

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



#17 Landscaping

The demand for landscaping services in India is on the rise, driven by urbanisation, a growing middle class, and an increased focus on well-maintained outdoor spaces.

This robust growth is fuelled by homeowners, commercial establishments, and public spaces seeking to enhance the aesthetics and functionality of their outdoor areas. The potential for landscaping professionals in India is evident, with a wide array of projects awaiting skilled hands.



The Perks

Choosing landscaping as a post-retirement gig comes with several appealing advantages. Firstly, it allows retirees to stay physically active and mentally engaged, contributing to overall well-being.

Working outdoors in serene garden settings can be incredibly therapeutic, reducing stress and improving mental health. Moreover, landscaping professionals have the satisfaction of transforming dull and uninspiring spaces into vibrant, picturesque gardens.



What Is Required?

While a green thumb certainly helps, becoming a successful landscaping professional in India requires more than just an affinity for plants. Necessary skills include knowledge of horticulture, landscape design principles, and proficiency in tasks such as planting, pruning, and irrigation system management.

Additionally, excellent communication and customer service skills are vital for understanding clients' needs and preferences.



What You Need and How Much Will It Cost?*

Landscaping demands an array of tools and equipment, but it is possible to start small and gradually expand your collection as your business grows. Basic equipment includes shovels, spades, pruners, shears, and a lawnmower, which can cost approximately ₹20,000 to ₹50,000. More advanced tools like a hedge trimmer or a chainsaw may be necessary for larger projects and can cost upwards of ₹10,000 each.

In addition to tools, landscaping professionals often require materials like soil, mulch, seeds, and plants. These costs can vary widely depending on the project's scale but typically range from ₹5,000 to ₹20,000, or more. One would also need to hire professional help who would charge on a per project basis depending on the scale.



Expected Earnings

The earnings of a landscaping professional can vary significantly depending on factors like location, the scale of projects, and the professional's experience.

On average, a beginner in the field can expect to earn around ₹20,000 to ₹30,000 per month. As your skills and reputation grow, earnings can increase substantially, with experienced landscapers earning ₹50,000 to ₹1,00,000 or more, monthly.



The Final Word

To embark on this journey, one needs the right skills, temperament, tools, and equipment. While there is an initial investment required, the potential for earnings and personal satisfaction makes it a promising post-retirement career option. So, if you have a green thumb and a passion for creating beautiful outdoor spaces, consider turning your gardening hobby into a rewarding landscaping career in retirement.