



PGIM
India Mutual Fund

RENEW, RECHARGE BUT NEVER RETIRE

50 gigs that combine enjoyment and
regular income for life



Key insights from PGIM India Mutual Fund Retirement Readiness Survey 2023

- 1 67% Indians consider themselves retirement ready, up from 49% in 2020. Those who planned for their retirement generally started it around 33 years of age & those who haven't, intend to start in their 50s.
- 2 Retirement' in terms of financial priority for Indians, has reached 6th position in 2023 from 8th in the 2020 survey.
- 3 Income allocation to loans and liabilities increases with increase in personal income. Indians are allocating 59% of their money to household expenses and a good 18% to paying off loans, a bit more than 2020 survey findings.
- 4 There has been a conscious effort towards building human capital, where 5% of income is allocated towards skill development or education loans.
- 5 48% respondents reported that pandemic has led to changes in their attitude, behaviour, and planning finances - Indians have become more financially conscious, planned and disciplined.
- 6 With lower income, there's a higher focus on generating more returns & being financially secure. As income increases, other facets like reaching a higher position in the current workplace and developing a passive income source takes precedence.
- 7 'Identity' & 'Self Worth' are no longer just limited to fulfilment of roles & responsibilities, but is also taking care of & knowing oneself.
- 8 Post pandemic, Indians have started putting more emphasis on long-term commitments like medical emergencies and retirement planning, in addition to family security.
- 9 Worry about 'lack of an alternate source of income', related to managing finances post pandemic showed a significant jump from 8% in 2020 to 38% in 2023.
- 10 Post pandemic, 'Inflation' and 'Economic Slowdown' came on the top list of worries related to managing finances post-retirement - it doubled compared to 2020 survey, indicating the impact of recent macro-economic challenges.
- 11 From 10% in 2020 to 23% in 2023, the preference towards Mutual Funds show more traction over direct Equity/Shares and Exchange Traded Funds (ETFs). That said, Indian investors still prefer fixed income instruments and insurance.
- 12 With changing lifestyle and macro-economic conditions, Indians think they require 10-12 times of their annual income to build their retirement corpus, up from 8-9 times in the 2020 survey.
- 13 Contrary to what we saw in the pre-Pandemic era in the 2020 survey, Indians have now started associating financial security with independence—staying in joint family units no longer fosters a greater sense of financial security. Only 70% respondents (2023) compared to 89% in 2020 survey reported they feel financially secure staying in joint families.
- 14 Having an alternate source of income significantly increases the sense of preparedness for retirement. Of 36% respondents who have an alternate income source, 42% get an extra income from investing in financial assets. Base :- 2251.
- 15 Indians seem to need a bit more handholding and support to efficiently plan for retirement, investing in insurance and seeking advice from insurance agents is considered being financially secure or planned for retirement. Around 2/3rd of respondents who took financial advice took it from insurance agents and a small percentage from Registered Investment Advisors*.
- 16 Sharing workload on managing money is the most valued aspect about advisors, by those who seek financial advice. However, today only 10% of those who have a retirement plan, seek proper financial planning services from a Registered Investment Advisor and only 16% of those who have a written plan, have vetted their plan with a Registered Investment advisor.
- 17 2/3rd of respondents reported being financial anxious, and feel it affects their productivity for at least half of the day, indicating a need for intervention by organisations.
- 18 Organizations can impact successful retirement planning and ensure financial wellness among their employees, thereby reaping benefits of increased employee loyalty and productivity. 1 in 2 respondents felt that their loyalty towards their employer would increase if the employer drives or facilitates their retirement/financial planning#.

Important Disclosures: PGIM India Mutual Fund appointed NIQ for conducting a survey among 3009 Indian adults aged between 26-60 years (26-40: 19%, 41-50: 38%, 51-60: 43%) inclusive of both Men (80%) and Women (20%) belonging to *NCCS A/B (72%:28%) covering Salaried (54%), Businessman/ Self-employed professionals (46%). The survey was conducted in 15 cities (Metros: 60%, Tier 1: 40%) across India. Data was collected using Face to Face interviews. The survey was fielded between Sep 2022 – Dec 2022. The margin of error for this study is +/- 3%. *Base:- 608; # Base:- 764. The survey holds data from the earlier PGIM report conducted in 2020 as well.

2020 Prudential Financial, Inc. (PFI) and its related entities. PGIM, the PGIM logo, and the Rock symbol are service marks of PFI and its related entities, registered in many jurisdictions worldwide. *NCCS refers to the New Consumer Classification System developed by the Market Research Society of India (MRSI) and Media Research Users Council (MRUC) to categorize households based on the level of education of the main wage earner and the number of consumer durables owned by the household. Mutual fund investments are subject to market risks, read all scheme related documents carefully.

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.

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50 gigs that combine enjoyment and
regular income for life



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| 17. Landscaping | 34. Supply Chain 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!



#2 Real Estate Advisor

A gig as a real estate advisor can be both exciting and rewarding. As a real estate advisor, you can offer services like property buying, selling, renting, and offering investment advice to clients. With the current growth in the real estate market, providing expert guidance and personalised assistance can be a profitable and flexible home income opportunity. Additionally, low startup costs, and the ability to work from home make it an attractive option.



The Perks

As a real estate advisor, some perks include flexible working hours, the potential for high earnings through commissions, opportunities to network and build valuable connections, the satisfaction of helping clients find their dream properties, and staying up to date with the dynamic real estate market.



What Is Required?

Becoming a real estate advisor can be a rewarding and flexible post-retirement gig. To start, acquire knowledge of the real estate market, property laws, and financial aspects. Build a network by connecting with real estate professionals and potential clients.

It is important to get a Real Estate Regulatory Authority (RERA) license. The RERA license is a mandatory requirement for real estate agents or advisors in India as per the Real Estate (Regulation and Development) Act, 2016. Real estate agents must obtain this license from the respective state's RERA authority. The license ensures compliance with regulations, promotes transparency, and protects the interests of homebuyers. It



What You Need and How Much Will It Cost?*

Starting a real estate advisor business involves registering the business (costing ₹1,000 to ₹10,000), creating branding materials (₹5,000 to ₹20,000), setting up a home office or renting a small office (₹20,000 to ₹40,000 per month), investing in technology and equipment, like a computer, (₹50,000 to ₹1,00,000), obtaining necessary licenses and permits (₹10,000 to ₹25,000), marketing and promotion (₹10,000 to ₹50,000), professional services (₹10,000 to ₹30,000), insurance (₹5,000 to ₹10,000), and other miscellaneous expenses (₹10,000 to ₹20,000). Total setup cost can range from ₹1,00,000 to ₹3,00,000 and more.



Expected Earnings

The earnings from a home-based real estate advisory business can vary significantly depending on factors such as the consultant's expertise, client base, and the real estate market conditions. On average, a well-established and successful real estate advisor can potentially earn anywhere from ₹30,000 to ₹1,00,000 per month or more. However, it is essential to keep in mind that income may be irregular, especially in the initial stages of the business.



The Final Word

To be successful as a real estate advisor, it's essential to stay well-informed about the ever-changing market trends and regulations. Building a strong network and fostering lasting relationships with clients through trust and transparency is crucial. Effective communication, strategic marketing of your services, and providing comprehensive solutions to clients' needs are vital aspects. Continually updating your skills and knowledge, analysing market data, and upholding high ethical standards and integrity will contribute to the success of your home-based real estate advisory business.

#3 Financial Advisory Services



After more than 15 years' experience across industries, Abhishek Kumar, 43, a graduate from IIM Bangalore, achieved financial independence. In 2017, he made a transition to a role as a financial advisor, with the aim of helping people achieve their financial independence just as he did.

The demand for financial advisory services in India is witnessing significant growth. With the country's burgeoning economy and increasing financial literacy, individuals and businesses are increasingly seeking professional advice to navigate the complex financial landscape. As people strive to achieve their financial goals, such as retirement planning, wealth creation, and tax optimisation, the need for expert financial guidance has become crucial.

Moreover, the rise in disposable incomes, changing demographics, and the growing number of high-net-worth individuals have further fuelled the demand for these services. As India's financial sector continues to evolve, the demand for qualified financial advisors is expected to remain robust in the coming years.



The Perks

Being a financial advisor comes with numerous perks, including the satisfaction of helping clients achieve their financial goals, flexible working hours, and the potential for a substantial income as their client base grows.

Financial advisors also have the opportunity for continuous learning and personal growth, autonomy in choosing investment strategies, and networking with other professionals. The demand for financial advisory services remains steady, providing job stability, and the role allows individuals to operate as independent entrepreneurs, contributing to a rewarding and fulfilling career path. For Kumar, the main positive of the gig is that he likes working for people who appreciate his work.

are vital for understanding clients' financial needs and effectively providing advice. Knowledge of various financial products, investment strategies, tax laws, and regulations is crucial. Building a network and maintaining good relationships with clients are also keys to success in this field. Finally, registering with the relevant regulatory authority is mandatory to operate as a financial advisor.



What You Need and How Much Will it Cost?

Setting up a home-based financial advisor business entails various costs. These include education and certification expenses for professional courses (₹20,000 to ₹1,00,000), acquiring technology and equipment like a computer and phone (₹50,000 to ₹1,00,000), financial planning software and tools (₹20,000 to ₹50,000+), website development and marketing (₹10,000 to ₹30,000), insurance (₹10,000 to ₹20,000 per year), continuing education and memberships (₹10,000 to ₹20,000 per year), and miscellaneous expenses (₹5,000 to ₹10,000). Careful planning and investment are essential for a successful financial advisory business.



Expected Earnings

The earning potential of a home-based financial advisor can vary depending on factors such as the advisor's experience, client base, services offered, and overall business performance.

Advisors with a larger and more established client base, along with expertise in handling complex financial matters, have the potential to earn higher incomes. However, it is essential to keep in mind that earnings can be variable and may take time to build up as the business grows.



The Final Word

Starting a home-based financial advisor business can be a rewarding venture. It offers flexibility, independence, and the potential to earn a substantial income. With the right qualifications, knowledge, and dedication, financial advisors can build strong relationships with clients and provide valuable financial guidance. However, success in this field requires continuous learning, staying updated with financial trends, and offering excellent service to meet clients' diverse needs.



What Is Required?

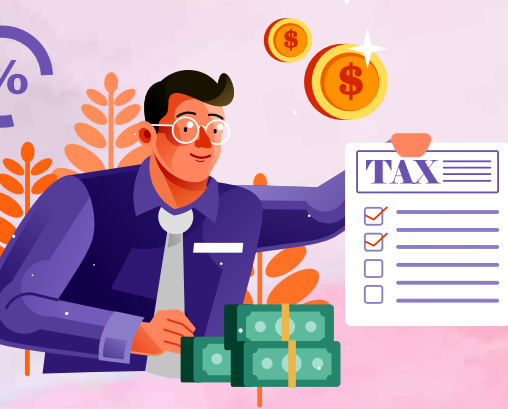
To become a financial advisor, certain qualifications and skills are essential. Firstly, one must possess a bachelor's degree in finance, economics, business, or a related field. Additionally, obtaining professional certifications like Certified Financial Planner (CFP), Chartered Financial Analyst (CFA), or a Sebi Registered Investment Advisor (RIA), like Kumar is highly beneficial to gain credibility and expertise.

Strong analytical and communication skills



Financial Advisor
Abhishek Kumar, 43, Delhi

"The shift from working under somebody in a corporate structure to working for your own bootstrapped startup was not as easy as I thought. But working for things I was passionate about helped me overcome those difficulties."



#4 Tax Consultant

In 2016, Suneel Dasari, 49, Hyderabad, previously working with top global financial institutions abroad, returned to India to start EZtax.in, an income tax compliance portal. Among other things, it helps in online tax filing. Dasari wanted to leverage his work experience and apply it in the areas of personal finance and taxation.

There is nothing certain in life except death and taxes. And all of us have to deal with tax related aspects that may significantly affect our finances. The demand for tax consultants is generally high throughout the year, especially during the tax filing season, which typically runs from April to July. Individuals and businesses often seek the expertise of tax consultants to help them navigate the complex tax laws, ensure compliance, and optimise their tax liabilities.

Additionally, as the tax regulations change and evolve, there is a constant need for updated tax advice and assistance, which further contributes to the ongoing demand for tax consultants in the country. With the ever-changing tax landscape and the desire to minimise tax burdens, the demand for skilled and knowledgeable tax consultants is expected to remain strong.

The Perks

Being a tax consultant offers various perks and benefits, including flexibility to work independently and run a business from home, a steady demand throughout the year, potential for competitive income, and recognition for expertise in tax laws.

Helping clients understand and comply with tax regulations brings job satisfaction, while continuous learning opportunities keep consultants updated with evolving tax laws. Networking with diverse clients fosters referrals and business growth. Moreover, tax consultants enjoy a better work-life balance, making it a rewarding gig with financial success and professional growth prospects.

What Is Required?

To become a tax consultant, individuals need a bachelor's degree in commerce, finance, or accounting, and additional qualifications like CA (Chartered Accountant) or CPA (Certified Public Accountant) may be beneficial. In-depth knowledge of Indian tax laws, including income tax, GST, and corporate tax, is crucial. Registering with relevant professional bodies like ICAI is necessary. Practical experience in dealing with tax during one's career is a definite plus.

Strong analytical, communication, and software skills are essential. Continuous learning to stay updated with tax law changes is vital. Adhering to ethical standards and ensuring compliance are key responsibilities for a successful tax consulting career.

What You Need and How Much Will It Cost?

To establish a tax consultant business from home, you will require a computer (₹50,000 to ₹1,00,000), high-speed internet (₹1,000 to ₹2,500 per month), tax and accounting software (₹10,000 to ₹20,000 per year), communication tools, and a professional website (₹10,000 to ₹20,000).

Additionally, implementing data security measures (₹5,000 to ₹10,000) and covering miscellaneous expenses (₹5,000 to ₹10,000) is essential. The estimated total cost ranges from ₹66,000 to ₹1,20,000, though it may vary based on individual preferences and requirements.

Expected Earnings

The income of a tax consultant can vary depending on several factors such as experience, client base, services offered, and the complexity of cases handled. On average, a home-based tax consultant can earn anywhere from ₹20,000 to ₹50,000 per month.

However, experienced consultants with a larger client portfolio and specialised services can earn significantly more. It is important to note that income may fluctuate throughout the year due to tax seasons and the volume of clients served. Providing quality services and expanding the client base can lead to higher earning potential over time.

The Final Word

Starting a home-based tax consultant business can be a rewarding venture, especially as a side gig in retirement. It offers flexibility, independence, and the potential to earn a substantial income. With the right qualifications, knowledge, and dedication, financial advisors can build strong relationships with clients and provide valuable financial guidance. However, success in this field requires continuous learning, staying updated with financial trends, and offering excellent service to meet clients' diverse needs.



Tax Consultant
Suneel Dasari, 49, Hyderabad

"As an entrepreneur, one must overcome the habits and practices that one develops while working as an employee."

#5 Organic Farming

With higher education in engineering and telecom, Poornima Savargaonkar, 57, had to give up her coveted job in Indian Space Research Organisation (ISRO) in 2003 due to personal reasons. Pursuit of her passion of all things organic, led her to develop her own soil for organic farming by 2012 and start commercially producing it from 2017.

Organic farming from home can be an excellent side gig for those passionate about sustainable agriculture and gardening. With limited space and resources, individuals can cultivate a variety of fruits, vegetables, and herbs using organic practices. Utilising vertical gardening, containers, or raised beds can maximise yield in small areas.

Composting kitchen scraps and using natural pest control methods foster a chemical-free environment. Selling the produce can generate a stable income. Moreover, offering gardening workshops or selling homemade organic products like jams or herbal teas can further boost earnings.



Demand for organic food in India

In India, the demand for organic food has been steadily increasing as consumers become more health-conscious and environmentally aware. The shift towards organic food is driven by concerns about pesticide residues, food safety, and the desire for chemical-free produce. This has led to a growing market for organic products across the country. According to the IMARC report, the organic food market in India is projected to experience a compound annual growth rate (CAGR) of 25.25% from 2022 to 2027.



What Is Required?

It starts with understanding the principles of organic farming, taking care of various plants, and managing soil health effectively. Learning natural pest control methods and making the right seed choices are essential for chemical-free cultivation. Additionally, sustainable water management and seasonal planning optimise crop yields and ensure a steady supply of fresh produce. Effective marketing and sales strategies play a vital role in building a customer base and reaching potential buyers.



Expected Monthly Earnings

₹3,000 to ₹10,000, you can begin your organic farming side gig. As it grows, consider reinvesting for expansion and exploring more organic farming opportunities.

It is possible to earn around ₹20,000 a month from organic farming in a few months from the terrace or a backyard garden. The produce can be sold at local farmer's markets or directly to local customers in one's locality and society. It is important to note that the earnings may fluctuate seasonally, with higher income during peak harvest times. Additionally, the amount earned will also be influenced by the types of crops grown, market demand, and the selling channels used.



What You Need and How Much Will It Cost?*

Starting organic farming as a side gig requires essential items and resources for a successful venture. You will need high-quality organic seeds (₹200 to ₹1,000), organic fertilisers and compost (₹500 to ₹1,500), and basic gardening tools (₹500 to ₹1,000). If space is limited, containers or raised beds can cost around ₹500 to ₹2,000. Implement natural pest control (₹500 to ₹1,000) and an efficient watering system (₹1,000 to ₹3,000). Optional organic certification costs ₹10,000 to ₹20,000 annually. With an initial investment of



The Final Word

Organic farming as a side gig requires dedication, time, and effort to establish a customer base and grow the business. While it may not provide substantial income initially, the personal satisfaction of contributing to a healthier environment and offering nutritious food can be rewarding. As the side gig grows and gains popularity, the potential for higher earnings in the long run also increases.

The Perks

Organic farming as a side gig is cool for several reasons. Firstly, it aligns with health and environmental consciousness, fulfilling the demand for healthier and chemical-free produce. Secondly, its flexibility suits diverse living situations, adapting to small spaces like backyards or balconies. Additionally, the therapeutic benefits of gardening provide a sense of peace amidst daily life.

Moreover, it requires low startup costs, making it accessible. Overall, organic farming offers an eco-friendly, fulfilling, and financially viable pursuit, attracting nature enthusiasts and aspiring farmers alike.



