



# How to be Future Proof!

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Guide, for individuals and organizations, to survive and thrive in the rapidly changing world!

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1st Edition

## How to be Future Proof!

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## 1. Why this book?

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***It is not the strongest of the species that survive, nor the most intelligent, but the one most responsive to change.***

***Charles Darwin***

Times are changing.

Every day we are witnessing falling **Goliaths** (large organisations) and rising **Davids** (start-ups)!

Additionally, the pace of the change is rapid.

At present, in a week's time, we are confronted with so-many changes in business and technological world, that it looks like **a year passed-by!**

We, as an individual or organisation, were never trained for such rapid pace of change.

All of us were raised for a predictable and slow-moving world.

Even our childhood stories were wrapped around the stable world.

For instance, we were told that a slow and steady **turtle** wins the race, than a fast **rabbit!**

So, effectively, we were told to be calm than being fast and restless!

However, life and business principles, which were relevant for the erstwhile predictable world, have started falling apart!

And now, **rabbits** are winning!

Technology disruption shrinking the world. Almost every industry is surrounded by turmoil!

In this rapidly changing world, every day, we are struggling to remain relevant.

Sometimes, we wonder 'is this the start of mass **'work extinction'**<sup>1</sup>?

While we can't control or slow-down the pace of 'change', earlier we recognise it, better we our preparedness for future would be!

This book is written to assist the reader decode the challenges and take right first step to be future proof.

The book is divided in three themes, **present** (challenges), **future** (what to do) and **past** (life lessons).

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<sup>1</sup> 'Work extinction' refers to a scenario wherein we will remain, but not the work we do!

The book captures the insights learnt from various leading authors and their books –as covered in [Bibliography](#)<sup>2</sup>, and also from whatever I could gather from my own life.

To make the book relevant to the age of Twitter and What's App, I have tried best to keep the book and insights brief.

By far, this is the shortest book ever written by me!

I hope this book assists readers in taking first step to be future proof!

Feedback for improvement of the book is welcome at [pritam.mahure@lawgical.in](mailto:pritam.mahure@lawgical.in)

Yours,

Pritam Mahure

***Machine Intelligence is the last invention that the  
humanity will need to make.***

***Nick Bostorm***

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<sup>2</sup> Author would strongly recommend the books referred in Bibliography as well as works of all great authors quoted in this book. Author does not claim any copyright/ IPR of any work of the authors referred while writing this book.

***When change happens, you have a choice for how  
you are going to respond.***

***You can either lose your composure and react  
impetuously or***

***Use the event or situation as a learning opportunity  
to shift your mindset and respond appropriately.***

***Susan C. Young***

## 2. Present

### 2.1 Are we indispensable?

All of us, either individually or as an organization, consider ourselves as indispensable.

Our assumption of indispensability arises either from degree, experience or age.

However, in the present world, either individually or as an organization, are not indispensable.

The fact is present world neither recognizes erstwhile degree, experience or age not it gives weightage to loyalty!

Rather it considers degree as **narrow** field, experience as **baggage** and age as **rigidity**.

Presently, what's recognized is dual ability to solve problem and anticipate the challenges.

It is pertinent to note that earlier only solving problem was enough.



However, in the present world, you need to solve the problems as well as anticipate the likely challenges.

In case you can't anticipate, then you are also part of the problem!

This is a major change, from the erstwhile era, which glorified the ability of people to firefight.

Now, people with ability to firefight are being replaced with people who **anticipate the challenges** and plug them (than do quick fixes)!

So, earlier we recognise this changing world, better we understand how to be ready for future!

***Everyone thinks of changing the world, but no one thinks of changing himself.***

***Leo Tolstoy***

## 2.2 Whether we are becoming redundant?

With fast paced development in Artificial Intelligence (AI), Machine Learning (ML), Blockchain (BC), Robotic Process Automation (RPA) etc., it appears that our much-coveted skills may just become redundant.

Underlying question is how much time do we have?

Few years or just months, before the machines take over?

Even if we take optimistic view, still, the time left with us may not be more than 2 years.

Don't agree? Just ask own-self what will you be doing in 2020?

Most of us know, what will be we our work profile will be in 2019 but not sure about 2020.

Even the exact nature of our work or profile after 15 months is not clear!

This is the magnitude of challenge.

Starters may also have a look World Economic Forum report on Future of Jobs at <https://lnkd.in/fhz3cwi>

This report highlights the alarming trend wherein the present jobs are being lost to machines!

But are we worried?

Doesn't appear so! Its not uncommon sight to see people and organisations turning blind eye to the changes taking place around.

In few cases, strangely, exactly opposite is happening!

People and organisations more relaxed than working hard for upcoming future!

Don't agree! Just observe how many people are busy on:

- Social media i.e. Facebook, Twitter, Snapchat, Instagram etc
- YouTube, Netflix and Amazon Prime!

So, it appears that people are finding comfort, either, in creating contents (say on Facebook, Instagram etc) or consuming contents (say on YouTube, Netflix etc).

This is evident sign that the worried subconscious mind, is consciously being diverted!

So, if you are reading this, book and getting an urge to check your own social media status! Know that it's a trap, to divert your mind from important concern!

So, rather it's time to act on the concern! By continuing reading this book!

***It's not about time, it's about choices.***

***How are you spending your choices?***

***Beverly Adamo***

## 2.3 How are we becoming redundant?

Humans take pride in providing creative solutions and insights.

