

## Foreword



**Ajit Menon, CEO,  
PGIM India Mutual Fund**

In an era marked by increasing life expectancy, financial security during retirement becomes paramount. Relying solely on pension and investments may not suffice to maintain the desired quality of life.

The simplest way to generate a source of income during your later life is to utilise your skills, experience and contacts in the field where you have spent most of your working career. Alternatively, you can work on building a passion/skill which you already pursue as a hobby and monetise it.

Research shows that retirement may lead to a decrease in mental stimulation which can impact your cognitive health. Learning new skills not only counteracts this decline but also provides a sense of accomplishment and purpose.

PGIM India Mutual Fund's Retirement Readiness Survey 2023 reveals that Indians are seeking various ways to add to their income by monetising their passion and acquiring new skills to fuel their aspirations post-retirement.

Keeping this in mind, PGIM India Mutual Fund has compiled a ready reckoner of a compendium of 50 gigs which you can explore and pursue to become financially independent in your later life.

# RENEW, RECHARGE BUT NEVER RETIRE

50 gigs that combine enjoyment and  
regular income for life



## Index

1. Online Yoga Instructor
2. Real Estate Advisor
3. Financial Advisory Services
4. Tax Consultant
5. Organic Farming
6. Soft Skills Coach
7. Cybersecurity Advisor
8. Career Counsellor
9. Childcare Services
10. CXO on Hire
11. E-Learning Consultant
12. Tour Guide
13. Game Designer
14. Wedding Planner
15. Interior Designer
16. Beauty and Grooming
17. Landscaping
18. Sports Coach
19. Performing Arts Coaching
20. Cloud Kitchen Services
21. Competency Mapping Services
22. CRM Specialists
23. Talent Management Expert
24. Data Scientist
25. Floral Business
26. Animal Care Services
27. Food And Beverage Consultant
28. Social Media Manager
29. Digital Content Creator
30. Fitness Trainer
31. Brand Designer
32. Event Manager
33. User Experience Designers
34. Supply Chain Specialist
35. Corporate Trainer
36. Learning and Development Specialist
37. Online Educators and Tutoring
38. Start-up Advisory Services
39. Translation And Language Services
40. E-Commerce Strategist And Consultants
41. Starter Plant and Seed Providers
42. Administration Specialist
43. Communications and PR Consultant
44. Bartender
45. Customer Success Consultant
46. Life Coach
47. Tutoring
48. Strategic Sourcing Advisors
49. Product Design Consultant
50. Compliance Advisor And Specialist

# #1 Online Yoga Instructor

Being a yoga instructor is undeniably cool. Especially when you can do it from the comfort of your home. In fact, being a semi-retired yoga instructor is actually a hot thing these days.

You get to unleash your passion, igniting a flame in others as you guide them towards physical and mental bliss. Your flexible schedule gives you tantalising freedom to indulge in your desires and explore new horizons.

It offers personal growth, deepening your own practice and fostering self-awareness. Teaching yoga can be transformative, allowing for ongoing learning and professional development. Overall, it combines passion, helping others, personal growth, and flexibility, making it a rewarding and cool profession.



## Huge Demand

In the wake of the COVID-19 pandemic, health and well-being has taken center-stage, leading to a surge in the popularity of yoga as a lifestyle choice. Consequently, there is a significant need for skilled yoga experts and trainers who can assist individuals in fully embracing this age-old Indian practice and reaping its benefits.

While we could not come across more recent data, in 2017, India was facing a shortage of about 3,00,000 yoga instructors as against the requirement of over 5,00,000 yoga practitioners, a study done by ASSOCHAM had found.



## The Perks

As a yoga instructor, you have the flexibility to set your own schedules and choose the way you want to work. This freedom can allow for a better work-life balance, and the ability to pursue other interests or travel opportunities. In fact, you do not need to take a 'leave' and can continue with your yoga classes even as you travel.

While there are many yoga instructors, who are non-agenarians (which shows that yoga can help you lead longer and healthier

lives), Rajinder Kumar, a retired manager of a PSU Bank is now following his passion as a yoga instructor. "I love doing it, and it also helps me earn a regular income," he says.

Being a yoga instructor often means being part of a supportive and inclusive community. You have the chance to connect with like-minded individuals, build meaningful relationships, and create a sense of belonging.



## What Is Required?

Get an accredited yoga training instructor certificate. Courses by Yoga Certification Board (YCB) are recognised by the Ministry of Ayush, Government of India (<https://www.yogaexam.in/>)

The 7 levels can cost you between ₹3,835 (Yoga Protocol Instructor) to ₹9,735 (Yoga Master) and includes both theory and practical tests of 60 minutes each.

While the theory exam is based on self-study of a given syllabus, the practical exam evaluates teaching skills, demonstration skills, field experience, and application of knowledge which are evaluated by a panel of examiners.



## What You Need and How Much Will It Cost?\*

A large enough space, yoga props - yoga mats (₹500 to ₹1,500), blankets (₹400 to ₹1,000) etc., a reliable internet connection (₹1,000 to ₹2,500 per month), a good quality webcam (₹1,000 to ₹5,000) and microphone (₹500 to ₹10,000).



## Expected Earnings

You can charge anything between ₹1,500 to ₹2,000 for a monthly package of 1 hour yoga sessions, five times a week, depending on your experience. Monthly earnings could be anywhere between ₹30,000 to ₹50,000.



## The Extra Reward

What better way to stay fit and healthy for life!