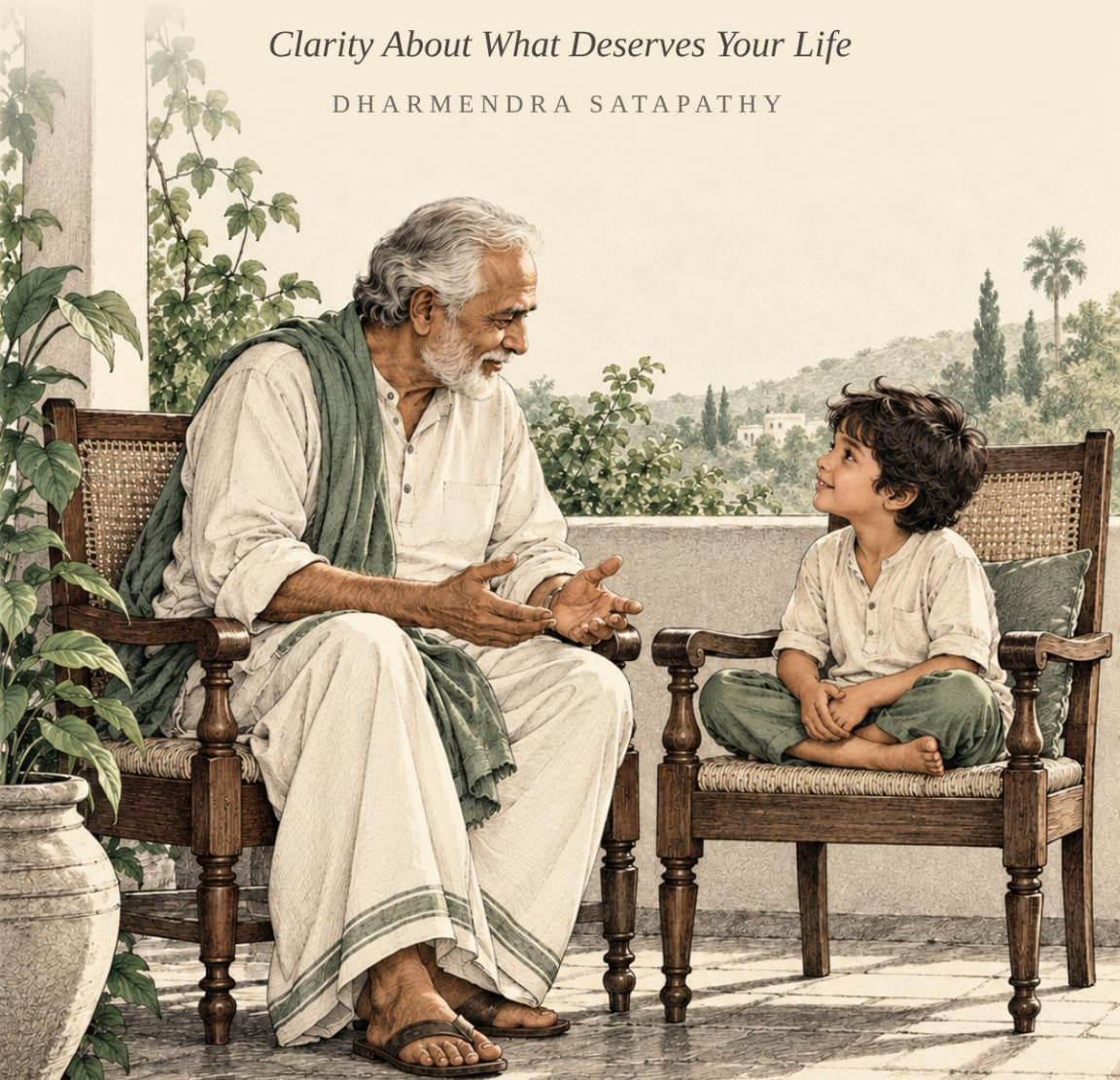
Why Is Intelligence So *Overrated?*

Clarity About What Deserves Your Life

DHARMENDRA SATAPATHY



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Dharmendra Satapathy



Prologue The Man Who Had Time

On a walk one day, my friend Senthil told me about an uncle he had watched closely as a child.