However, it appears that even cognitive skills, are being de'coded' by AI/ ML to provide solutions pretty similar (and rather un-biased!) as humans can!

It's a universal law that low hanging fruits are the first one to go.

So, while the first jobs to go to AI could be manual jobs (see cashiers, drivers etc), its not a distinct future that even complex analytical / technical work will be carried out by AI/ML.

As early as 2014, first AI was nominated as Director in HK based firm Deep Knowledge<sup>3</sup>! Even 'Google's DeepMind AlphaGo artificial intelligence has defeated world's number one Go player<sup>4</sup>'

So, machines are catching up!

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<sup>3</sup> <https://www.businessinsider.com/vital-named-to-board-2014-5>

<sup>4</sup> <https://www.bbc.com/news/technology-40042581>

As a solution, to address increasing challenges of AI for professionals, WEF in its report 'Future of Jobs<sup>5</sup>', inter-alia, states that one will require an '**agile**' mindset of '**lifelong**' learning from employees!

However, '**agile**' and '**lifelong**' learning attitude will mean 360-degree change.

At present, we acquire skill in first 25 years of up-bringing (say Phase I) and then apply these skills for next 30-35 years (say Phase II)!

Now, it appears that 'learning' won't be divided in compartment as Phase I and Phase II as aforesaid!

Going forward, we will have to learn till we are **alive**. Unless, we opt to be redundant!

It may be noted that the 'learning' will not only mean vertical but also horizontal shifts<sup>6</sup>!

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<sup>5</sup> <https://www.weforum.org/reports/the-future-of-jobs-report-2018>

<sup>6</sup> Vertical shift is when, say a tax professional, acquires more knowledge 'within' the tax field itself whereas horizontal shift will mean shifting to other field, say finance/ accounts

So, learning will also mean a 'tax' specialist required to learn 'finance/ accounts' or vice versa!

Only time will tell how many of us will find it comfortable to make such shifts!

Additionally, for us, it will not only about learning and re-learning but also un-learning<sup>7</sup>!

Like it or hate it, all of us will, either, forcefully or with choice, have to soon embrace '**lifelong**' learning!

***Hard times don't create heroes.***

***It is during the hard times when the 'hero' within us is revealed.***

***Bob Riley***

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<sup>7</sup> Un-learning is most difficult process as letting go something, which is learnt after years (or decade) of hard work, is painful. Also, during this process, a fresher will have advantage over experienced person as fresher will neither carry any 'baggage' of experience nor will see things from biased perspective.

## 2.4 Which roles will become redundant<sup>8</sup>?

Accountants and Auditors	Lawyers	Accounting, Bookkeeping and Payroll Clerks
Data Entry Clerks	Administrative and Executive Secretaries	Assembly and Factory Workers
Client Information and Customer Service Workers*	Business Services and Administration Managers	Material-Recording and Stock-Keeping Clerks
General and Operations Managers*	Postal Service Clerks	Financial Analysts
Cashiers and Ticket Clerks	Mechanics and Machinery Repairers	Telemarketers
Electronics and Telecommunications Installers and Repairers	Bank Tellers and Related Clerks	Car, Van and Motorcycle Drivers
Sales and Purchasing Agents and Brokers	Door-To-Door Sales Workers, News and Street Vendors, and Related Workers	Statistical, Finance and Insurance Clerks

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<sup>8</sup> [http://www3.weforum.org/docs/WEF\\_Future\\_of\\_Jobs\\_2018.pdf](http://www3.weforum.org/docs/WEF_Future_of_Jobs_2018.pdf)



## 2.5 With whom are we competing?

In the early ages of professionalism, we used to compete with 'self' as there was less competition.

As we moved ahead in time, we started competing with our co-worker or colleagues.

Then, thanks to social media, our attention was captured by the competitor firm (who is putting numerous media post of events, seminars, articles etc).

So, we started to out compete our competitors on social media.

But, is the aforesaid the only competition we have got?

Are we too busy competing with self, each-others, our rivals or are we missing the 'elephant in the room'?

Seems, a new entrant, aka AI/ ML/ RPA, is already knocking on our door. How we wish to welcome this new competitor?

Rather, underlying question is are we **capable** to compete with machines which can work 24 hrs throughout the year - no holidays - no coffee breaks - no sleep time!

Reality is, we cannot compete with machines!

So, we need to start investing more in understanding what work we can do better than machines!

As per World Economic Forum (WEF) Report on Future of Jobs<sup>9</sup> following human skills will be in demand:

Creativity	Originality	Initiative	Critical thinking
Persuasion	Negotiation	Attention to detail	Resilience
Flexibility	Complex problem-solving	Emotional intelligence	Leadership
	Social influence	Service orientation	

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<sup>9</sup> [http://www3.weforum.org/docs/WEF\\_Future\\_of\\_Jobs\\_2018.pdf](http://www3.weforum.org/docs/WEF_Future_of_Jobs_2018.pdf)

So, we need to spare time to learn aforesaid skills as well as explore how can collaborate with technology!

But time is running out.

So, rise before the machines do!

***The most difficult thing is the decision to act, the rest is merely tenacity. The fears are paper tigers. You can do anything you decide to do.***

***Amelia Earhart***

## 2.6 Should we focus when world is out there to distract us!

For everyone, distraction is norm of the day.

On one hand, we have grave concern about what future holds for us and on the other hand (literally), we are busy with mobile!

We are getting distracted every moment.

Be it emails or What's app messages. Be it LinkedIn, Twitter, Instagram, Snapchat or Facebook. Or calls and messages.