Organic Farming
Poornima Savargaonkar, 57, Gurgaon

"Surroundings matter in organic farming. Select your land based on the amount of money and energy you can devote"



#6 Soft Skills Coach

The demand for soft skills coaches in India has been steadily increasing in recent years. As the job market becomes more competitive, individuals and organisations recognise the importance of developing strong communication, interpersonal, and leadership skills.

Soft skills coaches play a crucial role in helping individuals enhance their emotional intelligence, time management, problem-solving, and teamwork abilities. Additionally, the rise of remote work and virtual communication has further amplified the need for effective soft skills training to adapt to the changing dynamics of the professional world.



What Is Required?

To become a soft skills coach, one should have a relevant bachelor's degree, preferably in psychology, education, communication, or business. Specialised training and certification in coaching methodologies, communication skills, and leadership development are essential. Experience in training, counselling, or public speaking can be advantageous.

Strong communication, active listening, and interpersonal skills are crucial for effective coaching. Continuous learning and networking in the coaching industry are beneficial. Additionally, developing marketing and business skills can help in promoting and managing a successful coaching practice.



What You Need and How Much Will It Cost?*

To establish a home-based soft skills coaching business, consider essential costs. Acquiring relevant certifications and training may range from a few to several thousands. One would also need to invest in computer that would cost between ₹50,000 to ₹1,00,000.

Additionally, invest in a professional website (₹5,000 to ₹10,000), marketing materials (₹5,000 to ₹10,000), and continuous professional development (₹10,000 to ₹50,000 yearly). The initial investment could be ₹50,000 to ₹1,50,000, with ongoing expenses of ₹20,000 to ₹60,000 annually. The venture offers both personal fulfilment and financial returns as the practice grows.



Expected Earnings

The income potential for a home-based soft skills coach can vary widely depending on factors such as the coach's experience, expertise, marketing efforts, and client base. On average, a soft skills coach can earn anywhere from ₹20,000 to ₹50,000 or more per month. However, as the coaching business grows and establishes a strong reputation, the earnings can increase significantly.

Some experienced and successful soft skills coaches can earn upwards of ₹1,00,000 or more per month. It is essential to continuously improve skills, offer valuable services, and build a strong client network to maximise earnings in this field.



The Final Word

A home-based soft skills coach can make a positive impact on individuals' personal and professional growth. With dedication, continuous learning, and a strong client network, one can expect a fulfilling and financially rewarding career. Helping clients enhance their communication, leadership, and interpersonal skills can lead to a successful coaching business, making it a gratifying and meaningful endeavour for the coach and clients alike.

#7 Cybersecurity Advisor

Gurgaon-based Kanishk Gaur, 38 is a cybersecurity expert. Cybersecurity is one of the areas that Kanishk Gaur looked after at his job in a leadership position in a top consulting firm.

He realised that while the market for cybersecurity products has opened up in India, it is only US and Israeli companies that are operating. Thus, the right time for Indian cybersecurity players has arrived.

In 2022, he decided to set up his own outfit that aims to develop a cybersecurity product using emerging technologies in cloud, artificial intelligence and machine learning.

The demand for cybersecurity advisors in India is rapidly increasing due to the growing reliance on digital technologies and the rising number of cyber threats. As businesses and individuals face constant cybersecurity risks, there is a critical need for experts who can provide guidance and solutions to safeguard sensitive data and systems.

Cybersecurity advisors play a crucial role in helping organisations implement robust security measures, conduct risk assessments, and respond effectively to cyber incidents, making them indispensable in today's technology-driven landscape.



The Perks

Being a cybersecurity expert comes with numerous perks and advantages. Firstly, it is a highly sought-after profession, leading to job opportunities and career growth. As digital threats continue to rise, the demand for skilled professionals remains constant.

Moreover, cybersecurity experts often receive competitive salaries and lucrative benefits. They also get the satisfaction of protecting critical data and systems, contributing to the overall safety of businesses and individuals. Additionally, continuous learning and staying updated with cutting-edge technologies keep them at the forefront of the ever-evolving cybersecurity landscape, making it an exciting and rewarding career choice.

What Is Required?

To become a cybersecurity advisor, a strong educational background in computer science or related fields is essential. Obtaining industry recognised certifications such as CISSP, CEH, or CISM is highly beneficial to demonstrate expertise and credibility. Practical experience through internships or relevant job roles can

provide valuable hands-on knowledge in dealing with cybersecurity challenges.

Staying updated with the latest cybersecurity trends, threats, and technologies is crucial as the field evolves rapidly. Effective communication and problem-solving skills are important to convey technical information to clients clearly and offer appropriate solutions. Upholding ethical practices and adhering to privacy regulations are paramount to build trust and maintain a successful cybersecurity advisory business.

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

Setting up a home-based cybersecurity consulting business entails essential costs, including technology (₹50,000 to ₹1,00,000), certifications and training (₹50,000 to ₹1,50,000), website and branding (₹30,000 to ₹50,000), legal and licensing (₹20,000 to ₹30,000), insurance (₹20,000 to ₹40,000), home office setup (₹20,000 to ₹50,000), and miscellaneous expenses. The total initial setup costs can range from ₹19,00,000 to ₹42,00,000, depending on individual preferences and requirements.

Expected Earnings

The earning potential for a cybersecurity expert can vary depending on factors such as experience, expertise, and the nature of the services provided. On average, a home-based cybersecurity expert can expect to earn anywhere from ₹50,000 to ₹1,50,000 per month.

However, some experienced and highly skilled professionals may earn even more, while those starting out may earn on the lower end of the spectrum. It is essential to continuously update skills, stay abreast of industry trends, and build a strong client base to maximise earning potential in this field.

The Final Word

To thrive as a cybersecurity expert, staying up to date with the latest security threats, tools, and techniques is essential. Constantly improving technical skills and certifications will enhance credibility. Building a strong network with other professionals in the industry can provide valuable insights and opportunities. Additionally, emphasizing strong communication skills is crucial to effectively convey security risks and solutions to stakeholders.



Cybersecurity Expert
Kanishk Gaur, 38, Gurgaon

"I learnt that one needs to be okay with being uncomfortable as there would be days that would not be great."



#8 Career Counsellor

The demand for career counsellors in India has been rising steadily due to the evolving job landscape and educational choices. With increased competition and diverse career options, students and professionals are seeking career guidance. According to industry reports, there has been an uptick in the need for career counselling services, and as of 2020, there was a demand for 1.5 million career counsellors in India.



The Perks

Being a career counsellor brings the satisfaction of assisting individuals in finding meaningful employment, fostering their personal growth, and contributing to the broader societal goal of career development.

This profession offers a sense of purpose and the opportunity to make a positive impact on people's lives, making it deeply rewarding.

Moreover, building a strong online presence is key to attracting and retaining clients. This includes creating a professional website, utilising social media, and leveraging digital marketing strategies. Your ability to adapt to technology and offer remote services will set you apart as a skilled career counsellor.



Expected Earnings

A home-based career counsellor's earnings can vary significantly. Beginners may earn around ₹2,00,000 to ₹4,00,000 annually, while experienced counsellors with a substantial client base can make ₹5,00,000 to ₹10,00,000 or more per year. Specialisation in niche areas and effective marketing can also impact income.



What Is Required?

Being a career counsellor working from home demands a unique skill set. Firstly, active listening and empathy are essential for understanding clients' needs and concerns, even through virtual interactions.

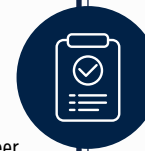
Additionally, proficiency in using online tools and platforms for assessments and virtual meetings is crucial in the digital landscape. It is vital to stay updated on industry trends, job markets, and educational options to provide relevant insights.



What You Need and How Much Will It Cost?

In India, to start a home-based career counselling practice, you need a dedicated space, a computer (₹50,000 to ₹1,00,000), reliable internet connection (about ₹1,000 to ₹2,500 per month), video conferencing tools (e.g., Zoom, ₹1,500 per month), career assessment resources (₹10,000 to ₹15,000 annually), a professional website (₹10,000 to ₹20,000 per year), and marketing materials (₹5,000 to ₹10,000 per month).

Initial setup costs can range from ₹60,000 to ₹80,000, with ongoing expenses for marketing and tool renewals. Costs can vary depending on your location and



The Final Word

Transitioning into career counselling during retirement is a fulfilling pursuit, enabling the sharing of knowledge, guiding career transitions, and helping others achieve their professional aspirations, and adding purpose to one's post-work life.



#9

Childcare Services

Motherhood in 2006, kickstarted the transition for 42-year-old Pooja Surana Dugar from Kolkata, that culminated in her becoming a teacher in 2010. Sensing the need for stress-free learning environment for small children from her own experience, she ventured into early childhood learning by starting her own playschool in 2016. Currently, she is also an independent preschool and early childhood consultant.

Childcare services in India are experiencing a growing demand due to changing family dynamics, with more dual-income households and single parents. Rising awareness of early childhood education benefits and urbanisation is driving the need for quality daycare, preschool, and after-school programs, creating opportunities in the childcare sector.

The Indian pre-school and childcare market attained a size of \$3.8 billion in 2022. Market Research firm IMARC Group anticipates that the market will expand to \$7.3 Billion by 2028, with a projected compound annual growth rate (CAGR) of 11.2% during the period from 2023 to 2028.



The Perks

Running a home-based childcare service post-retirement offers numerous benefits, especially to those who love children. It provides a sense of purpose and income, allowing one to continue doing what they love.

This flexible gig enables you to maintain social interaction and contribute positively to the community. Additionally, it offers the opportunity to share knowledge and experiences, fostering a rewarding and fulfilling lifestyle while staying engaged and active.



What Is Required?

Starting a home-based childcare services gig requires several essential steps. First, check local regulations and licensing requirements for operating a childcare facility from your home. Ensure your space is safe and child-friendly, with age-appropriate toys and equipment.

Develop a structured daily routine and curriculum for children. Obtain necessary certifications in CPR and first aid. Advertise your services through local channels and create a website or social media presence. Finally, consider liability insurance and maintain a clean record with background checks for you and any staff members.



What You Need and How Much Will It Cost?*

Starting a home-based childcare service in India entails several key requirements and costs. You will need a safe and child-friendly space within your home, which could involve expenses ranging from ₹10,000 to ₹50,000 or more, depending on necessary modifications. Obtaining licences and permits might cost a few thousand rupees, while safety equipment could total around ₹5,000.

Budget for toys, supplies, and furniture will cost you approximately ₹20,000 to ₹40,000 or more. Cardiopulmonary resuscitation (CPR) and first aid training may require additional expenses, along with liability insurance (₹5,000 to ₹10,000 annually) and marketing (around ₹5,000 to ₹10,000). Be prepared for ongoing operational costs like utilities, food, and maintenance. Remember, these estimates can vary based on location and scale. Thorough planning and research are essential to determine precise costs and regulatory compliance.



Expected Earnings

Earnings for home-based childcare services in India can vary widely depending on factors like location, the number of children cared for, the services offered, and your pricing strategy.

On average, a home-based childcare provider can earn anywhere from ₹20,000 to ₹50,000 or more per month. However, these figures can fluctuate significantly based on local demand, reputation, and the level of care and educational services provided. It is essential to research the childcare market in your specific area to determine competitive rates and potential earnings.



The Final Word

After retirement, running a home-based childcare service offers a fulfilling path. It provides purpose and income, allowing retired people to continue doing what they love while setting their own hours.

Moreover, it creates an opportunity to share their knowledge and experiences with the younger generation, fostering a rewarding and enriching post-retirement lifestyle filled with joy and meaningful engagement.



Childcare Services
Pooja Surana Dugar, 42, Kolkata

"There's no perfect time - start when ready. Preserve family well-being while pursuing your aspirations."

#10 CXO On Hire

Kolkata-based Jayanta Mukhopadhyay, 56, does a rather cool gig. He is a CXO on hire. Jayanta worked full time in the corporate sector till 2008. It was during a one-year mid-career MBA studies in the UK that he worked on a dissertation on small and medium enterprises which kindled his interest in this area.

On his return to India, Jayanta realised that in Small and Medium Enterprises (SME) it is the owner who discharges various management functions. Consequently, this leads to strategic compromises as the owner is typically sucked into operational matters. This problem often leads to major problems as SMEs try to scale up

The demand for "Chief Executive Officers/Chief Financial Officers (CXO) on hire" services is on the rise in India as businesses seek experienced executives for temporary or project-based roles. Retired CXOs with extensive industry knowledge are in demand to provide strategic guidance, mentorship, and leadership. This trend offers retirees an opportunity to leverage their expertise, maintain professional engagement, and earn income while organisations benefit from their valuable experience without long-term commitments.

Jayanta has developed a plug-in model where he along with SME owners define the various management functions in which he will assist them. This helps SMEs as they typically don't have the budget to hire top talent but have the need for senior management talent. Remuneration is made on the basis of the number of hours.

The Perks

The role of a CXO on hire comes with several enticing perks. Retired executives can enjoy flexibility in choosing assignments that align with their interests and expertise. It offers a chance to continue contributing to industries they are passionate about without the pressure of a full-time role.

Additionally, the compensation for CXOs on hire tends to be lucrative, reflecting their extensive experience. This arrangement allows them to maintain a work-life balance and often includes opportunities for travel, networking, and professional growth.

What You Need and How Much Will It Cost?*

Setting up a home-based CXO on hire business in India typically involves several key expenses. Initial costs may include technology and office setup (₹50,000 to ₹1,50,000), legal and regulatory expenses (₹20,000 to ₹50,000), marketing and branding (₹30,000 to ₹1,00,000), professional development (₹20,000 to ₹50,000 annually), insurance (varies), networking (₹10,000 to ₹30,000 yearly), and miscellaneous expenses (around ₹20,000 or more annually). Exact figures depend on your business scale and industry. A detailed business plan is crucial for accurate cost estimation.

Larger companies provide higher payouts, while smaller firms may offer modest salaries. CXOs with a successful track record typically negotiate better pay. In general, CXOs on hire can earn between Rs 20,00,000 to several crores annually, though actual figures vary widely based on specific roles and circumstances.

What Is Required?

To take on a gig as a CXO, you need a strong background in executive leadership, industry-specific knowledge, and a proven track record of strategic decision-making. Excellent communication and project management skills are essential, as you will be expected to quickly understand the organisation's needs, provide actionable insights, and drive results within a limited timeframe.

Adaptability and the ability to work effectively with existing teams are also critical for gig based CXO roles.

Expected Earnings

Earnings for home-based CXOs in India depend on factors like industry, company size, and experience. Sectors such as technology and finance often offer higher compensation, with top executives earning more.

The Final Word

Post-retirement gigs as CXOs (Chief Executive Officers, Chief Financial Officers, etc.) offer a win-win scenario. These roles allow experienced executives to continue offering their expertise, staying engaged, and earning income in retirement. It is a fulfilling way for CXOs to share their knowledge, mentor the next generation, and maintain a sense of purpose beyond their traditional careers.



CXO on Hire
Jayanta Mukhopadhyay, 56, Kolkata

"The challenge in this area is that the small and medium enterprises need senior management talent for scaling up but mostly they don't recognise it."

#11 E-Learning Consultant

Priyanka Deb, 49, e-Learning expert, Gurgaon has been a qualified trainer involved in the training function in different BPO organisations. In 2011-12, as e-learning was picking up steam, she got the opportunity to work part-time in the e-learning practice with a global tech major and become proficient in instructional design, the science of designing e-learning programmes and creating its content.

In 2018, Priyanka decided to go solo. Among her clients were FMCG companies whose channel partners wanted e-learning content for their sales staff.

The landscape of work has seen a significant transformation in recent years, with the rise of remote and home-based job opportunities. Among these, the role of an e-learning consultant has gained prominence, especially in the wake of the digital education boom. This dynamic role not only offers flexibility and convenience to retired individuals but also a chance to contribute to the growth of e-learning platforms and educational institutions.



The Perks

The perks of working as a home-based e-learning consultant are multifaceted. Firstly, the role provides a remarkable degree of flexibility, allowing professionals to set their own hours. This flexibility is invaluable for those seeking to balance work with personal commitments or interests. Moreover, e-learning consultants enjoy diverse opportunities, collaborating with a wide range of educational institutions, including schools, colleges, and ed-tech startups. This diversity keeps the role engaging and intellectually stimulating.

Another significant advantage is the ability to work remotely. Home-based e-learning consultants can perform their duties from anywhere with a stable internet connection, eliminating the need for a daily commute. Furthermore, this role fosters personal growth as professionals continually engage with the latest trends in educational technology and pedagogy. This ensures that they remain at the forefront of the evolving e-learning landscape.



What Is Required?

To excel as an e-learning consultant in India, certain skills and qualifications are necessary. Educational qualifications often include a bachelor's or master's degree in education, instructional design, or a related field, although relevant experience can sometimes compensate for formal qualifications.



What You Need and How Much Will It Cost?*

Being tech-savvy is essential, as proficiency with e-learning platforms, content management systems, and digital tools is crucial. Effective communication skills are also necessary for collaborating with educational institutions and designing impactful e-learning solutions. Additionally, analytical thinking is a key skill, enabling consultants to assess the effectiveness of e-learning programs and make data-driven improvements.

The costs associated with working as a home-based e-learning consultant are relatively low compared to many other professions. The essential expenses include:

A stable internet connection and a computer or laptop are essential. Monthly internet costs in India can range from ₹1,000 to ₹2,500 per month, depending on the plan. Some e-learning consultants may need to invest in specific software or tools for content creation or analytics. Costs can vary widely but may range from ₹5,000 to ₹20,000 per year.

Staying updated with industry trends may involve investing in courses or certifications, which can cost anywhere from ₹5,000 to ₹50,000, depending on the program.



Expected Earnings

Earnings for e-learning consultants in India can vary depending on factors such as experience, the scope of projects, and the client's budget. On average, a home-based e-learning consultant can earn anywhere from ₹5,00,000 to ₹10,00,000 annually. Experienced consultants or those with a specialisation in high-demand areas may earn even more.

However, this would require a fair bit of financial planning, at least initially. Priyanka had to align her expenses according to sporadic nature of income and rationalise many expenses that she realised were wasteful.