His uncle was a wealthy man. Yet he seemed to have something that many successful people struggle to find: time.

He would sit with Senthil and talk. He had time for other people too. The telephone rarely rang. In the evening, he would go to the club and then return home.

To a child, the arrangement was puzzling. Wealth was supposed to come from being busy. Important people were supposed to be unavailable.

Eventually, Senthil asked him how he managed it.

As Senthil remembers it, his uncle explained that his wealth allowed him to employ capable people. He paid them well to manage the businesses. Their expertise made this life possible.

He readily admitted the limits of his own technical knowledge. He was no chartered accountant or business analyst; other people understood those areas better. What he needed was a broad view of the business and the information to exercise judgment.

What struck me was how comfortable he seemed with this arrangement.

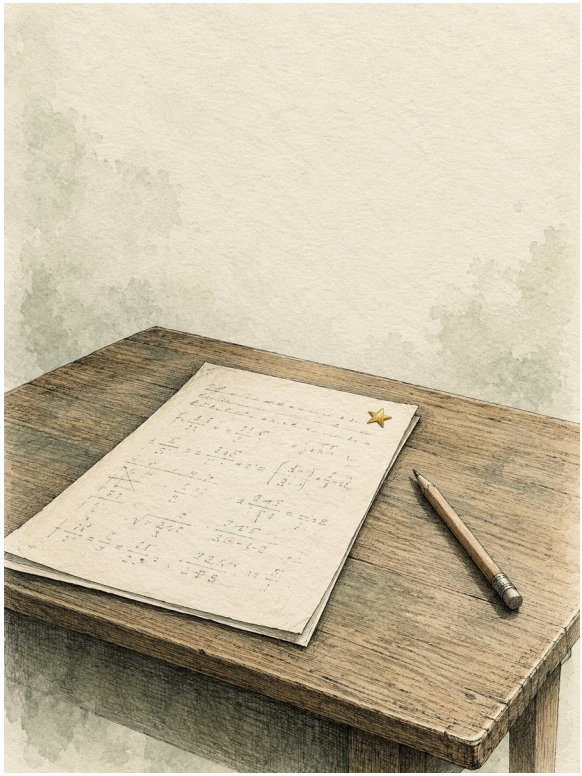
He did not need to display mastery of every subject. Nor did he seem embarrassed by having time to spare.

Many people spend years trying to become the person who has all the answers. Here was a man who had arranged access to the answers and stayed free for a conversation with a child.

His wealth was visible in the life it allowed him to live.

I kept returning to one question.

What had this man understood that so many intelligent people overlook?



1 The Intelligence We Applaud

From an early age, we discover which abilities earn applause.

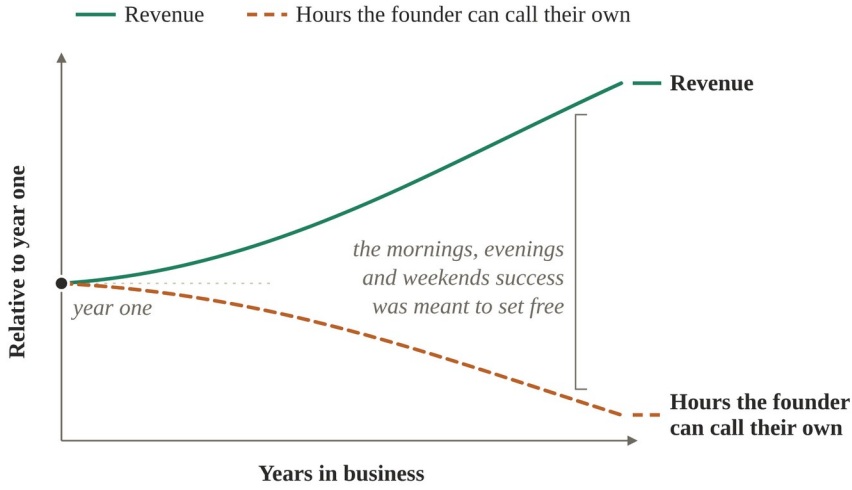
We learn to solve the sum, remember the answer and perform well in the examination. Later, the questions become more demanding. How can we increase sales? Reduce costs? Win a larger client? Grow faster than a competitor?