Seems like everyone out there is eager to get your attention at least for few seconds!

Most of us (including me) get in the aforesaid trap of replying to each and every message/ call/ email etc.

Every working day we get 480 minutes (8 hrs \* 60 min) to shine professionally.

So, when we check What's app messages (say 40 times), LinkedIn (say 5 times), Twitter (say 3 times), Instagram (say 2 times) or Facebook (say 5 times) or calls (say 15 times) and messages (say 10 times).

We lose that momentum to shine approx. 80 times – effectively, every 6 minutes!

Forget about 6 minutes, the attention span could be much less for many of us!

Its un-comprehensible as to how someone with such short attention span can gear-up for the worrisome future!

It's time that we need to question ourselves, can we give undivided attention to learn new things!

So, if we have to be future proof, we need to guide our mind to concentrate than allowing it to be guided by distractions!

Every time we get distracted, just ask yourself, is the distraction worth your future!

If not, it's time to ignore the distraction!

***When we are no longer able to change a situation -  
we are challenged to change ourselves.***

***Viktor E. Frankl***

## 2.7 The Thumb Rule!

Now a days, rather than our rational mind, our 'thumb' is guiding us  
- by scrolling up or down on screens.

But who is guiding our 'thumb'?

Our thumb is guided by our '**habit**'.

Sometimes, we don't even know what we are searching for!

We, wake-up or go to sleep, by looking at screens!

Screens are with us when we eat food and when we are in  
washrooms!

We look at screens when we are standing or walking or even while  
driving!

We look at screens when we are alone or when we are in meeting!

We have become so habitual to look at the screens, sometimes we just move from one app to another app and sometimes from one site to another site.

This habitual loop is no less than an **addiction** which fuels anxiety as well as depression<sup>10</sup>.

Today, if **Dronacharya** was alive, he may have asked every wannabe disciple his thumb<sup>11</sup>!

So, for own good, as a thumb rule, its time to show thumb to screens and thumbs-up to life!

Everyone agrees that we can't shun away social media, but we can try to limit its use.

So, its time to limit use of social media and be on 'social media diet'!

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<sup>10</sup> [Independent.co.uk](http://Independent.co.uk)

<sup>11</sup> <https://www.wisdom.srisriravishankar.org/story-eklavya-devotion/>



## 2.8 We don't probe ourselves hard enough!

Distractions around us are forcing us to run all day and night long!

Only problem is, we don't know where are we are heading!

We just don't have time to stand still and think why we are doing, what we are doing!

Just few years back, thinking or just being idle was the norm of the day.

No distractions.

Sitting idle / thinking has enormous potential as it helps us focus on critical important aspects, probe ourselves and to do course corrections, if needed.

But now, Fear of Missing Out (FOMO), is gifting us short span of attention, even shorter than 'mouse'.

We are getting caught in the 'mouse trap' every moment, every day and missing opportunity to meet our own-self!

We need to understand, what is a bigger loss:

1. Missing an opportunity to meet our own self
2. Missing some news on What's App Group or social media!

Basic rule is opportunities lies within and not outside!

So, get over FOMO!

So, have time for 'self', every day, where you dig deeper and probe yourself harder!

Ask yourself are you doing justice to your work/ role.

Don't be kind when it comes to probing self! Success mantra should be 'Probe harder, achieve better'!

***Don't judge each day by the harvest you reap but by the seeds that you plant.***  
***Robert Louis Stevenson***

## 2.9 Lead, one day, at a time!

Everyone agrees that we need to gear up for the future. However, most of us are not sure how to do it!

The simplest way to be ready for the future is to take 'one day at a time'.

Just plan your 'day' and you will actually plan your future.

So, start with simple steps like going through one or two articles on AI/ML.

Next day see few videos. Then, search for good books on the topic. Get few of them.

Join a free course online.

Attend seminar which are focused on future of work.

Debate on likely impact with friends and colleagues.

Form groups (even What's App group) tailored for AI/ML and future of work.

Understand the challenges. Make your notes.

The aforesaid process, seems simple.

But it is not. People give in between.

So, it is important to continue. Also, everyone agrees that what we do in 'future' is determined by what we do in 'present'!

So, don't get burdened with the challenges. Tackle them.

Now. One at a time.

***I will come again and conquer you because as a mountain you can't grow but as a human I can.***

***Sir Edmund Hillary to Mount Everest***

## 2.10 Role of Leaders!

In the age of AI/ML/RPA, Leaders have a unique responsibility.

Leaders will have to understand impact of AI/ML/RPA on:

- a. Industry and business
- b. Own role / function
- c. Role of their team members

Biggest challenge for Leaders is that now the entire business ecosystems are connected with each other unlike earlier era.

In earlier era, manufacturing, trading and service industry was existing side by side. At macro level rather they used to compliment each other. This way, across the world, **millions of businesses** entities used to function.

But the bygone era was product of industrial and service sector revolution. It thrived in the era of world wars, development in science / technology and emerging internet.

The world today is altogether different. Growth today, rather than alongwith others, appears to be at the cost of others.

In the new online eco-system, the competition is so brutal, that in long run only **one or two key players** will exist. Even at present, this is true. For eg.:

- When it comes to search engines, how many other players we can recall other than Google and Bing
- When it comes to online shopping, how many other players we can recall other than Amazon, E-bay or Flipkart
- When it comes to social media, how many other players we can recall other than Facebook, Linkedin, Twitter and Instagram
- When it comes to online entertainment, how many other players we can recall other than Youtube, Amazon Prime and Netflix

At present, in USA, out of every two dollars being spent online, one dollar goes to Amazon or Google<sup>12</sup>. This is a worrisome trend.