The Final Word

A home-based job as an e-learning consultant in India combines the advantages of remote work with the opportunity to shape the future of education. With the flexibility it offers, coupled with the potential for substantial earnings, this role is an appealing option for individuals with a passion for education and a knack for leveraging technology to enhance learning experiences. As e-learning continues to grow, so do the opportunities for skilled consultants to thrive in this dynamic field.



E-Learning Consultant
Priyanka Deb, 49, Gurgaon

"The space is often crowded and so previous experience, track record and ideas that add value for clients can be helpful in getting started."

#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.



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.



Tour Guide
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."

#13 Game Designer

For gaming enthusiasts, a post-retirement gig as a game designer in India offers a unique opportunity to unleash creativity and experience the gaming world in a whole new way. This role allows retirees to craft interactive and immersive experiences, combining their passion for gaming with their lifetime of wisdom.

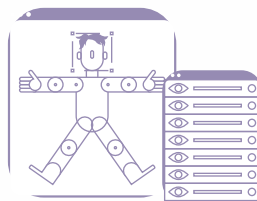
The Perks

As a game designer, you can enjoy numerous advantages. Firstly, game design is a creative outlet where you can bring your imaginative ideas to life, designing virtual worlds, characters, and gameplay mechanics. Secondly, the gaming industry is ever evolving, providing retirees with an opportunity for continuous learning and keeping up with the latest technologies and trends.

Additionally, game design often offers flexibility, allowing retirees to manage their workload on their terms. Lastly, experienced retirees can take on mentoring roles, sharing their knowledge, and contributing to the industry's growth.

What Is Required?

Becoming a proficient game designer requires a blend of qualifications and skills. Creativity forms the bedrock, empowering you to conjure innovative game concepts, characters, and captivating storylines. In addition, technical acumen, encompassing mastery of game development software and programming languages, proves advantageous.



A profound grasp of gameplay mechanics, user experience dynamics, and the intricacies of player psychology stands as crucial prerequisites. Furthermore, effective communication and collaborative abilities play pivotal roles, given that game design frequently thrives on teamwork and the exchange of ideas among diverse talents.

What You Need and How Much Will It Cost?*

The costs associated with a post-retirement gig as a game designer can vary. You may need game development software and hardware, which can range from free to several thousand rupees.

If you are new to game design, enrolling in courses or purchasing educational materials can cost between ₹10,000 to ₹50,000 and more. Marketing and promotion expenses (₹10,000 to ₹50,000) may also be required to reach a wider audience.

Expected Earnings

Game designers in India experience earnings that fluctuate depending on diverse factors. These include the intricacy of the games they design, the platforms they target, and the ultimate success of their creations. Freelance game designers often determine their compensation based on hourly rates or project-specific fees.

Generally, project fees fall within the range of ₹50,000 to ₹2,00,000. For those fortunate enough to create highly successful games, the potential for continuous and substantial income becomes a reality.

The Final Word

A post-retirement gig as a game designer in India offers a rewarding path for retirees with a passion for gaming. It provides an avenue for creative expression, continuous learning, and flexibility while allowing retirees to share their knowledge and experience.

While costs and earnings vary, the intrinsic rewards of seeing one's creative vision materialise in interactive entertainment make this an appealing choice for retirees looking for a vibrant post-retirement career. It is a journey that enables retirees to level up their retirement adventure in a unique and fulfilling way.

#14 Wedding Planner

Gurgaon-based Vandita Bawa was responsible for starting the weddings division in 2006 at one of India's top hotel chains. In 2012, she started her own outfit that provides end-to-end wedding planner services that has now become quite successful.

India's rich tapestry of diverse cultures and traditions has given rise to a thriving wedding industry. Weddings are celebrated with grandeur and opulence, and couples increasingly seek professional assistance to ensure their special day is nothing short of magical. This growing demand for meticulously planned weddings has created a robust market for wedding planners. The Indian wedding industry is currently estimated to be worth ₹3,78,00,000 crore and is poised for remarkable growth, with an anticipated annual expansion rate ranging from 20 to 25 percent according to hospitality brand IHCL. As a wedding planner, you can be a part of this burgeoning industry.



The Perks

Wedding planning as a post-retirement gig empowers individuals to channel their creativity into crafting unforgettable weddings, offering boundless opportunities for thematic decor and innovative concepts.

Witnessing the joy and gratitude of couples adds profound meaning, while networking with industry professionals fosters valuable connections. As reputation grows, there's potential for financial rewards, making wedding planning a multifaceted and rewarding post-retirement endeavour.

What Is Required?

Becoming a successful wedding planner demands a well-rounded skill set that encompasses both soft and hard skills. Creativity takes centre stage as the ability to envision and execute unique wedding concepts is key. Exceptional organisational skills come into play when managing various aspects, from budgets to timelines.

Effective communication is essential for understanding couples' visions and coordinating with multiple vendors. Quick problem-solving and adaptability are vital for handling unforeseen challenges during events. Negotiation skills are frequently employed when securing contracts and deals with vendors. Lastly, meticulous attention to detail ensures perfection in every aspect, leaving a lasting impression on clients and guests alike.

What You Need and How Much Will it Cost?*

Embarking on a wedding planning venture does not need a hefty upfront investment. Here is a breakdown of essential expenses in rupees: training and certification, which can cost between ₹10,000 to ₹1,00,000, is crucial and can be obtained from several institutes. Establishing a professional online presence and marketing materials may require around ₹20,000 to ₹50,000. Opting for physical office space incurs variable rental costs based on location (₹20,000 to ₹50,000 per month). Investing in software and tools for event planning ranges from ₹5,000 to ₹20,000.

Transportation costs should be considered depending on your location and client base. Miscellaneous expenses, including business registration, licences, and initial promotional activities, should also be factored in. Overall, startup costs are typically manageable, making wedding planning an accessible post-retirement endeavour.

Expected Earnings

Earnings as a wedding planner depend on factors such as your experience, the scale of weddings you handle, and your reputation. Starting income may range from ₹20,000 to ₹50,000 per wedding. As you gain experience and build a clientele, earnings can increase significantly, reaching ₹1,00,000 or more per wedding. Beyond event fees, you may earn commissions from vendors and service providers.

The Final Word

While wedding planning as a post-retirement gig requires a blend of skills, the initial investment is manageable, and the potential for earnings is promising. So, if you are seeking a fulfilling post-retirement gig that allows you to celebrate love and creativity, wedding planning in India might just be your perfect encore career.



Wedding Planner
Vandita Bawa, 61, Gurgaon

"You can do well as a wedding planner only if you are passionate about it. Relationships are key to success"

#15 Interior Designing

Interior designing is experiencing a surge in demand across India. As urbanisation continues to shape our cities, there is an increasing emphasis on aesthetics and functionality in residential and commercial spaces. This trend has created a robust demand for skilled interior designers who can transform ordinary spaces into captivating, functional, and personalised environments.

With the housing and real estate sectors booming, there is a constant need for professionals who can add value to properties through creative and innovative design solutions.



The Perks

Embarking on a career in interior designing after retirement brings several enticing perks. Firstly, it provides one with a creative outlet to express oneself and exercise artistic flair. Interior designing allows for a flexible work schedule, enabling retirees to balance their newfound passion with leisure and family time.

Moreover, the sense of accomplishment derived from seeing a project come to life and the satisfaction of making a difference in people's lives through beautiful and functional spaces are unparalleled. Additionally, this gig can supplement retirement income, adding a layer of financial security.

What Is Required?

While a background in interior design is beneficial, it is not always necessary. A passion for design and a keen eye for aesthetics are fundamental. Good communication and interpersonal skills are crucial for understanding clients' needs and translating them into design concepts.

Proficiency in using design software like AutoCAD and familiarity with building codes and regulations is advantageous. Continuous learning and staying updated with design trends is also essential.

What You Need and How Much Will It Cost?*

Starting an interior designing gig does not require substantial initial investment. A computer or laptop with design software, such as AutoCAD or SketchUp, is essential. These programs facilitate design planning and visualisation. AutoCAD and SketchUp software costs in India vary, with AutoCAD starting at around ₹7,000 per month and SketchUp Pro priced at approximately ₹27,000 per year. Prices may change over time.

Additionally, investing in a good-quality camera for documenting your work is advisable. The cost of these tools can vary, but a basic setup can be acquired for around ₹50,000 to ₹1,00,000. As you progress, you may want to consider expanding your library of materials, finishes, and furniture catalogues, which can be an ongoing cost ranging between ₹2,000 to ₹10,000 per month.

Expected Earnings

Earnings in the field of interior designing can be substantial, depending on your skill level and the complexity of the projects you undertake. In India, an entry-level interior designer can earn around ₹2,00,000 to ₹4,00,000 per year. As you gain experience and establish a reputation, your income can grow significantly.

Experienced designers with a solid portfolio can earn upwards of ₹10,00,000 annually. Freelancing or taking up multiple projects simultaneously can further boost your earnings. Keep in mind that building a client base and reputation takes time, so patience and perseverance are key.

The Final Word

As the demand for interior designers continues to grow, retirees can tap into this vibrant industry, transforming spaces and their own lives in the process. So, if you are considering an exciting post-retirement gig that combines creativity with financial opportunity, interior designing may just be the perfect canvas to paint your retirement years.



#16

Beauty and Grooming

The beauty and grooming industry in India is experiencing remarkable growth. According to professional services firm KPMG, India's beauty industry is experiencing a remarkable boom, with projections indicating it is on track to reach a staggering \$20 billion by 2025. As the demand for professional services soars, a beauty and grooming gig can be a lucrative opportunity for those planning a second innings.

As people seek to enhance their appearance and well-being, there is a surge in demand for services such as hairstyling, makeup artistry, skincare treatments, and more. This demand extends across age groups, making it a lucrative field for retirees with the right skills and mindset.



The Perks

Becoming a beauty and grooming professional post-retirement offers numerous advantages. Firstly, it allows individuals to pursue their passion and creativity, providing a sense of fulfilment and purpose in their retirement years. Additionally, it is a flexible gig, enabling retirees to set their own working hours and choose clients based on their preferences.

Furthermore, it provides an opportunity to connect with people and build lasting relationships. Being part of someone's journey towards looking and feeling their best can be immensely rewarding. Lastly, the beauty and grooming industry is financially rewarding. Talented professionals often charge competitive rates for their services, ensuring a steady income.



What Is Required?

Success in the beauty and grooming industry requires a blend of essential skills and traits. Technical proficiency, including hairstyling, makeup, and skincare expertise, is crucial. Staying updated with industry trends is vital for competitiveness and client satisfaction.

Effective communication is pivotal as beauty professionals must understand



What You Need and How Much Will It Cost?*

Setting up as a beauty professional requires an investment in equipment and supplies, with varying costs. A hairdressing kit ranges from ₹5,000 to ₹10,000, while a comprehensive makeup kit costs about ₹10,000 to ₹20,000. Skincare products typically amount to ₹5,000 to ₹15,000. Outfitting your workspace with salon furniture and equipment can cost between ₹50,000 to ₹2,00,000, or more.

Marketing and promotion expenses are variable, depending on your strategy. The initial investment varies based on your services and workspace choices. Careful budgeting is crucial for a financially sustainable career in the beauty and grooming industry.



Expected Earnings

Earnings in the beauty and grooming industry can vary widely based on factors like location, specialisation, and clientele. However, as a rough estimate, skilled professionals can earn anywhere from ₹20,000 to ₹50,000 per month, with the potential for higher income as they build a loyal customer base and expand their services.



The Final Word

With the right skills, temperament, and investment in equipment, one can embark on a successful journey in the beauty industry, connecting with clients and enjoying the freedom of self-employment while boosting their income during retirement. It is a testament to the idea that retirement can be a time of renewal and exciting new opportunities.





#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.

#18 Sports Coaching

India has witnessed a surge in interest and investment in sports over the past decade. This growth is reflected in the demand for quality coaching across various sports disciplines. India's sports training market displayed a value of \$0.41 billion in 2021 and is anticipated to grow to \$0.63 billion by 2029, with a compound annual growth rate of 5.7% expected during 2022 to 2029, according to market research firm GreyViews.

With increasing awareness of sports' importance in overall development and the rise of competitive sports leagues, the demand for skilled coaches is at an all-time high.



The Perks

Choosing sports coaching as a post-retirement gig offers numerous advantages. Firstly, it allows retirees to share their passion for sports with the younger generation, contributing to the holistic development of aspiring athletes.

Mentoring future champions can be incredibly fulfilling and personally rewarding. Additionally, coaching keeps individuals physically active and mentally engaged, promoting overall well-being.



What Is Required?

Becoming a successful sports coaching professional necessitates a combination of technical skills, patience, and a positive attitude. Depending on the chosen sport, coaches should have in-depth knowledge of game rules, strategy, and techniques.

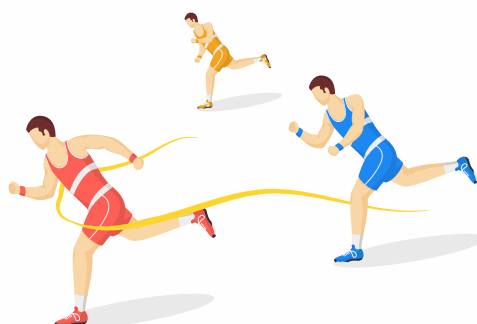
Effective communication skills are crucial to convey instructions and provide constructive feedback. Coaches must also be patient, adaptable, and empathetic, as they work with athletes of various ages and skill levels.



What You Need and How Much Will It Cost?*

The equipment required for sports coaching varies based on the sport. Basic equipment includes items like balls, cones, whistles, and training cones, which can cost around ₹5,000 to ₹10,000. Specialised sports equipment like racquets, bats, or goalposts can vary significantly in price. It is essential to invest in quality equipment to ensure safety and effective training.

Coaches may also need access to facilities such as sports fields or courts, which could involve rental costs between ₹5,000 to ₹10,000 per month. Certification courses to enhance coaching skills and credibility may incur additional expenses, typically ranging from ₹10,000 to ₹30,000.



Expected Earnings

Earnings in sports coaching can vary depending on factors such as location, expertise, and the sport being coached. Entry-level coaches may earn around ₹15,000 to ₹30,000 per month.

As coaches gain experience and reputation, their earnings can increase substantially, with established coaches earning ₹50,000 to ₹1,00,000 or more, monthly. Additionally, coaches may offer specialised training camps or workshops, augmenting their income further.



The Final Word

To embark one must cultivate the necessary skills, maintain the right temperament, and invest in the required equipment. While there may be initial costs involved, the personal satisfaction of shaping future athletes along with its earning potential makes sports coaching an attractive post-retirement career option. So, if you have a passion for sports and a desire to make a meaningful impact, consider turning your love for any game into a rewarding coaching career in retirement.

#19 Performing Arts Coach

India boasts a vibrant and diverse performing arts scene encompassing classical music, dance, theatre, and more. This rich cultural heritage has spurred a growing demand for talented and experienced coaches.

The performing arts industry in India boasts an impressive market value of \$3.8 billion, with a target audience of approximately 26 million individuals falling within the age range of 8 to 25 years, according to a study conducted by Kafka Academy, an online performing arts academy. The age range figure holds substantial significance, as it signifies a 7% penetration rate within a population segment that exhibits substantial potential for future growth and development.

As more individuals, both young and old, seek to learn and excel in various performing arts disciplines, the demand for skilled coaches has surged.



The Perks

Becoming a performing arts coach in retirement offers numerous advantages. Firstly, it allows people to share their passion for the arts and impart their knowledge to aspiring artists, contributing to the preservation and promotion of India's cultural heritage.

Mentoring budding talents can be incredibly fulfilling and emotionally rewarding. Additionally, coaching in the performing arts keeps individuals mentally and creatively engaged, promoting overall well-being.



What Is Required?

To excel as a performing arts coach, one must possess a strong foundation in the chosen art form, be it music, dance, or theatre. Proficiency in technique, theory, and history is essential. Effective communication and interpersonal skills are vital for conveying nuances and providing constructive feedback.

Coaches must be patient, empathetic, and adaptable, as they work with students of varying ages and skill levels. A passion for the art form and the ability to inspire and motivate students are equally important.



What You Need and How Much Will It Cost?*

Embarking on a career in performance arts coaching in India requires a solid foundation in your chosen art form, effective communication skills, patience, and a genuine passion for nurturing talent. The associated costs can vary considerably depending on the specific art form and the extent of your coaching ambitions.

For music coaching, musical instruments can range from ₹5,000 for basic options to ₹50,000 or more for traditional instruments. Dance coaching may involve expenses such as space rental (₹1,000 to ₹5,000 per month), mirrors (₹5,000 to ₹10,000), and dance attire (₹1,000 to ₹5,000 per costume).

Theatre coaching may include costs for props (₹5,000 to ₹10,000 plus), costumes (₹1,000 to ₹5,000 per costume), and stage equipment (₹10,000 to ₹50,000 plus). Additionally, investing in certifications or workshops can range from ₹10,000 to ₹30,000 or more. Keep in mind that actual expenses can vary based on location and specific requirements.



Expected Earnings

Earnings in performing arts coaching can vary significantly based on factors such as location, expertise, and the art form being coached. Entry-level coaches may earn approximately ₹15,000 to ₹30,000 per month.

With experience and reputation, earnings can increase substantially, with established coaches earning ₹50,000 to ₹1,00,000 or more, monthly. Offering specialised workshops or private lessons can further augment income.



The Final Word

To embark on this fulfilling journey, one must cultivate the necessary skills, maintain the right temperament, and invest in the required equipment. If you have a profound love for the performing arts and a desire to pass on your knowledge, consider turning your passion into a rewarding coaching career in retirement.

#20

Cloud Kitchen Services

An engineer and MBA, Anubhuti Singh, 41, Gurgaon, gave up her 14 year corporate career in HR in 2017 to focus on being home chef, making different categories of cakes. In 2023, she has taken the leap to set up a cloud kitchen.

The rise of online food delivery platforms and the need for convenience during the COVID-19 pandemic have fuelled this demand for cloud kitchens or virtual restaurants that operate solely for online food delivery, without a traditional dine-in option.

The low initial investment required to set up a cloud kitchen, coupled with the potential for substantial profits, makes it an attractive post-retirement gig.



The Perks

Launching a cloud kitchen offers several advantages. Firstly, it allows one to leverage their culinary skills and passion for cooking. The flexibility to operate from home or a commercial kitchen offers versatility and minimises overhead costs.