We reward the person who can work these things out. We should. Competence matters. A bridge needs sound engineering. A patient needs a capable doctor. A business needs people who understand its finances.

But one question goes largely untouched throughout this education.

What deserves all this ability?

Take a founder who becomes exceptionally good at expanding a business. Every year, revenues rise. Every year, more decisions arrive at the founder's desk. Eventually, the business occupies the mornings, evenings and weekends that its success was once supposed to set free.



Illustrative: a shape, not data. No figures are implied.

Figure 1. The founder's curve (illustrative)

The founder responds by becoming more efficient. Calls grow shorter. Meals become working meals. Holidays acquire scheduled check-ins.

Each improvement makes room for more work. The arrangement itself survives every attempt to improve it.

At some point, the question changes from how to manage the load to whether this is the life the founder wants to sustain.

Intelligence can improve an answer long after wisdom would have changed the question.

That is the distinction I want to explore.

Intelligence and skill help us understand and execute. Wisdom asks what deserves the effort and what its consequences will be. Clarity helps us see the choice and make it. One person can bring all of these to a decision.

Success is what intelligence and skill tend to produce: the income, the title, the growing firm. It is real, and it is worth having. It is also persuasive.

The trouble begins when success persuades us that wisdom and clarity need no further attention.

A person can be clear about a target without having clarity about the life that target is creating.

The target says: *double the business*.

Clarity asks what doubling would demand, what it would enable and whether those consequences are worth accepting.

That conversation should happen before another decade has passed.



2 Four Ways to Use a Life

Take two people with equally strong professional skills.

One accepts almost every opportunity. The other chooses carefully. One needs to remain central to every important task. The other develops people who can share responsibility.

Both may become successful. Their daily lives will look very different.

Now take two people with modest expertise in a particular field. One drifts because they do not know what to do. The other knows the outcome

they want, recognises the expertise required and finds someone trustworthy to provide it.

Technical capability alone cannot explain these differences.

Put specialist capability, meaning the intelligence and skill a particular task demands, on one axis, and wisdom and clarity on the other. Four possibilities appear.

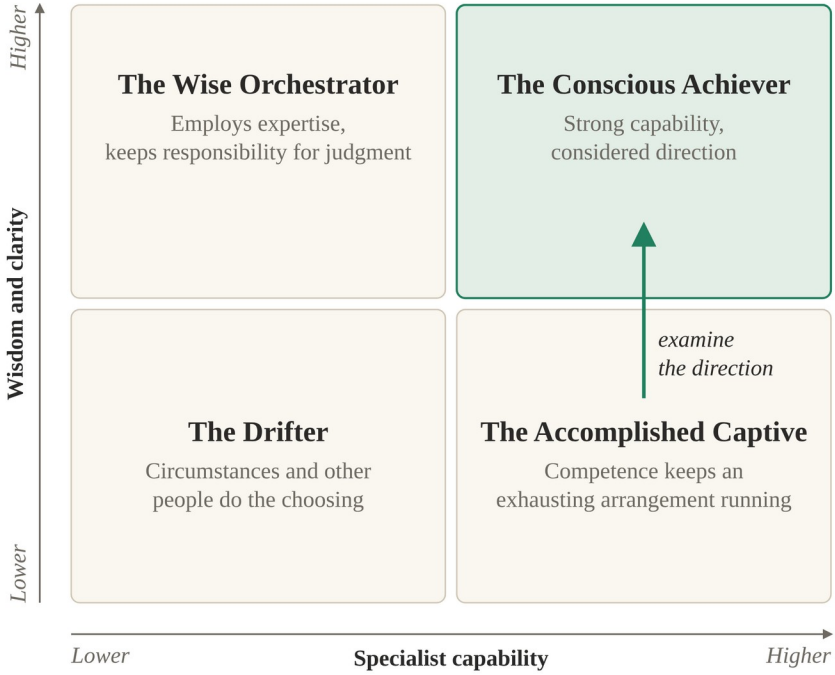


Figure 2. Four ways to use a life

The Drifter has neither developed the relevant capability nor examined the direction. Circumstances and other people's expectations do much of the choosing.