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<sup>12</sup> [nymag.com](http://nymag.com) and [techcrunch.com](http://techcrunch.com)

Thus, lions share of business in any sector appears to belong to just one or two entities. Other entities will continue to exist and fight for their small share.

Thus, to understand what's actually happening, Leaders will need to study entire eco-system of business, world, economy and industry.

Then, Leaders will also have to guide team members to gear-up to phase AI/ML/RPA challenge.

At the time of guidance, Leaders should also understand who is their audience - Generation X or Millennials or Generation Y<sup>13</sup>!

This guidance from Leaders to team members won't be one time but **continuous** as the world is in fluid stage!

Given this, its preferable that, every week/ month, Leaders should interact with team members to assess and re-assess the preparedness for AI/ML/RPA.

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<sup>13</sup> [Hbr.org](http://Hbr.org)

Effectively role of leaders will now be similar to role of Noah in the story **Noah's Ark**<sup>14</sup>.

Like Noah, leaders, will need to help everyone around them to sail through this big challenge being brought by AI/ML/RPA.

*You will get all you want in life if you help enough other people get what they want.*

*Zig Ziglar*

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<sup>14</sup> The parallel for Noah, in Indian scriptures, is "Manu".



## 3. Future

### 3.1 Whether large firms are immune?

Disruption will certainly bring with itself loss of work and eventually jobs!

The underlying question is who will be heavily impacted due to AI/ML?

Whether it will be small or medium or large firms?

In present world, no one is immune from challenges. Neither large firms nor small ones! Everyone is equal in the eyes of AI/ML.

So, everyone, be it large or small entity, should:

- a. Understand the magnitude of challenges being brought by AI/ML
- b. Identify key challenges for organization as well as people
- c. Identify likely solutions to mitigate the challenges
- d. Prepare plan for organization and people to rise up to the challenges

Question is when should you start taking aforesaid steps, for your organisation or your own-self?

Answer is simple. There is no better time, than **yesterday!**

*The journey of a thousand miles begins with one step.*

*Lao Tzu*

### 3.2 Whether Government can address AI/ ML challenges?

Recently, many Government across the world have recognised that AI will bring new sets of challenges.

A hand full of Government are gearing up for challenges brought by AI/ML.

For e.g. UK Government provided response to House of Lords Artificial Intelligence Select Committee's Report on AI in the UK: Ready, Willing and Able? (<https://lnkd.in/fsgysyE>)

Relevant extract from aforesaid report:

*"Artificial intelligence is a growing part of many people's lives and businesses. (Paragraph 58)*

*The labour market is changing, and further significant disruption to that market is expected as AI is adopted throughout the economy.*

*As we move into this unknown territory, forecasts of AI's growing impact— jobs lost, jobs enhanced and new jobs created—are inevitably speculative (Paragraph 231)*

*... as we believe AI will disrupt a wide range of jobs over the coming decades, and both blue- and white-collar jobs which exist today will be put at risk."*

Similarly, Niti Ayog in India released a detailed paper on 'AI for All'<sup>15</sup>.

So, it appears, off late, the Government have recognised challenges likely to be brought by AI/ML!

Additionally, the Governments may try their best to rise to challenges as not only Governments but also other institutions such as banks are worried<sup>16</sup>.

However, formulation of strategy by Government is only one aspect, real challenge is implementing that strategy.

Also, another challenge is, whether the strategy formed by Government remain relevant as AI will evolve every day.

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<sup>15</sup> [Niti.gov.in](http://Niti.gov.in)

<sup>16</sup> At present, banks give loans for 20 years. But when there is no certainty about jobs, can banks continue to give loans for such long periods!

Also, rather than controlling AI/ML, the Governments across the world are leveraging<sup>17</sup> AI/ML/RPA (for e.g. for tax administration purposes).

Its interesting to note that China is rather looking at AI as a big opportunity and wants to be a world leader in AI by 2030. To be AI ready, China has even published an AI textbook for high school students<sup>18</sup>.

As individuals or organisations or students, to be future proof, it's better not to place reliance on Government or anyone else than on your own self!

***There is only one corner of the universe you can be certain of improving, and that's your own self.***

***Aldous Huxley***

***Only I can change my life. No one can do it for me.***

***Carol Burnett***

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<sup>17</sup> As AI inherently thrives on data, India has potential to serve as a land of AI, given the substantial generation of data in India.

<sup>18</sup> [scmp.com](http://scmp.com)

### 3.3 Reinvent yourself, now or never!

In present times, we are not perplexed by the change but the 'pace' of change.

If we compare the present 'pace' of change as compared to say 5 years ago, it's apparent that it has doubled (say from 1x speed level to 2x).

In years (or months!) to come, this 'pace' is going to increase even further, say to 4x to 8x to 16x to 32x levels.

At such a fast pace, will we be able to make any sense of our social and professional life?

So, before the pace picks up to 4x, spend time to understand your present, decode your future and plan your endeavours accordingly.

If you miss the bus to anticipate the changes and reinvent yourself now, be rest assured that future won't be kind to you.

Jack Welch (thought leader and ex-CEO of GE) once mentioned "*If the rate of change on the outside exceeds the rate of change on the inside, then the end is near.*"

So, its time to increase pace of change on the 'inside'!

Time to reinvent self is now or never!