Furthermore, this gig fosters creativity in crafting diverse menus and experimenting with various cuisines. Building a brand through online platforms can be an exciting marketing challenge. Additionally, cloud kitchens enable retirees to contribute to their communities by providing delicious, convenient, and safe dining options.



What You Need and How Much Will It Cost?*

Setting up a cloud kitchen requires specific equipment and a modest investment. Essentials include commercial-grade cooking appliances (₹50,000 to ₹2,00,000), refrigeration units (₹20,000 to ₹50,000), and food preparation utensils and cookware (₹10,000 to ₹30,000).

Additional costs involve obtaining necessary licences and permits (₹10,000 to ₹50,000) and marketing expenses (₹5,000 to ₹20,000). Overall, the initial setup costs can range from ₹1,00,000 to ₹3,00,000, depending on scale and location.



The Final Word

A unique aspect of the cloud kitchen gig is its adaptability to individual preferences and passions. Beyond profit, this gig offers retirees a fulfilling way to stay engaged with their passion for cooking and contribute to the ever-evolving culinary scene, all while enjoying the benefits of entrepreneurship.



What Is Required?

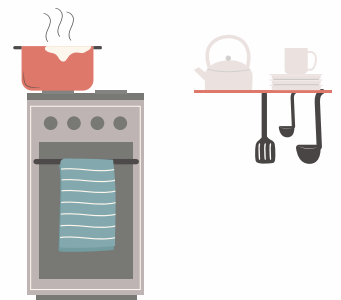
To thrive in the cloud kitchen business, individuals need culinary skills and a flair for cooking. An understanding of food safety and hygiene regulations is crucial. Additionally, effective time management and organisational skills are vital for handling orders efficiently.

Adaptability is key, as the food industry can be unpredictable. Customer service skills are also valuable for addressing inquiries and resolving issues promptly. A passion for food and an entrepreneurial spirit will be instrumental in sustaining the business.



Expected Earnings

Earnings from a cloud kitchen can be substantial but are influenced by factors like menu, pricing, marketing efforts, and location. On average, a well-run cloud kitchen can generate monthly revenues ranging from ₹50,000 to ₹2,00,000, or more.



Cloud Kitchen
Anubhuti Singh, 41, Gurgaon

"To do well, specialise in a particular area. Setting up a cloud kitchen by itself can turn out to be a challenge."

#21

Competency Mapping Services

A 2003 IIM-Ahmedabad graduate, 46-year-old Tusharika Sinha from Hyderabad, after a 6 year corporate career set up her own recruitment firm in 2009 for better work-life balance. On an expansion mode since 2018, her company now also provides competency mapping and talent assessment services to educational institutions and corporates.

Competency mapping services are in high demand as organisations increasingly realise the pivotal role of talent management in achieving their objectives. Competency mapping is the process of identifying, assessing, and managing the skills, knowledge, and abilities needed for effective job performance within an organisation.

Employers seek experts who can analyse, identify, and develop the essential skills and competencies needed within their workforce. This growing awareness creates an opportune space for retirees to leverage their extensive experience and industry knowledge.



The Perks

Opting for a post-retirement career as a competency mapping services expert can be rewarding for various reasons. First and foremost, it allows retirees to make a meaningful contribution to businesses and individuals by aligning skills with organisational goals.

The role fosters continuous learning, as staying current with industry trends is essential. Additionally, it provides the opportunity to positively impact workforce performance and career development.

What Is Required?

Success in competency mapping requires a combination of skills and temperament. Professionals should possess a deep understanding of human resources practices, including performance evaluation, job analysis and training needs assessment.

Strong analytical and problem-solving skills are crucial for interpreting data and making informed recommendations. Effective communication skills, both written and verbal, will be necessary for conveying findings and strategies to clients. Patience, empathy and diplomacy are important traits when dealing with diverse employees and their skill development needs.

What You Need and How Much Will It Cost?*

Establishing a career as a competency mapping services expert requires minimal physical equipment. However, investments in a computer ₹50,000 to ₹1,00,000, high-speed Internet (₹1,000 to ₹2,500 per month), and software tools for data analysis and reporting (₹10,000 to ₹20,000) may be necessary.

Expenses related to professional development and certification (₹20,000 to ₹50,000) should also be considered. Overall, the initial setup costs typically range from ₹60,000 to ₹13,00,000.

Expected Earnings

Earnings as a competency mapping services expert can vary based on factors such as experience, specialisation, and the scope of projects. On average, professionals in this field can expect monthly incomes ranging from ₹40,000 to ₹1,00,000, or more.

Specialised expertise in high-demand areas like leadership development or competency assessment can command higher fees. Additionally, long-term consultancy engagements with organisations can lead to substantial income over time.

The Final Word

A USP of this post-retirement gig is its transformative potential. Competency mapping experts not only help organisations optimise their talent but also empower individuals to reach their full potential. By identifying and nurturing competencies, they facilitate professional growth, job satisfaction, and career development.

This profession fosters a sense of fulfilment in seeing individuals and organisations flourish through enhanced skills alignment. In essence, being a competency mapping services expert is about making a profound and lasting impact on the workforce, leaving a legacy of positive change.



Competency Mapping
Tusharika Sinha, 46, Hyderabad

"It is important to stay in the business for the long term since you only get to learn the specific requirements over time."

#22 CRM Specialists



After a 12 year corporate career, in 2018, Delhi-based Meenakshi Kaul, 52, decided to start out on her own as she felt that she wasn't enjoying her work. After consulting assignments to understand nuances of businesses, she set up her own edutech firm that provides Learning Management Systems (LMS), Enterprise Resource Planning (ERP) and Customer Relationship Management (CRM) to leading academic institutions.

An age-old mantra, 'customer is king', is even more relevant now. In today's fast-paced business landscape, Customer Relationship Management (CRM) has become crucial for companies seeking to build lasting relationships with their customers. This demand for effective CRM strategies has opened up opportunities for individuals, especially retirees, to embark on a post-retirement gig as a CRM specialist.

This opportunity arises from the increasing recognition that maintaining strong customer relationships is vital for business growth and sustainability. Companies are willing to invest in CRM specialists who can help them streamline their processes, enhance customer satisfaction, and ultimately boost profitability. Retirees often possess a wealth of experience, making them well-suited for this role.

The Perks

This gig provides various advantages. Firstly, there is the invaluable flexibility it provides. Retirees can tailor their working hours and select the number of clients they wish to assist, creating a work-life balance that suits their needs perfectly.

Additionally, this gig allows retirees to capitalise on their wealth of experience acquired over the years. Staying updated with the latest tools and strategies not only keeps the work engaging but also contributes to personal and professional development.

What Is Required?

Firstly, strong communication skills are paramount, as they enable professionals to engage with clients, comprehend their requirements, and articulate CRM strategies effectively. Analytical thinking is equally indispensable, as the capacity to dissect customer data and extract meaningful insights forms the bedrock of crafting effective CRM solutions.

Furthermore, empathy plays a pivotal role, necessitating a profound understanding of customer needs and concerns to create genuinely customer-centric CRM strategies. Additionally, adept problem-solving skills are vital, enabling CRM specialists to swiftly identify and resolve customer-related issues.

What You Need and How Much Will It Cost?*

Setting up a home-based CRM specialist workspace requires essential equipment and tools. A computer (₹50,000 to ₹1,00,000), high-speed internet (₹1,000 to ₹2,500 per month), and CRM software (₹1,000 to ₹5,000 per user per month) are fundamental. Plus, there is the cost of headsets, printer, and scanner.

Cloud storage (₹500 to ₹2,000 per month) and CRM training (₹10,000 to ₹30,000) round out the costs. Initial setup expenses range from ₹60,000 to ₹15,00,000 with ongoing bills for internet and software subscriptions. This investment ensures a well-equipped home-based CRM specialist workspace for efficient client relationship management.

Expected Earnings

Earnings as a CRM specialist can vary widely based on factors such as experience, the number of clients and the complexity of the projects undertaken. On average, retirees in India can expect to earn anywhere from ₹20,000 to ₹50,000 per month in this gig. Those with extensive experience and a strong client base may earn even more.

The Final Word

One unique aspect of a post-retirement gig as a CRM specialist is the opportunity to leave a lasting legacy. Retirees can use their expertise to help businesses thrive, impacting not only their own financial well-being but also contributing to the success of companies and the satisfaction of customers. It is a role where experience meets innovation, and where the golden years of retirement can shine brightly in the world of CRM.



CRM Specialist
Meenakshi Kaul, 52, Delhi

"I think my corporate experience and consulting stints helped me in my transition."

#23 Talent Management Expert

A computer engineer by academic training, Delhi-based Sarika Jain, 52, worked in various roles in training, talent management and learning assessment in top software and pharma companies. After a sabbatical during 2015-17 and consulting assignments, she set up her own talent management company, focussing on hiring in IT, pharma and other sectors.

The demand for talent management experts is driven by the growing recognition that a company's success hinges significantly on its human resources. In today's competitive business landscape, retaining and developing top talent is paramount.

Organisations are actively seeking experts who can optimise talent acquisition, employee development, and retention strategies. This burgeoning demand presents a unique post-retirement opportunity for individuals with extensive industry experience.



The Perks

A post-retirement career as a talent management expert boasts numerous perks. Firstly, it allows retirees to leverage their wealth of industry knowledge and experience to make a meaningful impact. Flexibility is another advantage, with the ability to consult or work on projects remotely.

The opportunity to shape the future of organisations and foster professional growth in others is profoundly rewarding. Furthermore, this career path encourages continuous learning and staying abreast of industry trends.

What You Need and How Much Will It Cost?*

Establishing a career as a talent management expert requires minimal physical equipment. However, investments in a reliable computer (₹50,000 to ₹1,00,000), high-speed Internet (₹1000 to ₹2,000 per month), and relevant software tools for data analysis and reporting (₹10,000 to ₹20,000) may be necessary.

Additionally, expenses related to professional development and certification (₹20,000 to ₹50,000) should be factored in. Overall, the initial setup costs can vary but typically range from ₹60,000 to ₹1,30,000.

Specialised expertise in high-demand areas like leadership development or diversity and inclusion can command higher rates. Furthermore, long-term consulting relationships with organisations can lead to substantial income over time.

The Final Word

A distinctive aspect of being a talent management expert is the opportunity to shape the workforce of tomorrow. By identifying and nurturing talent, these professionals contribute significantly to an organisation's growth and success.

Moreover, this career offers the satisfaction of witnessing individuals evolve in their roles and achieve professional milestones. The impact extends beyond the workplace, as the development and retention of talent contribute to stronger, more resilient communities.

What Is Required?

Success in talent management necessitates a blend of skills and temperament. Professionals should possess a deep understanding of human resources practices, including recruitment, training and performance evaluation.

Strong interpersonal and communication skills are essential for effective collaboration with employees at all levels. Patience, empathy and a genuine interest in people's development are indispensable traits. A keen analytical mind for data-driven decision-making and adaptability to evolving business landscapes round out the essential qualities.

Expected Earnings

Earnings in the talent management field can vary based on experience, client base, and the scale of engagements. On average, a talent management expert can earn monthly incomes ranging from ₹40,000 to ₹1,00,000 or more.



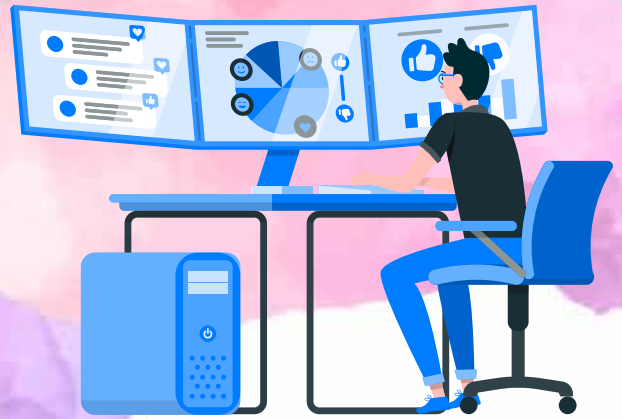
Talent Management Expert
Sarika Jain, 52, Delhi

"The transition helped me do things at my own pace and will. I find independence more important than remuneration from a corporate job."

#24 Data Scientist

After a 25-year corporate career in Information Technology, Bengaluru-based Ramprasadh Goarty 55, transitioned to academics four years back after re-skilling in data science through an executive education program.

As they say, data is the new oil. The demand for data scientists is soaring due to the ever-expanding role of data in decision-making across industries. Businesses are eager to harness the power of data analytics for competitive advantage. This creates an extraordinary post-retirement opportunity for individuals with analytical acumen. The shortage of skilled data scientists makes it a sought-after field, particularly as companies increasingly rely on data-driven insights for growth.



The Perks

This gig comes with numerous advantages. Firstly, it capitalises on a retiree's wealth of life and industry experience, allowing them to solve complex problems using data-driven solutions. The flexibility of remote work or part-time consulting provides a perfect work-life balance.

Furthermore, it nurtures intellectual curiosity and lifelong learning as data science is an ever-evolving field. The ability to impact business decisions significantly and contribute to innovation is incredibly gratifying.



What You Need and How Much Will It Cost?*

Establishing a career as a data scientist entails minimal physical equipment but does require investments in software tools and courses. Essential equipment includes a computer (₹50,000 to ₹1,00,000) and a high-speed Internet connection (₹1,000 to ₹2,500 per month).

Costs for online courses and certifications (₹10,000 to ₹50,000) and specialised software like data analysis tools (₹20,000 to ₹60,000 per year) should be considered. The initial setup costs typically range from ₹40,000 to ₹1,20,000.

Long-term collaborations with organisations may lead to higher salaries or project-based earnings. Given the critical role data plays in modern business, data scientists are valued and well-compensated professionals.

While Goarty finds the academic world relatively peaceful, he and his family recalibrated their expenses in line with earnings.



What Is Required?

Success as a data scientist requires a formidable blend of skills and temperament. Technical proficiency in programming languages like Python or R is essential for data manipulation and analysis. Strong mathematical and statistical skills are fundamental for interpreting data and building predictive models.

Effective communication skills are necessary to convey complex findings to non-technical stakeholders. Patience and attention to detail are virtues when dealing with extensive datasets. An inquisitive nature and a willingness to adapt to new tools and techniques are also advantageous.



Expected Earnings

Earnings as a data scientist can be substantial, influenced by experience, industry, and the scale of projects. On average, a data scientist can expect monthly incomes ranging from ₹50,000 to ₹2,00,000, or more. Consulting fees can increase significantly based on expertise and demand.



The Final Word

The combination of seasoned wisdom and cutting-edge analytics creates a distinctive value proposition as a data scientist. Moreover, data science offers the opportunity to delve into various industries, from healthcare to finance, enabling retirees to explore new domains while continuing to make a meaningful impact through data-driven insights. It is a blend of experience and innovation that sets this post-retirement career apart.



Data Science Expert
Ramprasadh Goarty, 55, Bengaluru

"It is a gratifying experience to make a difference to the next generation workforce, and I am delighted with my career shift to academics and data science."

#25 Floral Business

There is a rising demand for floral arrangements in various occasions and events, from weddings and birthdays to corporate functions and festivals. Flowers symbolise celebration and emotions, making them an integral part of Indian culture. This consistent demand presents a significant opportunity for retirees looking to embark on a new entrepreneurial journey.



The Perks

One of the key perks of venturing into the floral business post-retirement is the flexibility it offers. Retirees can manage their time and schedules, taking orders and fulfilling them at their convenience.

Additionally, working with flowers provides a sense of creativity and artistry, allowing retirees to explore their passion for floral arrangements. It is also an excellent way to stay engaged with the community and interact with people during events, enhancing one's social life.

What Is Required?

Succeeding in the floral business demands a multifaceted skill set. It necessitates an innate appreciation for design and aesthetics, enabling the creation of captivating and one-of-a-kind floral arrangements that stand out. Moreover, a well-honed creative streak is essential for infusing each creation with a unique charm.

Exceptional customer service skills are equally vital, enabling florists to connect with clients on a personal level, grasp their preferences, and deliver tailor-made experiences. Patience proves indispensable, particularly during peak seasons when the floral business can be exceptionally demanding. Lastly, adaptability to fluid trends and shifting seasons is an asset, ensuring that the business remains vibrant and relevant in a constantly evolving market landscape.

What You Need and How Much Will It Cost?*

Setting up a floral business requires some essential equipment, including floral containers, cutting tools, vases and a workspace. These can be procured for approximately ₹20,000 to ₹50,000. Additionally, marketing materials and a small delivery vehicle may be needed, which could cost around ₹30,000 to ₹2,00,000. A budget of ₹50,000 to ₹3,00,000 should suffice to get started in floral business.

The Final Word

A floral business in retirement offers a distinct advantage: personalised creativity. Retirees can craft bespoke floral arrangements, infusing their unique style and artistic flair. This cool post-retirement gig can make a fulfilling pursuit, nurturing a love for nature and beauty while bringing joy to customers through the vibrant and fragrant world of flowers.

Expected Monthly Earnings

Earnings in the floral business can vary based on factors like location, customer base and the scale of operations. On average, a well-established floral business can earn anywhere from ₹2,00,000 to ₹5,00,000 per year, or even more.

The income potential can increase during peak seasons and special occasions like Valentine's Day and Diwali and during the wedding season. Retirees can gradually build their client base and reputation, leading to steady growth in income over time.



#26

Animal Care Services

If you love animals and want to turn the passion into a profession, animal care services could just be the post-retirement gig for you. The opportunity arises from the need for skilled individuals to provide care, training, and support to pets and their owners. The shortage of professionals with a genuine passion for animals presents a unique and fulfilling opportunity to contribute to the well-being of animals, especially when their owners are away.



The Perks

Embracing animal care offers numerous advantages. Firstly, it allows individuals to follow their passion for animals, potentially turning a lifelong hobby into a fulfilling profession.

The flexibility to work part-time or freelance caters to retirees' preferences for work-life balance. Additionally, working with animals fosters a sense of purpose and satisfaction, knowing that you are making a positive impact on their lives. There is also the opportunity to engage with a diverse community of fellow animal lovers and enthusiasts.



Expected Earnings

Earnings in this field can vary significantly based on factors such as location, specialisation, and the scale of services provided. On average, individuals can expect monthly incomes ranging from ₹15,000 to ₹50,000, or more.