The Accomplished Captive has considerable ability. This person delivers, earns and advances. Yet each achievement strengthens commitments they no longer know how to question. Their competence keeps an exhausting arrangement running.

The Wise Orchestrator understands the purpose and recognises personal limitations. They seek capable people, ask sensible questions and keep responsibility for judgment. Senthil's uncle gives us a glimpse of this possibility.

The Conscious Achiever combines strong capability with considered direction. Such a person may work intensely, travel widely or build something demanding. They understand why the effort matters and take its costs seriously.

The direction worth moving in is towards this last space: putting our abilities in the service of a life we have examined.

Lower capability here means lower capability at a particular task. An excellent doctor may have limited accounting expertise. A gifted accountant may have little experience leading a team. Everyone has areas where another person's skill is superior.

We also move between these quadrants. Someone can be wise with money and careless with relationships. A thoughtful leader can become an accomplished captive during a period of expansion.

The model is a mirror for a decision, not a permanent label for a person.

Where in your life has becoming more capable made it easier to continue something you should reconsider?



3 Living Out of a Suitcase

There is a phrase people often use with pride: living out of a suitcase.

The airports are familiar. Hotel rooms blur together. There is always another flight, another meeting, another city waiting.

The story sounds enviable. Someone is in demand. Their presence matters. Their calendar proves it.

Now ask that traveller a different set of questions.

Which journeys were worth making? Which required your presence? Which did you accept because declining them felt like becoming less important?

Now the conversation becomes revealing.

Travel can be deeply worthwhile. It creates livelihoods, deepens relationships and opens the mind. Some people love the work and the movement. The question is whether the travel serves a considered purpose and whether the traveller understands its full price.

Consider two invitations for the same evening. One is a dinner attached to an industry event. The other is an ordinary meal with an old friend.

The first arrives with a venue, an agenda and reminders. The second depends on two people finding time. It is so easy to postpone that it is postponed for years.

Eventually, the calendar contains an impressive record of professional presence and a quiet record of personal absence.

The traveller could count the cities visited. Nobody had counted the evenings they wanted back.

The loss is hard to recognise because many of those evenings were ordinary. No crisis announced their importance. There was simply a walk that never happened, a conversation cut short, another promise to meet soon.

Wisdom notices that ordinary life also has appointments worth keeping.

Wisdom also recognises when a difficult journey is exactly where one should be. A parent travelling to care for a child may have little freedom and considerable wisdom.

For those who do have discretion, a crowded calendar deserves examination.

Being wanted in many places can feel like being in command. The practical test is whether we can choose which places deserve us.



4 The Courage to Employ Someone Better

Senthil's uncle was comfortable saying that other people knew more than he did.

That sounds simple until expertise has become the foundation of your identity.

Take a founder who built a business by being its strongest problem-solver. Clients trusted the founder. Employees sought the founder's advice. Difficult situations ended at the founder's desk.

Then the business grows. The founder recruits experienced people but continues to correct their decisions, rewrite their work and join their meetings.

The salaries have been delegated. The authority has stayed where it was.

When the new people become hesitant, the founder concludes that good people are hard to find.

Perhaps some were never given room to become good in this organisation.

Employing someone better requires more than a recruitment budget. It requires the founder to tolerate a different approach, accept that another person may receive credit and stop using personal involvement as the measure of responsibility.

There is real work to do. Outcomes must be agreed. Information must be reliable. Authority needs boundaries. Mistakes need review. A useful dashboard reveals what needs attention rather than merely offering reassurance.

The founder still needs enough understanding to question a recommendation and recognise trouble.