***Learn from the past, set vivid, detailed goals for the future,  
and live in the only moment of time over which you have any control: now.***

***Denis Waitley***

***Change your life today.  
Don't gamble on the future, act now, without delay.***

***Simone de Beauvoir***

### 3.4 Step plan to be AI/ ML ready!

All of you will agree that there is immediate need for all of us to be future proof / ready. But the question is how?

So, in the following paras, key step plan for being future proof is discussed.

#### 3.4.1 Decode AI/ML

It is an accepted fact that AI/ML is not merely a new technology change but a change which will impact every one of us and the way we work or do business.

Thus, it is imperative that everyone should be aware about the AI/ML and the revolution it is bringing.

But the underlying question is what should we read/ refer for AI/ML?

In this regard, its pertinent to note that most of the key aspects of the AI/ML regime are already in public domain through various books, courses and videos.



You may refer to one of the interesting articles on this topic such as 'The 6 Best Free Online Artificial Intelligence Courses For 2018<sup>19</sup>' by Bernad Marr.

Thus, based on the knowledge of available in public domain, one may get to know more about AI/ML.

It may be noted that even organisations may consider sensitising their employees about the challenges of AI/ML.

An early initiation of discussion will give the employees a sense of involvement in discussion much before AI/ML start creating havoc in people's life.

### **3.4.2 Understand AI/ML impact**

AI/ML may provide opportunities but at the same time it could bring threats.

Given this, it's important to identify:

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<sup>19</sup> [Forbes.com](http://Forbes.com)

- What inroads AI/ML will make in the industry in which you are working?
- Which work will be taken away by AI/ML?
- How your role/ job will get impacted?
- How much time it will take for AI/ML to do what you do?
- What AI/ML cannot do?

In case an organisation intends to understand the impact of AI/ML then in such AI/ML Impact Analysis exercise, the respective team heads such as finance, sales, procurements, supply chain, product pricing, IT, legal, contracts, HR etc. should be involved to ensure that they provide their inputs and suggestions.

Going one step forward, organisations can also identify possible cost savings which AI/ML could provide.

Based on aforesaid, the organisations can prepare a detailed plan for each team and team member to gear up for AI/ML challenges.

Early discussion and engagement will ensure early mitigation of risk for the organisation.

Organisations will also have to take into consideration the increase (most likely!) in re-skilling the employees<sup>20</sup>.

### 3.4.3 Gear up for transition

Information Technology (IT) is a key area for business organisations as irrespective of the fact whether the organisation is ready or not, the information technology eco-system of an organisation is expected to be ready for future.

It is advisable that early study should be carried out to understand how the entire universe of eco-system is getting disrupted.

Then likely scenarios of such as forward integration and backward integration could be visualised along with a plan to tackle the challenge.

### 3.4.4 Design Alternate Business Strategies

To gear up for new era, the organisation may identify alternate efficient business strategies to ensure smooth transition.

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<sup>20</sup> "Education costs money. But then so does ignorance." - Sir Claus Moser

Every organisation will have to re-visit each strategy, be it pricing strategy, marketing strategy, execution strategy, production strategy, hiring strategy etc.

If this is not done the business will run the risk of being left behind by competitors who align their business with future ways of doing business.

However, while forming alternate business strategies, it goes without saying that the organisation should take into consideration the resistance to change as well as commercial feasibility of alternate business strategies.

#### **3.4.5 Be together**

AI/ ML is expected to affect everyone than selective industries/ sectors or roles.

Given this, efforts should be made to form AI/ML learning groups so that the benefit of group learning and idea exchange can take place.

While current economic situation is characterised by volatile global economic conditions, AI/ ML remains a new ongoing challenge, thus,

early initiation of aforesaid steps can surely help the organisations gain most of the AI/ML than be wiped out because of it.

***You can have anything you want  
if you are willing to give up the belief that you can't  
have it.***

***Robert Anthony***

***You will never find time for anything.***

***If you want time you must make it.***

***Charles Buxton***

### 3.5 What Future of Jobs Reports (WEF) says!

**Relevant extracts from World Economic Forum (WEF) Report on Future of Jobs<sup>21</sup> is reproduced below (emphasis supplied):**

*"The inherent opportunities for economic prosperity, societal progress and individual flourishing in this new world of work are enormous, yet **depend crucially** on the **ability of all** concerned stakeholders to instigate reform in:*

- **Education** and training systems
- Labour market policies
- Business approaches to developing skills
- **Employment** arrangements and
- Existing **social contracts**

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<sup>21</sup> [http://www3.weforum.org/docs/WEF\\_Future\\_of\\_Jobs\\_2018.pdf](http://www3.weforum.org/docs/WEF_Future_of_Jobs_2018.pdf)

... They entail **difficult transitions for millions of workers** and the need for **proactive investment** in developing a new surge of **agile learners** and skilled talent globally.