Specialised services like dog training or pet grooming can command higher rates. Building a reputation in the local community and offering unique services can increase earning potential over time. It is important to note that the emotional rewards of this career often outweigh the financial benefits for animal enthusiasts.



What is Required?

Success in this gig necessitates a deep love and understanding of animals. Patience, empathy, and compassion are crucial traits when working with pets and their owners. Effective communication skills are valuable for conveying information to pet owners and training animals.

Adaptability is key since each animal has its unique personality and needs. Basic knowledge of animal behaviour and healthcare is essential and acquiring certifications in animal training or pet care can be beneficial.



What You Need and How Much Will It Cost?*

An animal services gig requires minimal physical equipment. However, there may be expenses associated with gaining the necessary qualifications, such as certification courses (₹5,000 to ₹20,000).

Additionally, setting up a pet care or training business might involve costs for licensing and insurance (₹10,000 to ₹30,000). You need to invest in creating a safe and comfortable environment for pets in your home. This may include setting up designated areas for feeding, grooming, and play and it will cost you between ₹50,000 to ₹1,00,000.



The Final Word

What makes this post-retirement gig truly unique is the profound connection and impact on lives—both human and animal. Retirees have the privilege of enriching the lives of pets and their owners. The work involves not just providing services but also forging bonds and fostering companionship.

This unique gig transcends the typical notions of retirement, offering individuals a chance to embark on a second career that is deeply fulfilling, heart-warming, and intrinsically rewarding.

#27 Food And Beverage Consultant

After 20 years of corporate career in retailing, many of them abroad, Gurgaon based Jayita Sen, 52 has made a transition to the culinary world in 2020, first setting up her own home-based kitchen, now having transitioned to a food & beverage consultant, executing projects at large events.

In her food, Jayita brings in her Bengali and South East Asian influences to deliver her unique and increasingly popular signature dishes.

Restaurants, cafes, and hotels are constantly striving to stand out in a highly competitive industry. Hence, they seek the expertise of F&B consultants to enhance their menus, streamline operations, and create unique dining experiences that resonate with customers. In a society where dining out and ordering in are both on the rise, this gig presents a significant opportunity.

Moreover, the COVID-19 pandemic accelerated the need for F&B consultants. As establishments adapted to new health and safety regulations, they required guidance on redesigning spaces, implementing contactless dining options, and optimising takeaway and delivery services. This demand is expected to persist as the industry continues to evolve.



The Perks

Becoming an F&B consultant post-retirement comes with numerous rewards. Firstly, it allows you to leverage your years of experience and expertise and apply it to the culinary world. Your insights can help struggling businesses turn their fortunes around and provide valuable guidance to startups looking to establish themselves.

This gig offers flexibility in terms of working hours and locations. You can choose to work on specific projects, collaborate with diverse clients, or even offer your services remotely, providing a work-life balance that many retirees cherish.

Also, it keeps you intellectually engaged and allows you to stay connected with the culinary world, fostering personal growth and fulfilment. You can continue learning and adapting to new trends, making every day a learning experience.

A good F&B consultant is also adaptable, patient, and able to handle stressful situations with grace. You will need to provide constructive criticism, motivate teams, and pivot strategies when necessary.



What You Need and How Much Will It Cost?*

Unlike some other post-retirement gigs, an F&B consultant does not require significant investments in equipment. Your knowledge and skills are your primary assets. However, you may need a computer, software for data analysis, and a reliable Internet connection to research and communicate with clients. The initial setup cost can range from ₹30,000 to ₹50,000.

A F&B certification course can come in handy. F&B consultant certification costs in India vary, with short courses around ₹10,000 and comprehensive programs ranging from ₹20,000 to ₹1,00,000, or more.

anywhere from ₹50,000 to ₹1,00,000 per project, with annual earnings ranging from ₹5,00,000 to ₹10,00,000, or more. Successful consultants who establish a strong reputation and a steady stream of clients can earn significantly more.

For Jayita, over 4 years, an endeavour that started with ₹2,000 to ₹3,000 has now grown multifold where she provides end to end solutions for large events of up to 150 people with help of 2 assistants. There are months when she can even bill for ₹6,00,000. In fact, Jayita managed to foot a lot of the expenses of her daughter's marriage also from her business earnings.



The Final Word

A F&B consultant gig offers the chance to share your culinary passion and expertise, contribute to the growth of the industry, and enjoy the perks of a flexible, intellectually stimulating, and potentially lucrative career. The demand for F&B consultants is expected to continue rising, making this gig an enticing option for retirees looking for a new adventure in the world of food and beverages.



What Is Required?

To thrive as an F&B consultant, you need a mix of technical skills and the right temperament. Strong culinary knowledge, menu planning expertise, and proficiency in cost management are essential. Additionally, excellent communication and interpersonal skills are crucial, as you will be working closely with clients and their teams.



Expected Earnings

Earnings as an F&B consultant can vary widely depending on your experience, client base, and the complexity of projects. On average, experienced consultants can earn



F&B Consultant
Jayita Sen, 52, Guragon

"Focus on making food that you will like to eat yourself. Concentrate on the right taste, never compromising on ingredients, the time and scale required."

#28 Social Media Manager

The demand for social media managers has skyrocketed in recent years as businesses recognise the paramount importance of a strong online presence. Social media platforms have become indispensable tools for marketing, branding, and customer engagement. They provide a direct line of communication between businesses and their target audience, which is invaluable in today's digital age.

Moreover, the COVID-19 pandemic accelerated the shift towards digitalisation, making social media management even more critical. Many businesses had to pivot to online platforms, and they required skilled individuals to navigate this transition successfully.

This surge in demand presents a unique opportunity for retirees who possess valuable life and professional experience to offer.



The Perks

Becoming a social media manager post-retirement offers several enticing perks. Firstly, it allows you to stay connected to the evolving digital landscape, providing a sense of relevance, and keeping your mind engaged. It offers flexibility in terms of working hours and location. You can work remotely or on a part-time basis, providing ample time for leisure and family.

Finally, it is a creative outlet where you can let your imagination run wild. Crafting engaging content, strategising campaigns, and watching your efforts translate into tangible results can be immensely gratifying.



What Is Required?

To excel as a social media manager, you need a blend of technical skills and the right temperament. Proficiency in social media platforms, content creation, and data analytics is essential. You should be adept at crafting compelling narratives, visual storytelling, and understanding the nuances of various platforms.

Patience and adaptability are key. Social media is a dynamic field, and algorithms, trends, and user behaviour are constantly changing. You should be willing to learn and adjust your strategies accordingly.

Additionally, effective communication skills are crucial. You'll be interacting with clients, collaborating with teams, and engaging with audiences, so clear and empathetic communication is vital.



Expected Earnings

Earnings as a social media manager can vary widely depending on factors such as your experience, client base, and the complexity of projects. On average, individuals in this role can earn between ₹30,000 to ₹60,000 per month. However, experienced managers who manage multiple clients or large-scale campaigns can earn significantly more, with annual incomes ranging from ₹5,00,000 to ₹10,00,000, or higher.



What You Need and How Much Will It Cost?*

Fortunately, the cost of entry is relatively low. The primary equipment you will need includes a computer or laptop, high-speed Internet access, and basic graphic design software. The initial setup cost can range from ₹20,000 to ₹50,000, depending on the quality of equipment and software you choose.



The Final Word

Becoming a social media manager as a post-retirement gig is a unique and fulfilling opportunity. It allows retirees to harness their life experiences and skills, stay engaged with the digital world, and make a meaningful contribution to businesses seeking to thrive in the digital age.



#29

Digital Content Creator

Ranjan Rajgopaul, 53, left an exciting career in software marcom and delivery management, to set up a home-based web design and digital marketing studio, in 2004.

Digital content creators, at least the famous ones, have become household names now and they inspire and educate millions. In today's digital landscape, content is king. Businesses, organisations, and individuals all recognise the need to engage and connect with audiences through captivating and informative content.

This demand extends across various niches, including blogging, vlogging, podcasting, photography, and social media content. Audiences are hungry for diverse and authentic content, which has created a vibrant ecosystem for content creators.

The digital age has also blurred the lines between traditional and online media, making it possible for content creators to reach global audiences without the need for a traditional publishing platform. This democratisation of content creation has led to a tremendous demand for unique voices and perspectives.



The Perks

Becoming a digital content creator post-retirement offers a host of lifestyle benefits. Firstly, it provides retirees with the flexibility to set their own schedules. You can work from the comfort of your home or choose to travel while creating content, giving you the freedom to enjoy life at your own pace.

It encourages continuous learning and personal growth. Keeping up with digital trends, honing your creative skills, and engaging with your audience can be intellectually stimulating and fulfilling. This gig also fosters a sense of community and connection. Interacting with followers and like-minded individuals who share your interests can provide a strong sense of belonging and purpose.

Rajgopaul loves his job as it involves meeting many people. Also, constantly having to network and learn new skills, means that there is no boredom.



What Is Required?

To excel as a digital content creator, a blend of technical skills and the right temperament is essential. Technical skills may include writing, photography, video editing, graphic design, or audio production, depending on your chosen content format.



What You Need and How Much Will It Cost?*

The initial cost of entering the world of digital content creation can vary depending on your chosen niche and the equipment you already possess. At a minimum, you will need a computer or laptop, a decent camera or smartphone with good camera capabilities, video and photo editing software, and an internet connection. The initial setup cost can range from ₹30,000 to ₹1,00,000 with ongoing expenses related to software subscriptions and equipment upgrades.

For Rajgopaul, working from home means low overheads, but he says one must look for retainers so that the base costs of running the house plus enough for a comfortable lifestyle are taken care of.



Expected Earnings

Earnings as a digital content creator can vary widely based on niche, content quality, audience size, and monetisation strategies. Many creators start by earning modest amounts through advertising, sponsorships, affiliate marketing, and merchandise sales.

On average, a beginner can expect to earn around ₹10,000 to ₹20,000 per month. However, successful content creators who build large and engaged audiences can earn significantly more, with top earners often making several thousands or even crores per year.



The Final Word

Digital content creation allows retirees to embrace the digital age, express their creativity, and engage with global audiences. The demand for diverse and authentic content continues to grow, making it an ideal time for retirees to embark on this journey. The lifestyle benefits, intellectual stimulation, and potential for financial rewards make it a distinctive and fulfilling post-retirement gig that offers a sense of purpose and excitement.



Digital Content Creator
Ranjan Rajgopaul, 53, Pune

"Look for retainers to meet your base costs of running the house plus enough for a comfortable lifestyle. It takes a minimum of three years to get consistent business."

#30 Fitness Trainer

Gurgaon's 35-year-old Aditya Kedia gave up his seven-year banking career in 2019 to first get fitness certifications and then intern at fitness establishments to understand the business. Then, he set up his own company that focusses on fitness among kids and works with schools.

The demand for fitness trainers has surged due to an increasing awareness of health and wellness. In today's fast-paced world, people of all ages are realising the importance of maintaining an active and healthy lifestyle. Consequently, they seek guidance from fitness professionals to help them achieve their fitness goals.

Furthermore, the COVID-19 pandemic underscored the significance of physical health, spurring a heightened interest in home-based workouts and virtual training sessions. This shift in behaviour has expanded the potential client base for fitness trainers, making their services more in demand than ever.

Retirees have a unique advantage in this field, as they often possess life experiences and can relate to the specific fitness needs and challenges faced by older adults. This allows them to tap into a niche market that requires specialised guidance.



Empathy and patience are important traits. Clients come from diverse backgrounds and have varying fitness levels and goals. Being able to tailor fitness programs to meet individual needs and providing support and encouragement are essential.

A commitment to lifelong learning is also vital. The fitness industry is ever evolving, with new research and trends emerging regularly. Staying updated and adaptable is key to delivering effective training programs.

What You Need and How Much Will It Cost?*

The equipment and cost required to start a career as a fitness trainer can vary depending on your chosen niche. At a minimum, you will need fitness clothing, basic fitness equipment (e.g., resistance bands, dumbbells), liability insurance, and certification from a reputable fitness organisation which can cost you between ₹10,000 to ₹50,000.

If you plan to offer in-person training sessions, you may also need access to a gym or fitness studio, which can involve additional monthly rental costs which could range from ₹15,000 to ₹50,000 per month.

Expected Earnings

Earnings as a fitness trainer can vary based on factors such as location, specialisation, and client base. On average, a fitness trainer can earn around ₹20,000 to ₹50,000 per month. However, experienced trainers with a strong client base can earn significantly more, with top earners making several thousands or more, annually.

The Final Word

The demand for fitness trainers continues to grow, and retirees can leverage their life experiences to make a positive impact on the health and fitness journeys of their clients. This gig offers not only a sense of purpose but also the satisfaction of contributing to the well-being of others, making it a distinctive and valuable post-retirement pursuit.

The Perks

Opting for a career as a fitness trainer after retiring brings forth an array of lifestyle advantages. To begin with, it encourages personal well-being by keeping retirees physically active and involved. Actively participating in fitness not only sets a positive example for clients but also contributes to one's own health and vigour.

Moreover, it offers flexibility when it comes to scheduling. Retirees have the liberty to select their working hours, decide on the number of clients they wish to work with, and determine the type of fitness programs they want to specialise in. This adaptability allows for a well-rounded and satisfying post-retirement lifestyle.

Furthermore, it cultivates a profound sense of contentment and gratification. Assisting clients in reaching their fitness objectives, observing their progress, and being a part of their fitness journey can be deeply fulfilling.

What Is Required?

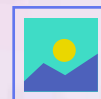
To succeed as a fitness trainer, specific skills and temperament are necessary. You must have a deep understanding of fitness principles, nutrition, and exercise techniques. Additionally, strong communication and interpersonal skills are crucial for building trust and rapport with clients.



Physical Trainer
Aditya Kedia, 35, Gurgaon

"Get a certification and exposure in this area by working as an intern before starting out on your own."

#31 Brand Designing



After 7 years of working abroad, 46-year-old Amrita Dasgupta from Gurgaon, with higher education degrees, in architecture and design, along with associates, set up a firm in 2010. It focusses on architecture, brand design, urban design. In the recent years, it has created brand design book for prominent edutech and law firms besides a reputed private university.

"Your brand is what people say about you when you are not in the room," Jeff Bezos, founder of global tech giant, Amazon, had once famously said.

The demand for brand designing has seen a significant upswing due to the increasing emphasis on visual identity in the business world. Today, companies recognise that a compelling brand design can be the key to capturing customer attention, conveying their unique message, and standing out in the market.

The digital age has further intensified this demand, with businesses of all sizes seeking professionals to create visually appealing logos, websites, marketing materials, and social media content. Startups, in particular, look for cost-effective solutions, making home-based brand designers a valuable resource.

Retirees, often equipped with years of experience and a deep understanding of design principles, are well-positioned to meet this demand, providing a unique blend of expertise and flexibility.

The Perks

Embracing a home-based brand designing gig post-retirement offers numerous lifestyle benefits. Firstly, it provides retirees with the freedom to work from the comfort of their own homes. This eliminates the need for daily commutes and allows for a better work-life balance.

Next, it promotes creative expression and artistic freedom. Designing logos, graphics, and visual elements for brands enables retirees to continue pursuing their passion for creative endeavours, contributing to a fulfilling retirement.

Finally, it supports continuous learning and adaptability. The design industry evolves with new software tools and design trends regularly. Retirees can stay engaged and updated, embracing new design techniques and technologies, enhancing their skills.

Effective communication skills are essential for interpreting client requirements and translating them into visual identities that authentically represent their brands. Patience and resilience are also important, as design can be subjective, and clients may have varying feedback and opinions.

What You Need and How Much Will It Cost?

Starting a home-based brand designing gig typically requires a relatively modest investment in equipment and software. You will need a computer or laptop with design software, a graphics tablet (optional but recommended for precision), and a reliable internet connection. The initial setup cost can range from ₹50,000 to ₹1,00,000, depending on the quality of equipment and software you choose.

Expected Earnings

Earnings as a home-based brand designer can vary widely depending on factors such as experience, specialisation, and the complexity of projects. On average, brand designers can earn around ₹30,000 to ₹60,000 per project. Experienced designers who manage multiple projects simultaneously can earn significantly more. Annual incomes can range from ₹3,00,000 to ₹10,00,000 or more, depending on your client base and reputation.

The Final Word

The demand for effective brand design continues to grow, making this gig an ideal choice for retirees looking for a flexible and engaging post-retirement pursuit. This gig offers the freedom to work from home, express artistic talents, and contribute to the success of businesses, making it a distinctive and valuable post-retirement endeavour.

What Is Required?

To excel as a home-based brand designer, specific skills and temperament are necessary. Technical proficiency in graphic design software and a keen eye for aesthetics are foundational. A deep understanding of colour theory, typography, and composition is crucial for creating impactful brand designs.



Brand Designing Consultant
Amrita Dasgupta, 46, Gurgaon

"One should focus on certain categories. Going deeper is better than going wider."



#32 Event Management

The demand for event management services has experienced substantial growth in recent years. According to Market Research firm Mordor Intelligence, the event and exhibition market in India is projected to experience strong growth, with its size anticipated to increase from \$4.75 billion in 2023 to \$8.71 billion by 2028 at a compound annual growth rate (CAGR) of 12.90%.

We are living in an era where creating memorable experiences has become highly valued. Individuals and businesses alike seek professionals who can craft and execute these experiences flawlessly. India's rich cultural diversity contributes significantly to the demand for event management services.

The COVID-19 pandemic has reshaped the landscape of event management. Virtual events and hybrid gatherings became the new norm, increasing the demand for experts who can navigate this evolving terrain effectively.



The Perks

An event management gig keeps retirees mentally and socially engaged, promoting an active post-retirement lifestyle. Additionally, they can leverage their life experiences, extensive networks, and creative insights to excel in this field.

An event manager's day is a whirlwind of excitement, from early morning venue inspections to coordinating with vendors and clients, ensuring every detail aligns perfectly. They juggle timelines, solve last-minute crises, and witness their meticulously planned events come to life, making each day an adventure.



What Is Required?

Successful event managers excel in organisational skills, overseeing the planning, coordination, and logistics required for seamless event execution. Creativity is a fundamental asset, allowing them to envision and deliver experiences that leave a lasting impression.