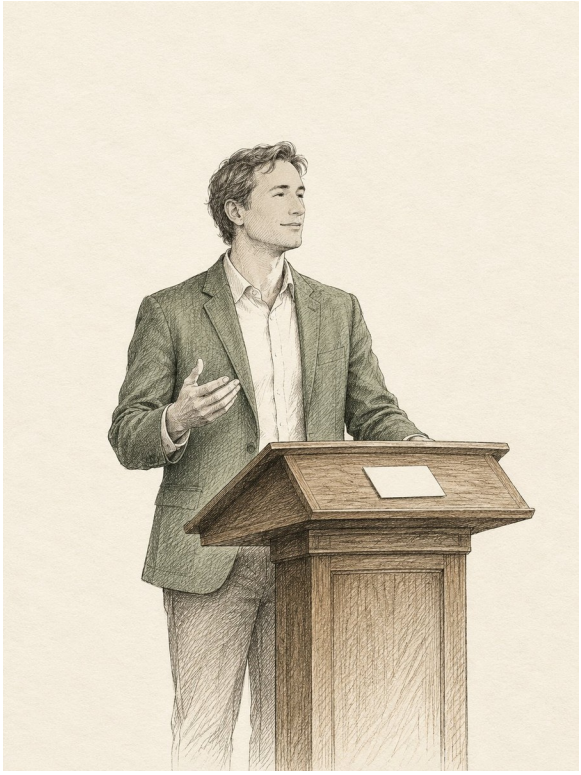
You can employ expertise. You retain responsibility for judgment.

The benefit extends beyond the founder's freedom. A capable colleague gets room to contribute. Decisions improve. The organisation becomes less dependent on one person's knowledge and availability.

Superior expertise stops being a threat and becomes a shared resource.

The uncle's arrangement also depended on those people being valued and well paid. Part of his wisdom lay in recognising what their expertise made possible.

It is an expensive habit to insist on remaining the cleverest person in every conversation. We pay for it with slower decisions, frustrated colleagues and years of work that someone else could have done well.



5 What a Limitation Can Teach

A limitation can force a person to find another route.

In *David and Goliath*, Malcolm Gladwell writes about people who adapted to difficulty, among them the lawyer David Boies. Boies has described how dyslexia made reading from debate notecards impractical, so he learned to hold an outline in his head and speak without notes, a skill that later served him well in court.[1]

What happens when the route that wins conventional approval is difficult or unavailable?

A person may learn to listen more carefully, prepare differently, seek help or organise a task around the abilities of others.

The insight for our purposes is a simple one: recognising a limitation can change how someone approaches a problem.

Now consider the person who usually succeeds without help.

Every solved problem reinforces the habit of relying on personal effort. Asking someone else feels unnecessary. Over time, the ability to do things becomes an obligation to keep doing them.

That habit survives long after the work has outgrown one pair of hands.

Picture a shopkeeper who calculates quickly, remembers every customer and handles every complaint. These strengths make the shop successful. Years later, the same owner still cannot leave for a week, because nobody else has been allowed to learn enough.

The owner has developed skill without building the arrangement that would make the skill transferable.

There is a lesson here for capable people. We need not wait for a limitation to become unavoidable before admitting that another route is better.

We can ask who else should learn this, who already does it better and what personal involvement is costing.

The question is practical. Does my ability belong in this task today, or am I here because I have always been here?

Wisdom often begins with the willingness to give an honest answer.



6 A Balance Sheet With Missing Entries

Suppose someone prepares a statement of everything gained over thirty years.

There is a home, a portfolio, a business and a record of rising income. The figures tell a reassuring story.

Now ask for the other entries.

What happened to health? Which friendships deepened? Did family members become people to spend time with, or people to provide for from

a distance? How much control does this person have over an ordinary Tuesday?

Entries we count	
Home	✓
Portfolio	✓
Business	✓
Rising income	✓
Total	*Reassuring*

Missing entries	
Health	----
Friendships	----
Family	----
Control over an ordinary Tuesday	----
Total	*Not yet counted*

The account is only complete when both columns are filled in.

Figure 3. A balance sheet with missing entries

These questions do not shrink the financial achievements. They make the account complete.

Now suppose an owner is considering an expansion. The financial projection shows additional revenue and attractive profit. The proposal looks compelling.

The expansion will also require frequent travel, two years of evening work and personal supervision of a new location.

Those commitments may well be worth making. But until they enter the discussion, the proposal has been priced incompletely.

A decision about growth is also a decision about where part of a life will go.

Wisdom brings the missing entries into view.

It asks whether the family has been included in the decision, whether capable people can share the load and whether the expected gain advances something that matters enough.

There is no universal answer. One person may be ready for an intense building phase. Another may recognise that an attractive opportunity repeats a sacrifice they have already made too often.