Catalysing positive outcomes and a future of good work for all will require **bold** leadership and an entrepreneurial spirit from:

- *Businesses and*
- *Governments, as well as*
- An **agile mindset of lifelong learning** from employees

*Workforce transformations are no longer an aspect of the distant future."*

***You're always learning.***

***The problem is, sometimes you stop and think you understand the world. This is not correct.***

***The world is always moving. You never reach the point you can stop making an effort.***

***Paulo Coelho***

### 3.6 Emerging roles/ opportunities<sup>22</sup>!

Data Analysts and Scientists*	AI and Machine Learning Specialists	General and Operations Managers*
Big Data Specialists	Digital Transformation Specialists	Sales and Marketing Professionals*
New Technology Specialists	Organizational Development Specialists*	Software and Applications Developers and Analysts*
Information Technology Services Process Automation Specialists	Innovation Professionals	Information Security Analysts*
Ecommerce and Social Media Specialists	User Experience and Human-Machine Interaction Designers	Training and Development Specialists
Robotics Specialists and Engineers	People and Culture Specialists	Client Information
Customer Service Workers*	Service and Solutions Designers	Digital Marketing and Strategy Specialists

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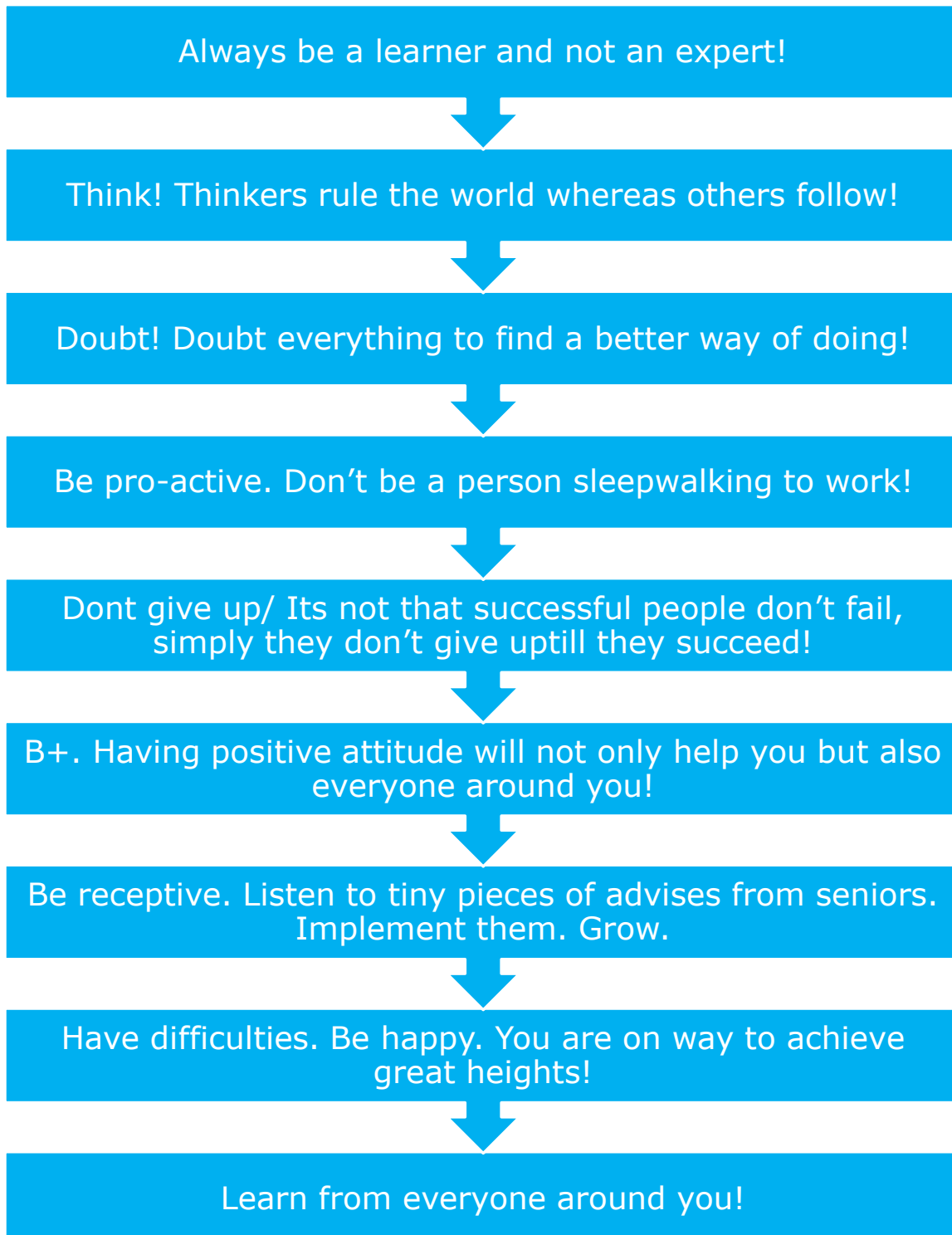
<sup>22</sup> [http://www3.weforum.org/docs/WEF\\_Future\\_of\\_Jobs\\_2018.pdf](http://www3.weforum.org/docs/WEF_Future_of_Jobs_2018.pdf)



### 3.7 Things you must do!

In the current turbulent times, it is becoming more and more important to go back to 'basics'.

So, here are few basic tips:



## 4. What life taught me!

### 4.1 Three things that can save life - Reading, reading, reading!

It was exactly 21 years ago, that one fateful day, my family received a telegram stating that my Dad expired.

After reading this news, entire family was inconsolable.

Over next few months financial challenges started cropping up as Dad was the only earning member.

I was in my 8<sup>th</sup> Standard that time. It was during this time, that I decided to help my Mom. So, one fine morning, I got up early and thought of selling bread packets.

So, I bought 10 packets of bread and started roaming on cycle to sell the same. Though I was roaming on cycle to sell breads, I could not gather courage to say 'breadwala' or 'bread le lo bread'!

I just kept roaming without uttering a word. Only I knew that in my bag, I was carrying 10 packets of bread.