Effective communication plays a vital role in dealing with clients, vendors, and participants, ensuring clarity and efficiency throughout the process. Given the high-pressure nature of events, stress management skills and resilience are crucial attributes.



What You Need and How Much Will It Cost?*

Costs include acquiring a computer and event management software, which may amount to ₹50,000 to ₹1,00,000.

Additionally, maintaining a reliable internet connection and phone for client interactions could incur monthly expenses ranging from ₹1,000 to ₹2,500. For those without a dedicated workspace at home, budgeting for a home office setup may range from ₹10,000 to ₹20,000. Creating a professional website and marketing materials, crucial for business promotion, could require an investment of ₹20,000 to ₹50,000.

Furthermore, allocating funds for networking events, workshops, and association memberships to foster professional connections may amount to ₹5,000 to ₹10,000 annually.



Expected Earnings

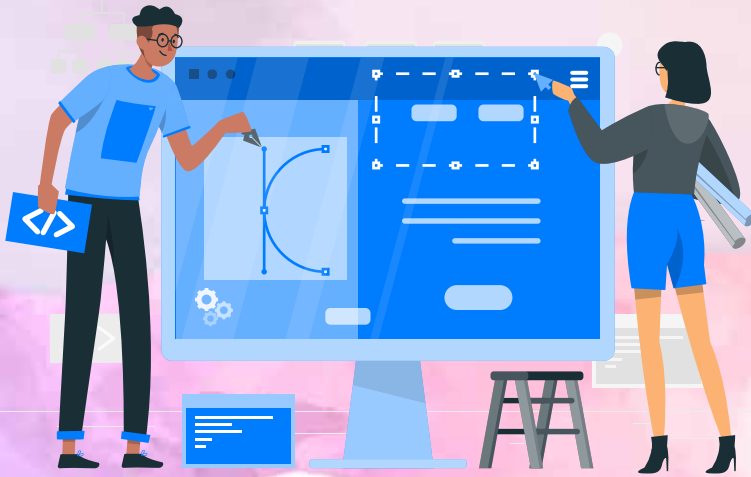
Earnings in event management can vary widely based on factors such as experience, the size and type of clients, and the scale of events undertaken. Beginners in the field may earn an annual income ranging from ₹3,00,000 to ₹8,00,000 while seasoned professionals with a strong portfolio have the potential to earn more.



The Final Word

A gig as an event manager is not merely a retirement plan; it is an exciting journey filled with creativity and the potential for substantial earnings. So, whether you are orchestrating a grand wedding or managing a corporate conference, the world of event management beckons, ready to turn your passion into a profitable post-retirement pursuit. You will not have a dull day in your life!

#33 User Experience Designers



Whether it is a website or an app, how easy it is to use and understand plays a key role in whether we use it or not. Here is where user experience designers come in.

Businesses now recognise the pivotal role of providing exceptional user experiences to stay competitive in the digital landscape. They understand that seamless, user-friendly interfaces can be transformative in customer retention and acquisition.

The proliferation of digital platforms, mobile apps, and websites has generated a soaring demand for user experience designers proficient in crafting intuitive and enjoyable user interfaces. Lastly, the COVID-19 pandemic has accelerated the shift towards online interactions, further underscoring the importance of user experience in the virtual sphere and consequently, driving demand.



The Perks

Choosing user experience design as a post-retirement career comes with an array of enticing benefits. It offers continuous mental stimulation, enabling one to remain engaged and adapt to evolving technologies. It provides a creative outlet, allowing individuals to tap into their creativity to solve complex design challenges and enhance digital experiences.



What You Need and How Much Will It Cost*

Establishing a home-based user experience design business entails some initial investments. These include acquiring a high-quality computer and design software, which may amount to around ₹50,000 to ₹1,00,000. A reliable high-speed internet connection is indispensable, with monthly expenses averaging ₹1,000 to ₹2,500).

Subscriptions to design software tools like Adobe XD or Figma might require a monthly expenditure of ₹1,000 to ₹2,000. Building a professional website and portfolio to showcase work could cost between ₹20,000 to ₹50,000. In total, the initial investment can range from ₹80,000 to ₹1,50,000 with ongoing monthly expenses of ₹2,000 to ₹4,000.



Expected Earnings

Monthly earnings for a home-based user experience designer in India can range from ₹25,000 to ₹80,000, or more. This income varies depending on factors like experience, project complexity, and the number of clients. Established designers with a solid portfolio can earn at the higher end of this range, making it a financially rewarding post-retirement option.



What Is Required?

Proficiency in design tools such as Adobe XD, Figma, or Sketch is essential for creating user-friendly interfaces. A deep understanding of user needs and experiences is central to effective design.

Attention to detail is critical to ensure that no aspect of the user journey is overlooked, while strong problem-solving abilities enable the analysis of complex issues and the formulation of elegant solutions. Additionally, adaptability and openness to user feedback for iterative design improvements are key traits for success in this field.



The Final Word

User experience design offers a pathway to creative fulfilment, mental engagement, and the potential for financial rewards. As businesses increasingly prioritise exceptional user experiences, the demand for skilled designers continues to rise. The gig offers an opportunity to craft digital landscapes that enhance the lives of countless users while enjoying the comforts of home.

Whether you are designing a user-friendly app or optimising a website, the world of user experience design beckons, ready to transform your retirement years into a delightful and meaningful journey.



#34

Supply Chain Specialist

A supply chain specialist is like a puzzle master, ensuring all the pieces of a company's logistics fit perfectly. They dance with data, outsmart bottlenecks, and keep the supply chain symphony in harmony. It is a job where every item has its own story, and they are the storytellers behind the scenes. The demand for supply chain specialists is growing rapidly.

Several factors contribute to this growth, including the globalisation of businesses, increased supply chain complexity, lessons learned from the COVID-19 pandemic, and the rise of e-commerce.



The Perks

Supply chain specialist as a post-retirement career offers several benefits. It keeps one mentally engaged through involvement in intricate logistical challenges and decision-making processes. Supply chain specialists have the flexibility to work across various industries, from manufacturing to retail, allowing them to explore diverse sectors.

Moreover, it enables remote work, providing a flexible and comfortable work environment, and offers the satisfaction of problem-solving and operational optimisation.



What Is Required?

Successful supply chain specialists must be analytical, adept at data analysis and decision-making. Effective communication skills are crucial for collaboration with diverse stakeholders, and adaptability helps manage unexpected challenges.

Attention to detail ensures accuracy in order processing and inventory management, while creative problem-solving skills are essential for addressing issues and streamlining operations.



What You Need and How Much Will It Cost?*

Launching a home-based supply chain specialist gig involves some initial investments. These include acquiring a computer and supply chain management software (₹50,000 to ₹1,00,000), maintaining Internet and communication services (₹1,000 to ₹2,500 monthly), creating a home office space (₹10,000 to ₹20,000), and investing in certifications (₹20,000 to ₹50,000).



Expected Earnings

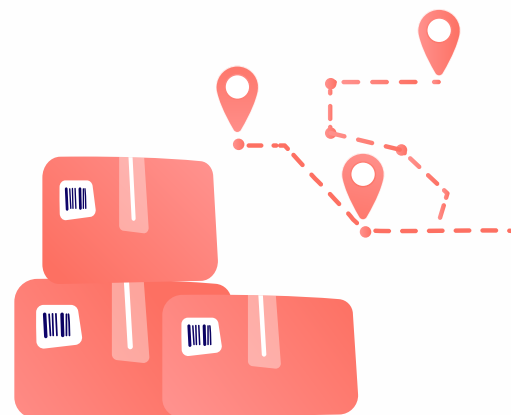
Earnings as a supply chain specialist vary based on experience, project complexity, and the scope of operations. On average, post-retirement supply chain specialists can earn an income ranging from ₹4,00,000 to ₹6,00,000 annually. Professionals with extensive experience and a proven track record can earn even more.



The Final Word

Beyond a retirement plan, this career allows retirees to leverage their experience and make a meaningful impact in a constantly evolving global marketplace, all from the comfort of a home office.

Whether optimising logistics for a multinational corporation or streamlining processes for a local business, the world of supply chain specialisation awaits, ready to transform your retirement years into an engaging and rewarding journey.



#35 Corporate Trainer

An IIM Bangalore graduate, Gopakumar Menon, 58, Bangalore, began finding his private equity (PE) career repetitive and boring in 2002 and saw no appealing alternatives in sight. He made a small start in conducting workshops in Navgati, an HR firm founded by his wife, and soon became a reputed corporate trainer in negotiation and leadership.

The demand for corporate trainers is substantial and data supports it. Let us just look at one area of corporate training - soft skills training.

According to a recent market research report by IMARC Group the soft skills training market in India will reach a size of 581.2 million in 2022. IMARC Group anticipates that the market will expand further, reaching 1,184.6 million by 2028.

This growth is driven by factors such as the need for upskilling and reskilling the workforce, technology advancements, and the rise of remote work, which has increased the demand for online training.



The Perks

Corporate trainers have the flexibility to choose their niche, whether it is leadership development, technical skills, or soft skills training.

The role allows individuals to make a meaningful impact by contributing to the professional growth of others. Additionally, corporate training can often be conducted remotely, providing a comfortable and flexible work environment.



What You Need and How Much Will It Cost?*

Establishing a home-based corporate training business involves some initial investments. These may include setting up a home office with appropriate equipment, such as a computer, webcam, microphone, and video conferencing software (₹50,000 to ₹1,00,000).

Depending on your niche and target audience, you may need to invest in training materials and resources (₹10,000 to ₹50,000). Building a professional website for marketing and client interactions (₹20,000 to ₹50,000) is advisable. Costs can vary based on your specific needs and budget.



Expected Earnings

Earnings as a corporate trainer can vary widely depending on factors like expertise, niche, and client demand. On average, corporate trainers can earn a monthly income of ₹40,000 to ₹80,000. However, those with extensive industry experience and a strong client base can earn more.



What Is Required?

Corporate trainers need in-depth knowledge of their subject matter and the ability to communicate complex ideas clearly. Excellent interpersonal skills are essential for building rapport with trainees, and adaptability is crucial for tailoring training programs to different audiences.

Patience, as well as a genuine interest in the development of others, is vital. Additionally, the ability to stay updated with the latest industry trends and training methodologies is important for delivering effective training.



The Final Word

The post-retirement stint as a corporate trainer is like composing your own encore. It is an opportunity to share your wisdom, enrich others, and savour the joy of continuous learning. With flexibility, intellectual engagement, and a chance to shape futures, it is the encore performance of a lifetime, where the applause never truly ends.



Corporate Trainer
Gopakumar Menon, 58, Bangalore

"You need to be good at what you do to be in corporate training. Ensure that you get a good initial feedback."

#36

Learning and Development Specialist

In 2019, after 25 years of experience in learning and development in various large organisations, Gurgaon-based Seema Bassi, 52, set up her own e-learning company. It designs Learning & Development programmes for e-learning platforms in various large organisations, universities, and schools in India and abroad.

Picture this: A retirement gig where you don the cape of knowledge, wield the wand of wisdom, and transform into a learning and development wizard. The scope for learning and development is witnessing rapid growth.

This growth is attributed to several factors, including the increasing emphasis on employee training and development, technological advancements facilitating remote learning, and the need for upskilling in a rapidly changing job market.



The Perks

A gig as a learning and development specialist offers intellectual stimulation through continuous learning and the opportunity to facilitate growth in others.

Specialisation allows for focusing on specific areas such as leadership development, technical skills, or soft skills training. The role enables one to contribute meaningfully to the professional development of individuals and organisations. Additionally, as much of the work can be conducted remotely, it provides a flexible and comfortable work environment.



What You Need and How Much Will It Cost?*

Establishing a home-based learning and development business involves some initial investments. These may include setting up a home office with necessary equipment such as a computer, webcam, microphone, and software for online training (₹50,000 to ₹1,00,000). Depending on your specialisation and target audience, you may need to invest in training materials and resources (₹10,000 to ₹50,000).

Building a professional website for marketing and client interactions (₹20,000 to ₹50,000) is advisable. Costs can vary based on your specific needs and budget.



Expected Earnings

Earnings as a learning and development specialist can vary significantly based on factors such as expertise, specialisation, and the scale of your client base. On average, post-retirement specialists can earn an annual income ranging from ₹3,00,000 to ₹6,00,000. However, those with extensive industry experience, a strong client network, and a niche expertise can potentially earn a lot more. Earnings often increase as specialists establish a reputable brand and expand their services.



The Final Word

Learning and Development gig specialist offers a chance to continue learning, share knowledge, and empower others while enjoying the comforts of home-based work.

“Live as if you were to die tomorrow. Learn as if you were to live forever,” Mahatma Gandhi had famously said. As a learning and development specialist, you will do just that.



What Is Required?

Effective communication skills are essential for conveying complex ideas clearly. Exceptional interpersonal skills aid in building rapport with learners, and adaptability is crucial for tailoring training programs to diverse audiences.

Patience, coupled with a genuine interest in facilitating growth, is vital. Staying updated with the latest trends and technologies in learning and development is also important for delivering effective training.



**Learning & Development Expert
Seema Bassi, 52, Gurgaon**

“I wanted to have something of my own instead of relying on a company for employment even if it meant a lower income.”

#37

Online Educators and Tutoring

With the rise of digital learning platforms and the ever-increasing demand for quality education, post-retirement individuals are finding this gig not only intellectually stimulating but also financially rewarding.

According to market research firm Technavio, the online education market in India is poised for significant growth. It is estimated to expand by a substantial \$3,461.93 million between 2022 and 2027, with an anticipated compound annual growth rate (CAGR) of 19.9% during this period.

This growth reflects the increasing demand for online learning solutions in India, driven by factors such as technological advancements and changing educational preferences. This surge is driven by various factors, including the COVID-19 pandemic, which accelerated the adoption of online learning.

As students of all ages turn to online platforms for their educational needs, there is a growing need for experienced educators to guide them.

The Perks

Becoming an online educator and tutor provides a sense of purpose and continued engagement with the subject matter. Many retirees find immense satisfaction in passing on their knowledge to the next generation.

This gig offers flexibility and convenience. You can set your own schedule and choose the subjects or topics you are most passionate about.

Moreover, online tutoring eliminates geographical boundaries. You can teach students from different parts of the country or even internationally. This opens up a vast pool of potential learners and widens your reach.

What Is Required?

Successful online educators and tutors possess a set of essential skills and attributes. Patience is crucial, as students often learn at different paces, requiring instructors to ensure everyone comprehends the material. Effective communication skills are vital for simplifying complex concepts and making them easily understandable.

Adaptability is key, given the ever-evolving landscape of online education, so there needs to be a willingness to embrace new teaching techniques and tools. Empathy towards students' individual challenges and needs fosters a positive and productive learning environment. Additionally, tech savviness is necessary, as familiarity with online teaching platforms and technology enhances the teaching experience in the digital realm.

What You Need and How Much Will It Cost?*

To become an online educator or tutor, you will need a computer or laptop (₹50,000 to ₹1,00,000), a stable internet connection (₹1,000 to ₹2,500 per month), a microphone and webcam (₹1,000 to ₹5,000 each), a headset (₹1,000 to ₹3,000), software or platform subscriptions (₹500 to ₹2,000 per month).

Expected Earnings

On average, experienced tutors in India can earn anywhere from ₹20,000 to ₹50,000 per month. However, top educators who specialise in high-demand subjects can earn substantially more.

It is important to note that building a reputation and a student base may take time, so patience and persistence are key to achieving higher earnings in this field.

The Final Word

As you step into this exciting phase of life, remember that learning and teaching know no age limits. Embrace it with open arms, and who knows, your retirement might turn out to be the most fulfilling chapter of your life.

Start-up Advisory Services

After more than 2 decades in fashion, footwear and lifestyle industry, in 2012, Delhi-based Vikas Bagga, 55, decided to set up his boutique consulting and start-up outfits that addresses the needs of small and medium enterprises and start ups.

Vikas' consulting firm provides a whole range of services covering sales, business development, training and other areas related to human resources. As and when required, he brings in domain specialists such as those in digital marketing and e-commerce.

The startup revolution in India is not just a buzzword; it is a tangible reality backed by robust statistics. According to the Union Minister of Science and Technology, India is home to over 90,000 start-ups. This burgeoning landscape has created a significant demand for startup advisory services.

Startups face numerous challenges, from securing funding to navigating regulatory hurdles and scaling operations. Startups prefer seeking mentorship and guidance from experienced professionals. This opens the door for retired individuals with decades of industry expertise to step in as advisors and play a pivotal role in the success stories of these startups.



The Perks

Sharing your wealth of knowledge and experience to nurture the next generation of entrepreneurs can be deeply satisfying. The gig offers flexibility and independence. As an advisor, you can set your own schedule and choose the startups you want to work with. This flexibility enables you to strike a perfect balance between work and leisure.

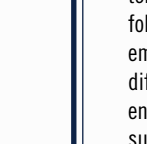
Moreover, it keeps your mind sharp and engaged. Continuously solving complex business challenges and helping startups navigate uncharted waters can be intellectually stimulating. It is a chance to stay updated with the latest industry trends and technologies.

The major motivator for Vikas making the transition at the age of 44 was the apprehension of his professional growth plateauing. He also wanted a wider exposure in other business areas and industries.



What Is Required?

Becoming a successful startup advisor necessitates a unique set of skills and temperament. These include some of the following items. It starts with having empathy, which means grasping the difficulties and pressures faced by entrepreneurs and offering them supportive guidance.



Problem-solving capabilities are crucial, involving the capacity to critically assess situations and offer innovative solutions to complex challenges that startups encounter. Networking is another vital skill, encompassing the establishment and utilisation of a strong professional network to connect startups with potential investors, partners, and customers.

Effective communication skills are essential for conveying advice and insights clearly to startup founders. Lastly, it demands patience, recognising that startups may confront setbacks and comprehending that progress often requires time in the entrepreneurial realm.

What You Need and How Much Will It Cost?

To establish a home-based startup advisory service in India, you will need essential items such as a dedicated workspace (₹5,000 to ₹20,000), a computer or laptop (₹50,000 to ₹1,00,000), high-speed Internet (₹1,000 to ₹2,500 per month), software or tools (₹500 to ₹2,000 per month).