Clarity lets each of them choose with a fuller understanding.

The same examination applies outside business. A prestigious role may bring interesting work and less autonomy. A move to another city may raise income and cut someone off from a valuable community. A decision to care for someone may reduce earnings and express a deeply held priority.

Wisdom recognises value even when the financial column moves in the wrong direction.

We become vulnerable when money is the only measure we trust. Every other part of life must then argue for permission to exist.



7 The Ambitions We Never Chose

Picture a young professional receiving a first promotion.

The family is proud. Colleagues offer congratulations. The new title feels good. Soon the next title comes into view.

There is nothing mysterious about wanting it. Approval gives ambition a direction.

Years later, the person may have an excellent answer to the question *what comes next?* They may struggle with a different question: *when did I decide that this should be the shape of my life?*

Ambitions often arrive quietly. We absorb what our family admires, what our profession rewards and what people around us appear to want.

Then we put considerable intelligence into meeting those expectations.

Each achievement is evidence that we are doing well. It is much weaker evidence that we have chosen well.

A borrowed ambition can consume an original life.

Two business owners meet after several years. One speaks enthusiastically about expanding into new markets. The other begins to feel small. Until that conversation, the second owner had been content with a sound business, good clients and time to teach.

By evening, expansion has become urgent.

What changed? The business had acquired no new opportunity. The owner had encountered a different standard of importance.

Wisdom creates a pause before comparison becomes commitment.

It allows us to admire another person's ambition while examining whether it belongs in our own life.

This matters because an ambition does more than direct work. It claims attention, shapes relationships and determines which sacrifices seem acceptable.

A person pursuing a consciously chosen ambition can accept difficulty with understanding. A person following an inherited one may keep sacrificing because they have never asked whether stopping is allowed.

Clarity includes the permission to revise a goal that once made sense.

Outgrowing an ambition is often a sign of learning. We should be able to examine it without treating every change of direction as defeat.



8 The Question Beneath the Answer

By this stage, *why* has earned its place in the conversation.

Consider a business owner determined to double the size of the firm.

Why double it?

To earn more.

What would more money provide?

Security.

What would security make possible?

The freedom to choose how to spend time.

Now look at the expansion plan. It depends on the owner becoming more personally involved, travelling more frequently and remaining available throughout the day.

The plan may increase wealth. Its relationship with freedom needs further work.

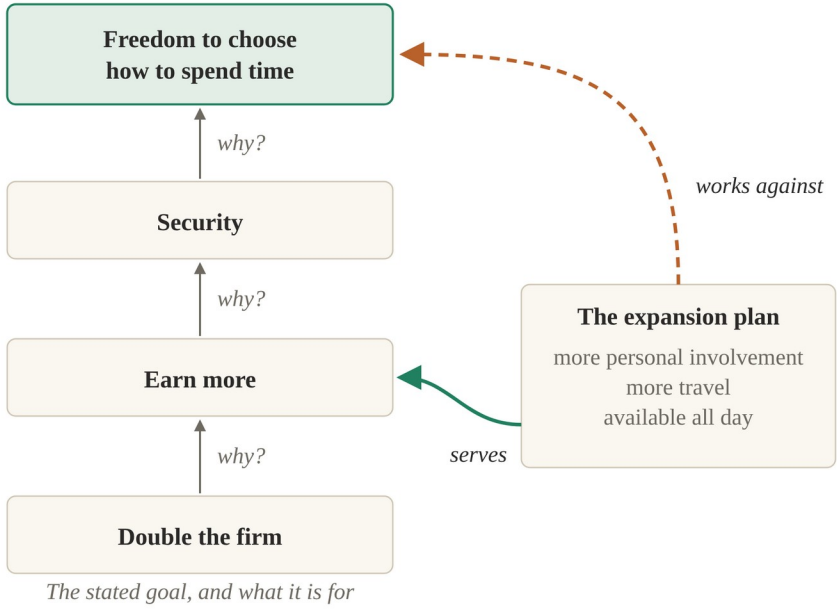


Figure 4. The question beneath the answer

Without that examination, freedom stays permanently on the other side of the next achievement.