Exhausted, I reached home. Mom asked why you seem so exhausted. Told her that 'I wanted to help you so thought of selling breads.'

After hearing this, she said *"Pritam, I want you focus on your studies and be a 'bread earner'. Just promise me that you will read every day than spending your time on earning money"*.

It's been 21 years since! This one habit of reading, gifted by my Mom, is foundation of my being today.

So, read books to survive and thrive!

***Your personal life, your professional life, and your creative life are all intertwined. I went through a few very difficult years where I felt like a failure.***

***But it was actually really important for me to go through that. Struggle, for me, is the most inspirational thing in the world at the end of the day, as long as you treat it that way.***

***Skylar Grey***

## 4.2 I failed but went to make career in same subject!

Throughout my career, right from KG till Chartered Accountancy (CA) Final, I never ever failed in any single subject.

For the first time, in May 2004, I failed in a subject in CA Final exam. And the subject was 'Indirect Taxes'.

Fast forward 3 years, I started working in indirect taxes exclusively.

After, 3 more years, started writing articles on indirect taxes, post 5 years, started addressing seminars on indirect taxes and post 9 years, authored numerous books on indirect taxes.

Actually, every failure in life provides wonderful opportunity to convert our weaknesses into our biggest strength!

So, fail fast, rise faster!

Keep learning, keep growing!

***You're going to go through tough times – that's life.***

***But I say, 'Nothing happens to you, it happens for you.'***

***See the positive in negative events.***

***Joel Osteen***

### **4.3 Fortunate to witness personal, exam and even professional failure!**

Just a decade back, I was told by my friend that I am not good enough to be in the profession.

And he was right!

His feedback shattered my image which I had in my own mind (that I am successful).

So, after his harsh (but true) feedback, I moved to another organization and started working harder (or at least I thought so)!

After a year, I was again told that I am not good enough by my another senior and I was given pink slip!

This made me reach rock bottom in my life.

So, I started working even harder and after few years, discovered my own path!

Literally, every day, I thank both the aforesaid seniors, from bottom of my heart, as they showed me the 'mirror'.

If they hadn't, I would have been struggling to find my strength even now!

So, in life, if someone gives you feedback, even in harsh words, then it's time to work hard, than distancing yourself from such persons.

In the world of Facebook / LinkedIn, which comes with only 'Like' button, there is dearth of true friends and seniors, who can risk relationship, to share true feedback.

So, cherish such true seniors/ friends for life!

***But man is not made for defeat. A man can be destroyed but not defeated.***

***Ernest Hemingway***

## 4.4 I was unable to speak in English!

Till 12th standard, I studied in vernacular medium.

In 2005, I qualified as CA. However, I realized that I could not write or speak English well!

So, the struggle to write and speak English started.

Got many suggestions from my friends. One suggestion was to read English newspaper daily.

Another was to communicate with colleagues /friends in English.

Started both but still I continued to fumble while communicating in English.

And whenever I used to fumble, to avoid embarrassment, I used to start speaking in Hindi /Marathi.

One of my friends, Ankur Gandhi, noticed my struggle.



Ankur had a simple suggestion, whether you speak correctly or fumble, continue to speak in English and don't change to Hindi /Marathi.

Ankur's suggestion worked well and it removed my fear of English.

All of us, when faced with fear, have two choices, either let fear overcome us or we overcome fear.

Better to choose later!

(Aforesaid write-up is to highlight struggle of vernacular students in learning language than comparing Native language with English)

***The best preparation for tomorrow is doing your best today.***

***H. Jackson Brown, Jr.***

## **4.5 How right mindset helped succeed when failure was evident!**

Given financial constraints, I had decided to self-study most subjects in my CA Intermediary /IPCC.

During self-study, I found three chapters of Accounts difficult to understand and thus, did not study them.

In the exam hall, when I received the Accounts exam paper, my mind blacked out.

Out of 100 marks, 48 marks questions were from chapters I did not study.

Failure was evident.

Suddenly, one thought struck me that I am fortunate amongst all the students as others will be struggling to solve 100 marks paper, I am fortunate one who has 3 hrs but only 50% paper to solve.

So, with this mindset, I started to focus on questions I had studied well.

In those 3 hrs, I was finally able to answer questions of 52 marks. Additionally, I tried my best to attempt one more question.

At the end of the exam, I was happy that I have given my best.

I was eagerly waiting for the results.

Finally, results were out. I passed with 56 marks in Accounts<sup>23</sup>!

This incident taught me that when faced with challenges, just seeing positive in negative can turn failure into success!

***What makes the desert beautiful is that somewhere  
it hides a well.***

***Antoine de Saint-Exupery***

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<sup>23</sup> This chapter is not to suggest that students should only do partial studies.

## 4.6 How to deal with stage fear!

It must be 1994-95. I was in school that time.

My school Headmaster asked me to represent school along with my friends for an oratory competition.

I was to speak for the first time.

Topic was Rani Laxmibai - The Great Warier.

I prepared well. Went on the stage. Saw huge gathering of students.  
And I forgot my speech!

Somehow, spoke 1-2 lines and concluded my speech.

This event had so much negative impact on me that I could not gather courage to address / speak before audiences for next 11-12 years!

It was only in 2006, I gathered courage to face the stage.

And in next 11-12 years, faced the same fear more than 100 times, but still addressed seminars across the world.

So, it's not that speakers don't have stage fear.

Everyone feels the fear before speaking.

Only mantra to be successful is to 'Feel the fear and do it anyway<sup>24</sup>!'.

