

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



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- 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

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- 48. Strategic Sourcing Advisors
- 49. Product Design Consultant
- **50. Compliance Advisor And Specialist**









#12 **Tour Guide**

After 10 years as a banker in a global bank, in 2012, Sharma set up his own wildlife travel company that offers bespoke travel experiences especially to tiger reserves to domestic and international customers.

India's allure as a tourist destination, steeped in history and culture, has given rise to a flourishing profession: tour guiding. Serving as a gateway to India's diverse heritage, tour guides play a pivotal role in connecting travellers with the country's rich tapestry.





The Perks

Being a tour guide in India brings a multitude of advantages. Firstly, it provides an unparalleled opportunity for cultural immersion. Guides become storytellers, weaving narratives of India's history, traditions, and legends, fostering a profound connection with the country's heritage. Furthermore, tour guiding entails travel and exploration.

Guides embark on journeys to India's magnificent destinations, continually discovering and sharing new facets of their homeland. They also have the privilege of interacting with a diverse array of travellers from around the world, enriching each tour with unique perspectives and experiences. Lastly, the profession often offers flexibility in scheduling, making it an appealing choice for those seeking work-life balance or pursuing other interests.



What Is Required?

To excel as a tour guide in India, specific qualifications and qualities are imperative. A deep knowledge of Indian history, culture, and local attractions is paramount. Guides must possess excellent communication skills, with proficiency in English being particularly crucial. Mastery of other Indian and foreign languages can be advantageous.



Expected Earnings

Earnings for tour guides in India are

diverse, influenced by factors such as

location, experience, reputation, and the

type of tours conducted. On average,

annual incomes for tour guides range from

₹2,00,000 to ₹6,00,000. Established

guides with niche expertise or those

operating in high-demand tourist

destinations often command higher fees.

Additionally, strong interpersonal skills are vital, enabling guides to build rapport with travellers from various backgrounds. Patience and empathy are invaluable for managing diverse groups of tourists. Depending on the region, tour guides may need to obtain licences or certifications. which typically involve passing exams and fulfilling specific requirements.



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

Among the essential requirements are in-depth knowledge of Indian culture and history, strong communication skills in English (and possibly other languages), and potentially, tour guide certification. Costs typically involve education expenses, ranging from ₹50,000 to ₹5,00,000 certification fees (₹1,000 to ₹10,000), and outfit or equipment expenses (₹5,000 to ₹10,000). Additional expenses may arise if you require language courses for guiding in local languages beyond English.



The Final Word

A career as a tour guide in India presents not just a job but a lifelong journey of exploration, cultural immersion, and meaningful connections. It offers the chance to share India's remarkable heritage with the world, making every tour a unique and enriching experience. As travellers increasingly seek authentic and engaging encounters, the demand for knowledgeable and passionate tour guides continues to rise, making it a rewarding and promising profession in India.



Anurag Sharma, 43, Gurgaon

"I wanted to explore if I could convert my passion into a profession. Now, I create holidays to make a living."

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