The owner might respond by changing the plan: building a stronger team, accepting slower growth or investing in systems before opening another location. The ambition survives, but its design changes.

This is where *why* becomes useful. It shows us what a stated goal is supposed to do for us.

It can also expose an answer we would rather avoid. Perhaps the real purpose is to stay ahead of a rival, to avoid feeling ordinary or to keep receiving admiration.

Those motives are human. Hiding them makes them harder to judge.

Wisdom requires enough honesty to see what is influencing us and enough perspective to consider its consequences.

Clarity then helps us choose. We may continue, change the method or decide that another pursuit deserves the time.

The value of a difficult question lies in the decision it makes possible.

A person can enjoy discussing purpose while leaving every commitment untouched. Reflection starts to matter when it changes an appointment, a hiring decision, a promise or a measure of success.

The question has finally reached the life it was meant to examine.



9 What Did My Life Make Possible

Wisdom must have room for people beyond ourselves.

A life organised entirely around personal convenience leaves a different kind of emptiness. We may have protected our time and still struggle to say what we used it for.

Consider two business owners with comparable financial results.

One leaves behind a record of earnings. The other also leaves capable colleagues, people who learned to lead and livelihoods made more secure.

The second account contains effects the profit figure alone cannot describe.

There may have been demanding years. Some evenings belonged to work. Those choices acquire meaning through what they helped create.

This is why the question cannot simply be how to work less. A scientist immersed in useful research or a teacher preparing a difficult lesson may be using time exactly as they wish.

Wisdom considers what deserves the effort and who bears its costs.

Wisdom also recognises that contribution does not require a large organisation. A person caring patiently for a dependent relative may be doing work of immense worth. Someone who helps a young colleague find confidence can change a life without ever appearing on a stage.

What became possible because I was here?

The question belongs beside what we earned and acquired.

It should also reach the people closest to us. A public record of usefulness cannot settle every private obligation. The family member who needs our attention is part of the world we claim to serve.

There will be tensions. We cannot fulfil every need or pursue every worthwhile cause. Wisdom includes recognising limits and making considered commitments within them.

The object is a life whose demands we can understand and whose contribution we can stand behind.

When we look back, we should be able to recognise where our abilities went and why those uses mattered.



10 Clarity Has to Reach the Calendar

Ask someone what matters most and the answer arrives immediately.

Health. Family. Freedom. Meaningful work.

Now ask where those priorities appear next week.

The second question is harder because it asks for evidence.

A calendar cannot reveal every motive or constraint. Some people carry responsibilities they cannot readily rearrange. But where we have discretion, our recurring choices reveal what our declarations can conceal.

Think of a person who keeps saying an old friendship matters. Each month, there is a reason to postpone the meeting. After several years, the intention is still sincere and the friendship has weakened.

Clarity has not yet become a commitment.

A second model helps us see the gap. Put examined priorities on one axis and follow-through on those priorities on the other.