***Nothing will work unless you do.***

***Maya Angelou***

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<sup>24</sup> Do Read the book by same name by Susan Jeffers

## 4.7 Too much work - Curse or blessing?

Regularly, we come across professionals, co-workers mentioning the fact that they are neck-deep busy.

Many complain about the fact that their life is 'work' and there no 'work-life balance!

The question is, now, when we are at the edge of technological evolution, should we even complain about being busy or consider ourself blessed to be busy!

This is particularly true, as we move ahead in time, sooner or later, work (compliance and advisory) will start drying up, due to AI /ML.

So, till the time lasts, enjoy being occupied in work and being in demand, because we never know when the work / learning opportunities dry up.

So, next time someone says, how's life, say blessed to be busy.

***How does one become a butterfly?***

***You must want to fly so much that you are willing  
to give up being a caterpillar.***

***Trina Paulus***

## 4.8 L'earn' or 'earn'?

This is the question most young professionals think about every day.

If I take my own case, I followed the 10,000-hr principle before I started to focus on earnings.

So, I worked for 10 years with focus on 'learning'. Even now, after spending 10k hrs, I still remain learner.

Read more about 10k Rule at <https://lnkd.in/fK2arG7>

However, in last decade it was possible to spare 10k hrs in learning.

Now, in the fast paced, ever changing world, it may or may not be feasible to invest 10k hrs.

Also, few professionals have raised question on 10k hrs Rule.

In spite of this, whether you agree or not with 10k hrs Rule, what remains true is that while earning enables you to invest in properties, learning enables investing in 'self'.



So, don't hurry / rush to earn. First, invest in own-self.

Identify your path, give time to 'yourself' and let the earning follow you than vice-versa!

***Twenty years<sup>25</sup> from now you will be more disappointed by the things that you didn't do than by the ones you did do.***

***H. Jackson Brown, Jr.***

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<sup>25</sup> With the present rapid pace, twenty years period appears to be read down as 20 month or 20 weeks or even 20 days!

## 4.9 Why me or Why not me?

Every day we see people struggling with poverty, disease, loss of dear ones, insecurity etc

At the same time, we also see people -

- a. Successfully overcoming poverty
- b. Recovering after battling diseases
- c. Coping up with loss of dear ones
- d. Getting over insecurity

So, what makes someone overcome challenges whereas others continue to struggle.

Simply put it's about how one looks at the challenges.

Do we see them as 'opportunity' to overcome a hurdle or we see them as a 'problem'?

Whenever faced with aforesaid, I always, looked at the challenge as an opportunity to overcome hurdle.

As regards my capabilities, I always believed that the Creator gives problem according to the capability of the person.

So, whenever, I faced challenges in life, I relied on Creator's judgement about my capabilities and thought that if He thinks I am capable, then I must be.

This has helped me overcome challenges and avoid falling in the trap of the questioning, why me?

So, fight the battle given to you by the Creator than getting in fight with Him saying 'Why me?'

Rather we should say, why not me?

***Life is 10% what happens to us and 90% how we react to it.***

***Dennis P. Kimbro***

## 5. Bibliography

Sr	Name of book	Author	Publisher
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2.	Feel the fear and do it anyway	Susane Jeffers	RHUK
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4.	Emotional Intelligence 2.0	Trad Bradberry and Jean Greaves	Perseus Books Group
5.	Road to Invention	Josh Linkner	Wiley
6.	The Laws of Human Nature	Robert Greene	Viking
7.	Sapians and Homo Deus	Yuval Noah Harari	Vintage
8.	The Alchemist	Paulo Coelho	Harper Collins
9.	Whats the Future and Why its up to us	Tim o'Reilly	HarperBusiness
10.	The 48 Laws of Power	Robert Greene	Profile Books
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12.	Dandapani	YouTube videos	-
13.	Dr Vivek Bindra	YouTube videos	-

***The secret of change is to focus all of your energy, not on fighting the old, but on building the new.***

***Socrates***

## 6. Who thinks, he can!

If you think you are beaten, you are,  
If you think you dare not, you don't,  
If you like to win, but you think you can't  
It is almost certain you won't.

If you think you'll lose, you're lost  
For out of the world we find,  
Success begins with a fellow's will  
It's all in the state of mind.

Life's battles don't always go  
To the stronger or faster man,  
But sooner or later the man who wins  
Is the man **WHO THINKS HE CAN!**"

**Walter D. Wintle**

## 7. About the Author



- Pritam Mahure is a Chartered Accountant by profession and has been actively tracking and working on future tax and technology trends since more than a decade.
- Pritam has authored more than ten books and numerous articles for leading international media houses.
- Pritam has been invited as a Keynote Speaker in conferences/ fintech events in Kuwait, UAE, Bahrain, Oman and India.
- Pritam has actively contributed on Tax Policy matters across the world through training more than 20,000 Government officials and professionals on GST/VAT.

## Feedback

- The book would not have been possible without active support of team members like CA Vaishali Kharde, CA Jaishree Kaltari, CA Shruti Golecha, CA Sachin Totla, Sahil Tharani, Gaurav Suryawanshi, Lavesh Solanki, Bhargav Amuru, Sajana Kumawat, Pooja Bora, Pooja Sharma and Nitu Mishra.
- The book is prepared for guidance and while, all efforts have been made to make the book error free, the author cannot be held responsible for any errors/omission.

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*Yesterday I was clever, so I wanted to change the world.*

*Today I am wise, so I am changing myself.*

*Rumi*