A professional website (₹2,000 to ₹10,000 per year), marketing materials (₹5,000 to ₹10,000), and possibly legal and accounting services (around ₹5,000) will also be required. Initial setup costs can range from ₹50,000 to ₹1,50,00,000 or more, with ongoing monthly expenses.



Start-Up Advisory Services Vikas Bagga, 55, Delhi

"On making the transition, one has to adjust to the reality that there is always risk as clients may come and go, while there are no regular pay packets and support that employers provide."



Expected Earnings

Earnings as a startup advisor can vary widely, depending on factors such as your industry experience, reputation, and the startups you engage with. Advisors typically charge fees for their services, which can be based on an hourly rate, retainer, or equity stake in the startup.

On average, experienced startup advisors in India can earn anywhere from ₹20,000 to ₹1,00,000 or more per month. However, it is important to remember that establishing yourself as a trusted advisor may take time, and the financial rewards can increase as your reputation grows.

While making the transition into the new gig, Vikas ensured that he had money to take care of 6 to 12 months expenses and essentials such as insurance premiums were taken care of.



The Final Word

As you embark on this exciting journey, remember that your years of experience are invaluable, and your guidance can shape the success stories of the startups you mentor. Embrace this chapter of your life with enthusiasm, and watch as it unfolds into a fulfilling adventure.



Delhi-based Neelam Bhatt, 51, Hindi book translation expert, started off as a radio news anchor and a Hindi translator with a leading international publisher. With the birth of her son in 2005, she would only take up part time Hindi translation work for a leading children's book publisher.

From 2010-13, she worked part time for book translation in Hindi. By 2013, she was ready to work independently and took the plunge. Since then, she has translated into Hindi, Indian and international bestsellers and books by prominent individuals published by world's top publishing names.

India's position as a global business hub, a diverse country with numerous languages and dialects, and a burgeoning international tourism industry have collectively fuelled the demand for translation and language services.

According to a recent report by market research firm Common Sense Advisory, the Indian language translation market is estimated to be approximately \$500 million in size, representing 5% of the global market share.

As India continues to attract foreign investments, host multinational corporations, and foster cultural exchange, the need for proficient language experts is more pronounced than ever. This presents a unique opportunity for retirees with linguistic skills to step into the world of translation and language services.

The Perks

Becoming a language services provider allows retirees to leverage their language proficiency and cultural understanding to bridge communication gaps. This sense of purpose and contribution can be deeply rewarding.

It provides flexibility and autonomy. Language professionals can choose the projects they work on and set their own schedules. This flexibility enables retirees to balance work with leisure and personal commitments effectively.

Moreover, this gig offers intellectual stimulation. Translating and interpreting diverse content keeps the mind sharp, constantly presenting new challenges and learning opportunities.

In retrospect, Neelam appreciates the freedom to choose her work and manage household responsibilities while regretting the lack of regular professional interaction and office energy.

Attention to detail is paramount, ensuring that every translation maintains its accuracy. Cultural sensitivity is indispensable, allowing for the understanding of nuanced cultural contexts.

Patience is a virtue as translators often grapple with intricate or lengthy texts that demand unwavering perseverance. Finally, adaptability is essential, enabling professionals to tackle diverse subjects and styles with versatility and finesse.

Neelam's message to aspiring individuals is to plan, assess market opportunities, maintain versatility, stay updated, and foster industry relationships while acquiring new skills.

can be beneficial. These initial setup costs typically range from ₹25,000 to ₹75,000 or more, depending on your preferences and language pairs.

Expected Earnings

Earnings in the field of translation and language services vary widely based on language pairs, expertise, and the complexity of projects. Experienced translators and interpreters can earn anywhere from ₹20,000 to ₹80,000 or more per month. The potential for higher earnings increases as your reputation and client base grow.

What You Need and How Much Will It Cost?*

To start a career in translation and language services, you will need a computer or laptop ₹50,000 to ₹1,00,000, high-speed Internet ₹1,000 to ₹2,500 per month), translation software (₹1,000 to ₹5,000), and access to language resources and dictionaries (variable costs).

Establishing a professional website for self-promotion (₹2,000 to ₹5,000 per year)

The Final Word

Offering translation and language services post-retirement can be a fulfilling and financially rewarding endeavour, given the increasing demand for cross-cultural communication in India. As retirees embark on this linguistic adventure, they not only bridge language gaps but also discover a vibrant and intellectually stimulating phase of life.

What Is Required?

To excel in the realm of translation and language services, one must possess a unique combination of skills and temperament. Language proficiency in at least two languages, which includes fluency in both your native tongue and the language(s) you intend to work with, forms the cornerstone of this profession.

Hindi Translation Expert Neelam Bhatt, 51, Delhi

"When you work independently, there might be some fluctuations in earnings but there are other factors such as enjoying the work which also acquire importance."

#40 E-Commerce Strategist And Consultants

The digital landscape in India has been witnessing a monumental shift in recent years, with the e-commerce industry taking centre stage. As online shopping establishes itself as a new normal, the Indian e-commerce sector is projected to experience a compound annual growth rate (CAGR) of 27% in the near future.

This growth is anticipated to propel the industry to a value of \$163 billion by 2026, a figure nearly three times greater than the expected growth of the broader retail market, as reported by Redseer.

This phenomenal growth has created a significant demand for e-commerce strategists and consultants. Businesses, both large and small, are now seeking expert guidance to navigate the complexities of the online marketplace, making it an opportune time to consider a post-retirement career as an e-commerce consultant.



The Perks

Embarking on a post-retirement journey as an e-commerce strategist or consultant offers a multitude of advantages. Firstly, it provides the opportunity to capitalise on your wealth of experience and industry knowledge. Your seasoned perspective can be invaluable to businesses looking to establish or enhance their online presence.

Secondly, the gig offers flexibility. You can choose your clients, set your own hours, and even work remotely, making it an ideal option for retirees seeking work-life balance. Moreover, this profession allows you to stay updated with the latest industry trends and technological advancements, ensuring that your skills remain relevant, and your mind stays engaged.

Moreover, adaptability and a thirst for continuous learning are key traits. The e-commerce industry evolves rapidly, and a successful consultant must stay ahead of the curve. Patience and empathy are equally important, as you will often need to guide clients through the intricacies of the online world.



What You Need and How Much Will It Cost?*

Establishing yourself as an e-commerce consultant requires minimal overhead costs. You will need a computer, reliable internet access, and software tools for analytics and communication. These initial expenses can vary but may range from ₹50,000 to ₹1,00,000, depending on your existing equipment and software subscriptions.

You might also consider investing in ongoing education or certifications in e-commerce strategy, which can cost anywhere from ₹10,000 to ₹50,000, depending on the program. However, these investments can pay off handsomely as they enhance your credibility and expertise in the field.



Expected Earnings

Earnings as an e-commerce consultant can be quite lucrative. The fee structure varies based on your experience and the complexity of the projects you undertake. On average, a beginner consultant might charge around ₹2,000 to ₹5,000 per hour for their services. As you gain experience and build a reputation, you can command higher rates, potentially reaching ₹10,000 to ₹20,000 per hour or more.

Annual income can vary widely but often range from ₹5,00,000 to ₹20,00,000 or more, depending on the number of clients and projects you take on. With India's booming e-commerce industry, the potential for substantial income is very real.



What Is Required?

To succeed in this role, a mix of skills and the right temperament is crucial. e-Commerce consultants must possess a deep understanding of the digital landscape, including knowledge of e-commerce platforms, digital marketing, and data analytics. Effective communication skills are also essential as you will be working closely with clients to translate their business goals into actionable strategies.



The Final Word

A gig as an e-commerce consultant is an opportunity to leverage your lifetime of knowledge, stay relevant in an ever-evolving industry, and enjoy the flexibility that retirement should offer.

So, do not just retire; consider rewiring your skills and experience into a vibrant new chapter in the e-commerce world. Your golden years could turn into your most productive yet.

#41

Starter Plant and Seed Providers

India's increasing emphasis on sustainable living and a deep-rooted connection to agriculture have created a thriving demand for plant and seed providers. According to Market Research firm Fact.MR, the Indian seed market is currently worth about \$3.6 billion with an annual growth of 12%. This burgeoning demand signifies an excellent opportunity for retirees considering a post-retirement venture in the plant and seed business.

The Perks

Starting a plant and seed business as a post-retirement gig offers a bouquet of advantages. It allows you to immerse yourself in a fulfilling, nature-centric endeavour, contributing to environmental sustainability and promoting healthier lifestyles. You get to share your passion for gardening and farming with others, which can be immensely rewarding.

This venture provides the flexibility you desire in retirement. You can set your own hours, work from home, and scale your business at your own pace. Additionally, it keeps you physically active and mentally engaged, promoting a healthier and more purposeful retirement.

What Is Required?

While a green thumb certainly helps, a successful plant and seed business requires more than just a love for plants. You will need knowledge of horticulture, including understanding different plant varieties, soil types, and climate requirements. Patience and resilience are essential as nurturing plants and building a customer base takes time.

Excellent customer service and interpersonal skills are vital to connect with gardening enthusiasts and provide them with valuable advice. Adaptability is key, as the plant and seed market can fluctuate seasonally. A willingness to learn and stay updated with the latest gardening trends and techniques is also crucial.

What You Need and How Much Will It Cost?*

The initial investment for a plant and seed business can vary widely based on your scale and approach. Basic necessities include seeds, seedlings, pots, soil, and gardening tools, which can cost anywhere from ₹10,000 to ₹50,000 or more, depending on the variety and quantity of plants you wish to offer.

You may also need to allocate funds for marketing and promotion, including setting up a website or online store, which can range from ₹5,000 to ₹20,000. Licensing and permits can add another ₹10,000 to ₹15,000 to your initial expenses.

Expected Earnings

Earnings in the plant and seed business vary based on your market presence and offerings. On average, you can expect to earn around ₹20,000 to ₹50,000 per month in the initial stages.

However, as your business grows and you develop a loyal customer base, this income can substantially increase. Some established plant and seed providers have reported monthly earnings of ₹1,00,000 or more.

The Final Word

A gig as a plant and seed provider is not just a financial venture; it is a journey into the vibrant world of horticulture and sustainability. It is a chance to share your love for plants, stay engaged, and nurture your retirement with a fulfilling and purposeful pursuit.

So, why not let your retirement bloom and grow, both in terms of personal satisfaction and financial rewards? After all, life's true riches often sprout from the simplest of seeds.

#42 Administration Specialist

The demand for administration specialists is steadily increasing. As businesses and entrepreneurs seek to streamline their operations, they often require experienced individuals to manage administrative tasks efficiently.

This demand is further fuelled by the rise of remote work, making it easier for retirees to contribute their skills from home. From managing schedules to organising data, the tasks an administration specialist undertakes are indispensable to modern businesses.



The Perks

First and foremost, a gig as an administration specialist provides the flexibility to work from home, allowing for a better work-life balance and eliminating daily commutes. This gig keeps retirees mentally engaged, contributing to a fulfilling retirement.

Additionally, it offers a steady stream of income while allowing you to choose the number of hours you work each week. The administrative tasks you undertake are essential for businesses both big and small, making your expertise highly valued.

What Is Required?

To excel in this role, certain skills are essential. Strong organisational abilities are crucial, as you will be responsible for maintaining order in various aspects of the business. Effective communication skills are also vital, as you may need to interact with clients, employees, or contractors.

Proficiency in basic software applications such as Microsoft Office or Google Workspace is a must. Lastly, adaptability and problem-solving skills will help you navigate various challenges that may arise.

What You Need and How Much Will It Cost?*

To establish yourself as a home-based administration specialist, you will need essential tools: a reliable computer (₹50,000 to ₹1,00,000) a stable Internet connection (₹1,500 to ₹2,000 per month), and office software (₹4,000 to ₹6,000 per year for Microsoft 365).

Creating a dedicated workspace within your home is vital for productivity, ranging from ₹5,000 to ₹15,000. Additional expenses like a printer, scanner, office supplies, and ergonomic furniture can add to the initial investment. In total, setting up as a home-based administration specialist may cost between ₹30,000 and ₹60,000.

Expected Earnings

Earnings as a post-retirement administration specialist can vary depending on factors like your experience, the type of tasks you take on, and the clients you work with. On average, you can expect to earn between ₹20,000 to ₹50,000 per month. However, some experienced specialists have reported earning significantly more by taking on higher-level administrative tasks or managing multiple clients.

The Final Word

A retirement gig as an administration specialist not only offers a chance to remain productive and engaged but also provides a steady stream of income. Imagine enjoying a cup of tea while organising schedules or balancing spreadsheets, all from the comfort of your home!

So, why not embrace this gig in the retirement years where your wisdom and experience are valued just as much as your skills?



#43

Communications And PR Consultant

Ruben Rato, 42, Bangalore, decided to become an independent public relations professional after he lost his corporate communications job during mass layoffs in the recent pandemic. While moving away from his 9-5 and 5-day work week mindset was a challenge, he can now choose his days and hours.

In recent years, India has witnessed a surge in the demand for communications consultants and PR strategists. This surge is fuelled by the increasing importance of effective communication in the digital age.

India's Public Relations (PR) industry grew by 13% in 2022, but remains challenged by talent issues, according to the PRCI's annual "SPRINT: Study of Public Relations Insights, Nuggets and Trends 2022-23".

Organisations across industries recognise the need to manage their public image, manage crises, and engage with their audience strategically. This has created a substantial demand for professionals who can navigate the intricacies of public relations.



The Perks

Becoming a communications consultant or PR strategist post-retirement offers a host of advantages. Firstly, it provides the freedom to work from home, eliminating the daily commute and offering a more relaxed work environment. You also get a chance to go out and meet people.

Moreover, this gig allows you capitalise on your vast life experience and knowledge, making you an invaluable consultant to businesses. It is also an intellectually stimulating endeavour that keeps the mind active and engaged. The flexibility to choose clients and projects also ensures a work-life balance tailored to your preferences.



What Is Required?

To excel in this role, a set of critical skills is essential. Strong communication skills, both written and verbal, are paramount. An understanding of media relations, crisis management, and digital marketing is crucial in today's PR landscape. The ability to analyse data and trends, coupled with creativity, is vital for devising effective PR strategies. Adaptability to evolving media platforms and a knack for relationship building are equally important.



What You Need and How Much Will It Cost?*

Setting up as a home-based communications consultant or PR strategist does not require substantial initial investments. The primary necessities include a computer, internet connection, and relevant software. A reliable laptop or desktop may cost between ₹25,000 to ₹50,000, depending on your preferences.

A stable Internet connection can be obtained for ₹1,000 to ₹2,500 per month. You will also need essential software for tasks like media monitoring and content creation, which may cost around ₹10,000 to ₹20,000 per year. The total initial investment typically ranges from ₹35,000 to ₹75,000, ensuring you have the tools to kickstart your home-based PR consultancy.



Expected Earnings

Earnings as a post-retirement communications consultant or PR strategist can vary based on factors like experience, client portfolio, and the complexity of projects. On average, individuals in this field can earn anywhere from ₹30,000 to ₹1,00,000 per month.

Established professionals with a strong client base and a history of successful campaigns may earn even more. The potential for a lucrative income, combined with the flexibility and intellectual stimulation this gig offers, makes it an appealing choice for retirees.



The Final Word

This gig lets you shine a light on brands, share their stories, and navigate the complex world of public relations while enjoying the perks of a comfortable, home-based work environment.



PR Strategist
Ruben Rato, 42, Bangalore

"Moving from a regular salary to ad-hoc and sometimes inconsistent monthly income, was not easy. It took a bit of discipline to keep expenses in check."

#44 Bartending

In recent years, India has witnessed a surge in the demand for bartending services. This unconventional yet exciting career choice offers retirees an opportunity to tap into a growing market.

The demand for bartending services in India has been steadily increasing, fuelled by a burgeoning cocktail culture and a desire for memorable social experiences.

According to industry reports, the Indian food and beverage sector, which includes bartending services, is poised to reach new heights. The bar and beverage market is projected to grow at an annual rate of 8.5%, demonstrating a promising market for aspiring bartenders.

With the rise of private parties, weddings, and corporate events, bartenders are in high demand to create signature cocktails and elevate the overall guest experience. Furthermore, the trend of hiring bartenders for in-home parties is gaining popularity, as people seek customised drinks crafted by professionals.



The Perks

One of the key advantages of pursuing bartending as a post-retirement home-based gig is the flexibility it offers. It is also a fantastic way to stay socially engaged and engage in your passion for mixology to create special moments for your clients.

Additionally, bartending allows you to continuously learn and experiment with new cocktail recipes, enhancing your creativity and skill set. It is a fun and dynamic gig that keeps you engaged with people from various walks of life.



What You Need and How Much Will It Cost?*

To get started with bartending services, you will need a basic bartending kit, which includes essential tools like shakers, jiggers, strainers, and glassware. The cost of a beginner's kit can range from ₹5,000 to ₹50,000, depending on the quality and brand of equipment you choose.

Additionally, you may need to invest in a portable bar setup or cart for on-site events, which can cost anywhere from ₹10,000 to ₹40,000, depending on your preferences. Consider this as a one-time investment to kickstart your bartending gig.



Expected Earnings

The earning potential in the bartending gig varies depending on factors like your location, the type of events you cater to, and your experience. On average, bartenders can earn between ₹10,000 to ₹20,000 per event. With consistent bookings and a growing client base, your earnings can increase significantly. You can do up to 3-4 events a month as you go along.

Furthermore, offering specialised services such as cocktail workshops or mixology classes can create an additional income stream. As your reputation grows, you may even have the opportunity to participate in high-profile events and competitions.



What Is Required?

While bartending may seem glamorous, it requires a set of essential skills. First and foremost, you need a solid understanding of different types of alcohol, mixers, and cocktail recipes. Precision in measuring and pouring is crucial to ensure consistent and well-balanced drinks.

Excellent communication skills are also vital, as bartenders often serve as entertainers, engaging with guests and creating a lively atmosphere. Moreover, the ability to multitask efficiently and manage high-pressure situations is a must during busy events.



The Final Word

Mixing drinks, socialising, and crafting memorable experiences can become not just a hobby but a lucrative and enjoyable gig.

So, why not shake things up a bit? Bartending in your golden years can be the perfect recipe for a fulfilling and spirited retirement. Cheers to a vibrant second act!

#45 Customer Success Consultant

Companies across various sectors are recognising the pivotal role of customer satisfaction in their success. As a result, the demand for experts who can guide them in fostering lasting customer relationships or customer success consultants has surged.