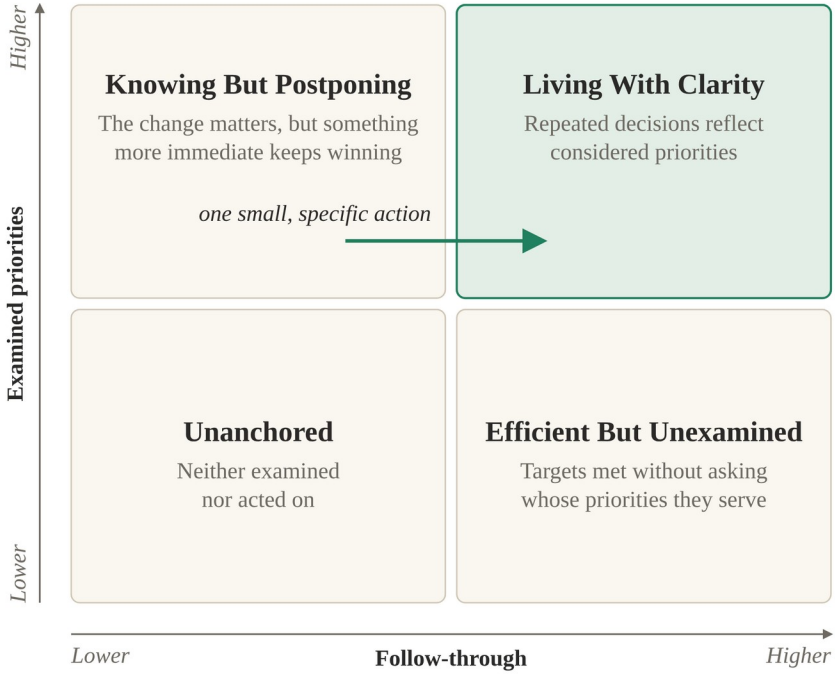


Figure 5. Clarity has to reach the calendar

Knowing But Postponing is familiar territory. We understand that a change matters, but something more immediate keeps taking its place.

Efficient But Unexamined can look impressive. We execute routines and meet targets without asking whose priorities they serve.

Living With Clarity means our repeated decisions increasingly reflect priorities we have considered. It still contains compromises. We may accept a demanding period while protecting certain commitments and agreeing when to review the arrangement.

The useful unit of change is often small and specific.

Make the appointment with the friend. Give a colleague genuine authority over a decision. Reserve time for a walk and treat it as an appointment. Examine the journey before automatically accepting it.

Each of these is a small experiment. We discover whether the delegated work runs well, whether our boundaries hold and whether a stated priority deserves the place we gave it.

Clarity grows through this contact with experience.

Begin with one recent week and ask which commitments you would choose again. Then identify one recurring obligation to reconsider and one neglected priority to give a real place.

An examined life still has to be lived on an ordinary Tuesday.



11 The Man Who Had Time Revisited

Return to the child and his uncle.

What stays with me is the way he had arranged his life.

The uncle could acknowledge that other people understood important subjects better, and he paid for what they knew. He stayed informed without performing every task himself.

And he had time to sit with a child.

Senthil remembered that availability many years later. The conversation itself became part of what the uncle left with him.

That is worth considering. A person may believe their greatest gift to the next generation will be an asset. A younger person may remember just as clearly how they were listened to, what they were encouraged to notice and what kind of adult life they were shown.

The uncle made one possibility visible: responsibility and availability could coexist.

His example does not tell us to abandon ambition. It asks us to examine the arrangements ambition is creating.

Are we developing people who can contribute fully? Do we know enough to judge what requires our attention? Can we recognise when another person needs our presence more than another task does?

These are questions we can carry into a business meeting, a family conversation or a quiet walk.

We will not answer them perfectly. Circumstances change. Responsibilities grow. What deserves our time at one stage may deserve less at another.

Wisdom allows that reconsideration. Clarity helps us act on it.

There is a difference between knowing how to keep going and knowing where our continued effort belongs.

The uncle had capable people helping him run his businesses.

He had kept the responsibility for choosing his life.



Epilogue What Deserves the Next Hour

Much of life is decided before we think of calling it a decision.

We answer because the phone rings. We attend because the invitation arrives. We continue because we have already invested years. Another demand enters, and we find room.

Our ability helps us cope. It also postpones the moment when we examine the arrangement.

That moment usually begins quietly.

We notice that we have become skilled at maintaining something that no longer deserves so much of us. Or we recognise that a demanding commitment is worthwhile and needs proper support. We admit that someone else can do a task better. We make time for a person whose importance has never been in doubt, only repeatedly deferred.

There is no need to wait for a dramatic reinvention.

Look at the next hour that is yours to choose.

What would make good use of it?

The answer may be work. It may be rest, a difficult conversation or a call to someone you have neglected. What matters is that the answer has been considered.

Intelligence and skill give us valuable abilities. Wisdom and clarity help us decide what those abilities should serve.

Have I become good at living, or only good at achieving?

Source Note

The opening story is based on Senthil's recollection, shared with the author. It is paraphrased, not presented as a verbatim conversation. Unnamed scenarios elsewhere are illustrative.

[1] Malcolm Gladwell, *David and Goliath: Underdogs, Misfits, and the Art of Battling Giants* (Little, Brown and Company, 2013). For David Boies's own account of reading difficulties, memorisation and speaking without notes, see his interview with the Academy of Achievement, 14 September 2014: https://achievement.org/achiever/david-boies-2/.