominated.

According to Finnemore & Cunningham (1995, p.180), 'the empowerment of women is seen as a necessary prerequisite to the economic advancement of any country, as it releases new energy into the economy and utilises the skills of all its people'. We therefore see the gradual establishment of courses within organizations to train women for the workplace. Guinn (1989) points out that to encourage women with children to continue working, or to return to work, international companies began, as far back as 1989, to institute more flexibility in the workplace. Incentives such as, flexitime, longer maternity (and paternity) leave, and part-time employment were instituted.

Even though there is a greater influx of women into the workplace, there still appear barriers to their development and advancement. According to Solomon (1990) and Finnemore &

Cunningham (1995), one such barrier is referred to be the 'glass ceiling', which restricts the access of women to high-level management positions within organizations.

For Finnemore and Cunningham (1995) the reasons for the existence of such a barrier are:

- Among males in top positions there exists an extensive network which reinforces stereotypes relating to women, which then influence matters of promotion. This network excludes female partnerships, since this would be contrary to these male network beliefs.
- Women are often not given the support, authority or resources which would be conveyed to their male counterparts for the achievement of their goals.
- 'Double burden' is given as a reason for a barrier, since it is said that women with family responsibilities are too stressed to handle a top job as effectively as their male counterparts.

Before there is true commitment by a society to self-development of all individuals both employed and unemployed, irrespective of gender, race, religion, origin or sexual orientation, many traditional beliefs need to be *modified* to comply with the current demands facing employers. This implies the acknowledgement of the *contribution of the synergy of diversity* to an organization, to improve its competitive rating.

In terms of an adherence to the ideology of tolerance of diversity, in order to improve its economic competitiveness, South Africa was forced to pass legislation that would ensure the advancement of all groups of people. Making it mandatory for employers to promote self-development, employee legislation such as the Skills Development Act¹, was instituted. It is not disputed that a society's legislation should be conducive to self-development, either by providing regulations or removing regulations that impede conflict-free development. However, it is debatable whether or not to make such development mandatory rather than voluntary.

Just as the rules of business are continually having to change, so too must society adapt. It is only when the goals of the individual, business and society are aligned, so that true development will occur. This does not imply that this process will be consensual in terms of both process and content. However, as work transforms, it is critical that the three actors negotiate their path of progress.

Conclusion

In a rapidly changing world of work, and the constant demand for newness, self-development is no longer an option but a necessity

Recognizing the need for self-development requires a holistic conception by management of the value of an employee to the company. It also means a balance in the utilization of natural and human resources.

Despite a company's moral or ethical commitment and interest in the development of its employees, such development must be congruent with the mission and vision of the enterprise. Although the company must provide an enabling environment for personnel development, individuals need to assume self-responsibility to identify and realize their development. This implies a move from a state of dependence to a state of independence and self-realization.

Thirdly, there needs to be an awareness that self-development is a process, not an event. The term 'life-long learning' implies that to cope in a modern enterprise, the individual must be willing to be subjected to a process of constant psychological and intellectual transformation and growth.

Finally, self-development needs to come in parallel with the rapid growth in technology. Just as work is being transformed, the individuals should transform too, to ensure their employability and feeling of self-worth.

¹ The presentation will outline the major tenant of the Act and address the debate as to whether it should be mandatory for a company to provide the resources and opportunity for an employee's development.

Self-empowerment and the associated self-advancement need to dovetail with the new job requirements of the modern enterprise. In these terms, self-development is the personification of the process of constant change. Consequently, self-development in the work environment is the evolution from a state of being de-skilled to being multi-skilled, and ultimately to constant re-skilling or skill renewal.

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A workforce transformation brings all these elements together, oriented specifically to your organization. Your initiative must be led directly by the CEO and the other top executives of the enterprise, because your company's success depends on the ability and commitment of all your employees. To participate wholeheartedly in a transformation of this sort, employees need more than a strategic direction and incentives. They need to be excited about the future and inspired to opt in. You have to speak to their emotions in particular, to their deep wish to see a connection between their own activities and the larger purpose of the enterprise. It generally takes planning, hard work, and help and mentoring from others, but those are all elements of your workforce transformation initiative. Self-development: key to success. Self-development consists in constant improvement of your life and yourself. Read this article! Hello, my dear readers of "Motivational tips"! Today we will talk about the notion which scares all failed businessmen (at least, those businessmen whom I happen to know), and this notion is called self-development. Self-development? Nonsense! I've got money instead! In the 90-s huge money were usually earned not by the smart, hard-working and educated people, but by impudent people without any principles. A bit of luck, criminal inclinations, absence of conscience, and voil! "you've earned your first million! However, such schemes worked only during the times of trouble and transitional periods.