Businesses are keen on retaining their existing customer base as it is often more cost-effective than acquiring new customers. These consultants play a pivotal role in helping companies build strong, data-driven customer relationships, reduce churn, and maximise lifetime customer value.



The Perks

Opting for a post-retirement career as a customer success consultant in India comes with numerous perks. Firstly, it allows retirees to leverage their decades of professional experience, gaining recognition as industry veterans. This role enables retirees to stay mentally engaged and connected to the ever-evolving business landscape.

Furthermore, customer success consultants often enjoy a flexible work schedule, providing the autonomy to choose assignments and hours that suit their lifestyle. This flexibility not only promotes a healthy work-life balance but also enables retirees to continue earning a steady income while enjoying their well-deserved retirement.



What Is Required?

Becoming a successful customer success consultant requires a blend of hard and soft skills. On the hard skills front, proficiency in customer relationship management (CRM) software is vital. Knowledge of data analytics tools is equally essential for interpreting customer data and delivering data-driven insights.



What You Need and How Much Will It Cost?*

Soft skills such as effective communication, empathy, and problem-solving capabilities are crucial for building rapport with clients. Customer success consultants must be adept at active listening, conflict resolution, and tailoring solutions to individual client needs.

Setting up as a customer success consultant in India entails various costs. A reliable computer or laptop can range from ₹50,000 to ₹1,00,000, ₹30,000 to ₹60,000 or more. Monthly broadband plans vary from ₹500 to ₹2,000. Essential software tools like those for CRM (₹1,000 to ₹5,000 per month), data analysis (₹1,000 to ₹5,000 per month), and communication tools (₹500 to ₹2,000 per month) are crucial investments. Building a professional website can cost between ₹3,000 (DIY) and ₹50,000 (hiring a developer).

Professional development courses range from ₹5,000 to ₹20,000 or more. Branding expenses, including logos and business cards, vary from ₹5,000 to ₹20,000. Legal and licensing fees start at ₹5,000, and miscellaneous monthly expenses amount to ₹2,000 to ₹5,000.



Expected Earnings

Earnings for customer success consultants can vary widely based on experience, expertise, industry, and client portfolio. On average, consultants can earn ₹30,000 to ₹80,000 per month.

Experienced consultants with a strong track record and high-profile clients can command significantly higher fees. Specialised services or industry-specific expertise often allow consultants to charge premium rates. Pricing strategies should align with the unique skills and value they offer to clients.



The Final Word

Starting a post-retirement career as a customer success consultant in India offers retirees an exciting opportunity to leverage their experience, enjoy flexibility, and earn a steady income.

With the demand for customer success expertise on the rise, retirees can find fulfilment in helping businesses thrive while enjoying the perks of a rewarding second career.

#46 Life Coach

Suparna Banerjee, 51, Gurgaon is a life coach who is in her eighth year since her transition from digital consulting. Suparna's avatar as a life coach can be attributed to her academic training in psychology and her deep interest in human behaviour and mind.

Suparna primarily works with corporates for sessions that are done both over videos and in-person. This is where the bulk of the income comes from. She also has sessions with individuals, most often teenagers and elderly.

Modern lifestyles often lead to stress and burnout, amidst a quest for personal fulfilment. This has fuelled the demand for skilled life coaches who can guide individuals toward achieving their life goals, enhancing their well-being, and overcoming personal challenges.

The demand for life coaching is not limited to any specific age group; it spans across young adults seeking career guidance, mid-career professionals seeking work-life balance, and retirees exploring purposeful living in their post-work years. As more people recognise the value of professional guidance, the need for life coaches continues to grow, presenting retirees with a rewarding opportunity to make a positive impact.



The Perks

Embarking on a post-retirement career as a life coach offers a multitude of advantages. Firstly, it allows retirees to leverage their life experiences, wisdom, and empathy to assist others in their personal growth journeys. This role provides a deep sense of fulfilment as coaches witness their clients overcome obstacles, achieve their aspirations, and lead more meaningful lives.

The flexibility of being a life coach enables retirees to work on their terms, offering services in person, over the phone, or online, making it a versatile and accessible profession. Beyond the emotional rewards, life coaching can also be financially lucrative, with earning potential increasing as coaches gain experience and build a client base.



What Is Required?

A strong foundation in psychology, counselling techniques, and goal-setting methodologies is crucial. Coaches should stay updated on the latest coaching methodologies and industry trends. Suparna underwent training at the International Coaching Federation (ICF) and feels that such qualifications and the experience in terms of number of hours put in, differentiates life coaches from the ever burgeoning tribe of coaches without credentials.

Renew, Recharge but Never Retire | PGIM India Mutual Fund

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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Skills such as active listening, empathy, effective communication, and the ability to establish rapport are also important. Coaches must excel in asking probing questions, facilitating self-discovery, and providing constructive feedback.

Adaptability and patience are valuable when working with clients from diverse backgrounds and facing various life challenges. Successful life coaches possess a genuine passion for helping others and a commitment to their clients' personal growth and well-being.



What You Need and How Much Will It Cost?*

Starting as a life coach in India involves various costs. This includes training and certification (₹20,000 to ₹60,000), business registration (around ₹5,000), website development (₹5,000 to ₹20,000), branding (₹5,000 to ₹15,000), coaching tools (₹5,000 to ₹10,000), office space (₹5,000 to ₹15,000), liability insurance (around ₹3,000 per year), and miscellaneous monthly expenses (₹2,000 to ₹5,000).



Expected Earnings

Earnings for life coaches in India can vary widely based on factors such as experience, expertise, and client base. Coaches typically start at ₹10,000 to ₹30,000 per month and can gradually increase their income as they gain experience and reputation.

Established coaches with a strong client portfolio can earn ₹50,000 to ₹1,00,000 or more monthly. Income potential also depends on the niche you specialise in, such as career coaching, relationship coaching, or personal development coaching.



The Final Word

Embarking on a post-retirement career as a life coach offers retirees an opportunity to share their wisdom, make a positive impact, and enjoy personal and financial fulfilment. With the increasing recognition of the benefits of coaching, this profession promises a meaningful journey toward helping others lead more purposeful lives.



Life Coach
Suparna Banerjee, 51, Gurgaon

"As a life coach, one needs to steer clear of mentoring and therapy. I enjoy the experience of making others open up, feel better and reach spaces within themselves they never imagined that they could."

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#47 Tutoring



Hyderabad-based Basheer Shaik, 42, popularly known as “Basheer Sir,” was an mathematics educator in the traditional mould of offline teaching. This mathematics lover and university double gold medallist, started off teaching mathematics in school in 2004 and moved on to training students for mathematics in the gruelling IIT-JEE exam.

That was till the pandemic in 2020 when school, colleges and training centres shut down. Casting aside his reluctance to adopt everything online—he could not even operate a laptop then—Basheer adapted to get more comfortable working online and started online classes.

In India, there is a growing demand for tutoring due to competitive educational pressures. This demand is fuelled by a desire for additional academic support and exam preparation, making tutoring a thriving industry in the country.

Today, tutors are diversifying their businesses to meet the increasing demand for educational support. Many are setting up tuition bureaus, acting as intermediaries to connect students with suitable tutors, simplifying the selection process. Simultaneously, tutors are capitalising on the booming edutech marketplaces, expanding their reach, and offering online tutoring services.

The Perks

The perks of tutoring as a post-retirement gig are abundant. Firstly, it offers the flexibility to set one's schedule, allowing retirees to strike a balance between work and leisure. It provides an opportunity to stay mentally active and engaged in a meaningful way while sharing knowledge and expertise.

Moreover, tutoring can be financially rewarding, providing a stable source of income during retirement. Additionally, the sense of fulfilment derived from helping students achieve their academic goals is immensely gratifying.

What You Need and How Much Will It Cost?*

Setting up a tutoring business in India does not entail significant upfront costs. The primary expenses include marketing materials (approximately ₹5,000), a computer or tablet for online tutoring (₹50,000 to ₹1,00,000) and any necessary teaching aids (₹2,000 to ₹5,000).

Additionally, creating a user-friendly website, if desired, may require an investment of ₹10,000 to ₹20,000. Overall, the initial setup costs can range from ₹35,000 to ₹65,000, making it an affordable venture.

just starting may earn less initially. Edutech marketplaces may offer a broader client base, potentially leading to higher monthly earnings. However, consistency, quality, and dedication play crucial roles in determining one's income in this field.

Basheer says that unlike offline options where remuneration depends on classes being held, online classes provide predictability of income and there are tremendous upsides ahead as state governments embrace online education for supplementing different forms of learning.

What Is Required?

Subject expertise and proficiency in teaching methods is the basic requirement. Retirees must possess in-depth knowledge of their chosen subjects and adapt to changing curricula.

Skills such as patience, communication, empathy, and adaptability are equally important. The ability to understand students' unique learning styles, provide constructive feedback, and maintain a positive rapport with them is vital for effective tutoring.

Basic comfort in using technology and communications are key skills for online educators, Basheer points out.

Expected Earnings

The earnings potential in tutoring varies depending on factors such as subject expertise, reputation, and the number of students tutored. On average, tutors in India can earn anywhere from ₹30,000 to ₹50,000 per month.

Highly specialised or experienced tutors can command higher rates, while those

The Final Word

Tutoring as a post-retirement gig in India presents a unique opportunity for retirees to continue contributing to society while enjoying the benefits of flexible hours and supplemental income.

With the right skills, dedication, and a modest initial investment, retirees can embark on this fulfilling journey. As the demand for personalised education continues to rise, tutoring remains a viable and rewarding option for those seeking a meaningful post-retirement endeavour in India.



**Online Educators and Tutoring
Basheer Shaik, 42, Hyderabad**

“Mathematics can now be taught online anywhere in the world. Online teachers can double or triple their income while students in India's villages and towns get unprecedented access to learning resources.”

#48 Strategic Sourcing Advisors

With businesses constantly seeking ways to optimise costs, improve efficiency, and enhance their competitive edge, the need for seasoned professionals who can guide them through the intricacies of sourcing and procurement has never been higher.

In the dynamic and evolving Indian market, companies are increasingly recognising the importance of strategic sourcing in achieving long-term sustainability and profitability. This demand is not limited to any specific industry, as organisations across sectors such as manufacturing, IT, retail, and healthcare are actively seeking experts who can help them make informed decisions in the procurement process.

The Perks

Becoming a strategic sourcing advisor in India offers perks. First and foremost, it provides an opportunity to leverage your extensive industry experience and knowledge post-retirement. Additionally, this gig offers a high degree of flexibility, enabling you to work on your terms, choose your clients, and set your own schedule.

Financially, it can be rewarding, as well. Moreover, you will have the satisfaction of contributing to the growth and success of businesses by helping them optimise their sourcing strategies.

What Is Required?

On the hard skills front, a deep understanding of procurement processes, supply chain management, and cost analysis is essential. You should also be proficient in data analysis and market research to make informed decisions.

Effective communication, negotiation, problem-solving, and the ability to build strong client relationships are equally vital. Additionally, adaptability and the capacity to stay updated with industry trends are crucial to navigate the ever-changing business landscape successfully.

What You Need and How Much Will It Cost?*

Setting up as a strategic sourcing advisor in India may require some initial investments. These costs can vary depending on your existing resources and network. Key expenses may include registering your consultancy (approximately ₹5,000 to ₹10,000), building a professional website (₹20,000 to ₹50,000), marketing and branding (₹10,000 to ₹20,000), office space if needed (₹10,000 to ₹30,000 per month), and technology infrastructure (₹20,000 to ₹50,000).

Additionally, you should budget for legal and accounting services (₹5,000 to ₹15,000) and professional memberships or certifications (variable). In total, initial setup costs could range from ₹50,000 to ₹1,00,000.

Expected Earnings

Earnings as a strategic sourcing advisor can vary significantly based on your expertise, client base, and the complexity of projects. On average, experienced advisors can earn anywhere from ₹50,000 to ₹2,00,000 per month in consultancy fees. High-demand industries or specialised niches may offer even higher earning potential.

Building a strong reputation and client relationships over time can lead to a steady stream of projects and increased income. However, it is essential to keep in mind that success in this field often depends on your ability to deliver tangible value to your clients.

The Final Word

Becoming a strategic sourcing advisor in India post-retirement can be a fulfilling and financially rewarding endeavour. The demand for expertise in procurement and sourcing is on the rise, and businesses are willing to invest in experienced professionals who can help them streamline operations and reduce costs.

With the right mix of skills, dedication, and a well-thought-out business plan, you can embark on this exciting journey, enjoying the perks of flexibility, intellectual engagement, and the opportunity to make a meaningful impact on the Indian business landscape.

#49 Product Design Consultant

The demand for product design consultants in India has been steadily increasing as the country witnesses a growing focus on innovation, quality, and customer-centric product development. With the emergence of startups, established businesses, and a thriving manufacturing sector, there is a significant need for experienced professionals who can provide expert guidance in the field of product design.

Companies are seeking fresh and innovative ideas to stay competitive in the market, making product design consultants a valuable asset. Whether it is designing consumer goods, industrial machinery, or digital products, the demand for skilled consultants is on the rise.



The Perks

Becoming a product design consultant in India offers numerous perks, particularly for those looking for a fulfilling post-retirement career. Firstly, it allows you to leverage your extensive industry experience and creativity, making a meaningful impact on the design and development of products. The gig offers flexibility in terms of work hours and location, enabling you to maintain a work-life balance during retirement.

Financially, it can be lucrative, with the potential to earn a substantial income. Additionally, you get the satisfaction of seeing your design concepts come to life and contribute to the success of businesses.

What Is Required?

To thrive as a product design consultant, a combination of technical skills and the right temperament is crucial. You should possess a strong foundation in product design principles, CAD software proficiency, and an understanding of materials and manufacturing processes. Creativity and problem-solving abilities are essential for generating innovative design solutions.

Additionally, effective communication skills are vital for collaborating with clients and conveying your ideas clearly. A client-focused and patient temperament is also valuable, as you will often need to accommodate diverse client preferences and provide constructive feedback.

What You Need and How Much Will It Cost?*

Setting up as a product design consultant may require some initial investments. These costs can vary depending on your existing resources and network. Key expenses may include creating a professional portfolio and website (₹15,000 to ₹30,000), purchasing design software licences (₹20,000 to ₹50,000), marketing and branding (₹10,000 to ₹20,000), office space if needed (₹10,000 to ₹30,000 per month), and acquiring essential hardware (₹30,000 to ₹60,000).

Additionally, you may need legal and accounting services (₹5,000 to ₹15,000) and professional liability insurance (variable). In total, the initial setup costs could range from ₹80,000 to ₹2,00,000.

Expected Earnings

Earnings as a product design consultant can vary widely based on factors such as your expertise, client portfolio, project complexity, and market demand. On average, experienced consultants can earn between ₹50,000 to ₹2,00,000 per month in consultancy fees. Specialising in niche areas or serving high-demand industries may lead to even higher earning potential.

Building a strong reputation and client relationships can result in a consistent flow of projects and increased income over time. Ultimately, your income will depend on your ability to deliver innovative and effective design solutions that meet or exceed client expectations.

The Final Word

This gig offers the freedom to explore your creativity, the flexibility to balance work and personal life, and the satisfaction of contributing to the success of businesses through innovative product design. With the right preparation and a passion for design, you can enjoy a fulfilling and financially rewarding retirement.

Compliance Advisor And Specialist

There is a sharp rise in demand for compliance advisors and specialists, due to evolving regulatory landscapes and the heightened focus on corporate governance. Companies across sectors are grappling with complex and ever-changing compliance requirements, both at the national and international levels.

This demand is driven by the need to ensure legal and ethical business practices, mitigate risks, and maintain a positive reputation in the market. Regulatory bodies and authorities are also increasing their scrutiny, making it imperative for businesses to have experts who can navigate the intricate web of compliance regulations. This heightened demand for compliance expertise presents an excellent opportunity for retirees to offer their wealth of experience in this field.



The Perks

Becoming a compliance advisor or specialist in India post-retirement offers several enticing perks. Firstly, it allows you to leverage your extensive knowledge and experience in regulatory matters to assist businesses in adhering to compliance requirements.

The role provides flexibility in terms of work hours and location, which is ideal for retirees seeking a work-life balance. Financially, it can be lucrative, as companies are willing to invest in compliance professionals to avoid legal issues and fines. Additionally, you will have the satisfaction of contributing to the ethical and responsible conduct of businesses while staying intellectually engaged during retirement.



What Is Required?

To excel as a compliance advisor or specialist, a combination of skills and the right temperament is essential. You should possess a deep understanding of relevant laws and regulations, excellent attention to detail, and the ability to interpret complex legal texts.

Strong analytical skills are crucial for assessing compliance risks and proposing mitigation strategies. Effective communication skills are vital for educating clients



What You Need and How Much Will It Cost?*

Setting up as a compliance advisor or specialist may require some initial investments. Key expenses may include obtaining necessary licences and certifications (₹5,000 to ₹15,000), setting up a professional website (₹15,000 to ₹30,000), marketing and branding (₹10,000 to ₹20,000), office space if needed (₹10,000 to ₹30,000 per month), and acquiring relevant software and technology tools (₹20,000 to ₹50,000). Additionally, you should budget for legal and accounting services (₹5,000 to ₹15,000) and professional liability insurance (variable).



Expected Earnings

Earnings as a compliance advisor or specialist can vary depending on your experience, client base, and the complexity of compliance projects. On average, experienced professionals in this field can earn between ₹50,000 to ₹2,00,000 per month in consultancy fees.



The Final Word

Specialising in niche areas or serving high-risk industries may offer even higher earning potential. Building a strong reputation and client relationships can lead to a steady stream of projects and increased income over time. Ultimately, your income will be influenced by your ability to provide effective compliance solutions and ensure that your clients remain in good legal standing.

In the world of post-retirement career options, the role of a compliance advisor or specialist may not seem as glamorous as others, but it is certainly one that carries a great sense of responsibility and importance.

It is like being the silent guardian of corporate ethics and legal adherence, ensuring that businesses sail through turbulent regulatory waters unscathed. So, as you consider your retirement options, do not overlook the intriguing world of compliance - it might just be your ticket to a fulfilling, intellectually stimulating, and financially rewarding second act.

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