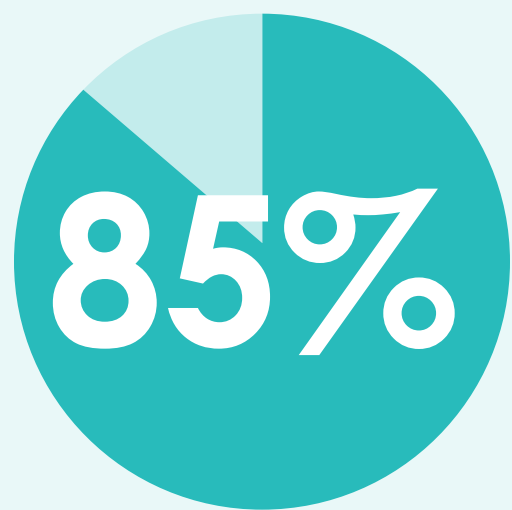
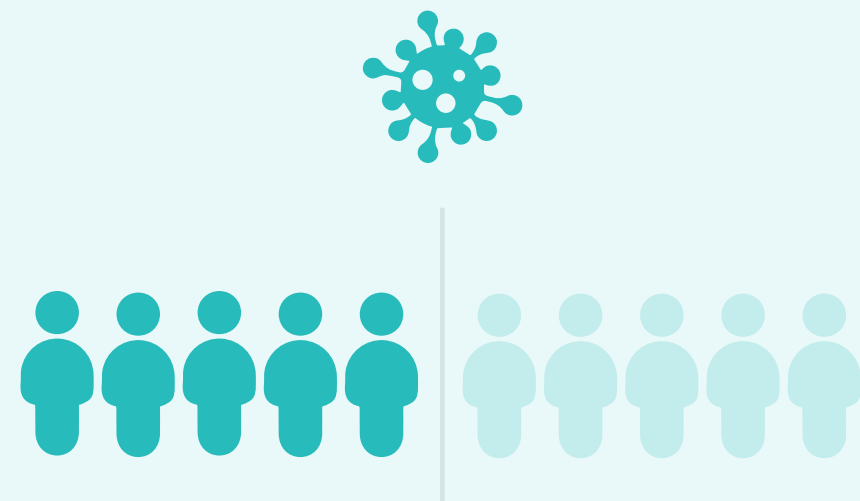


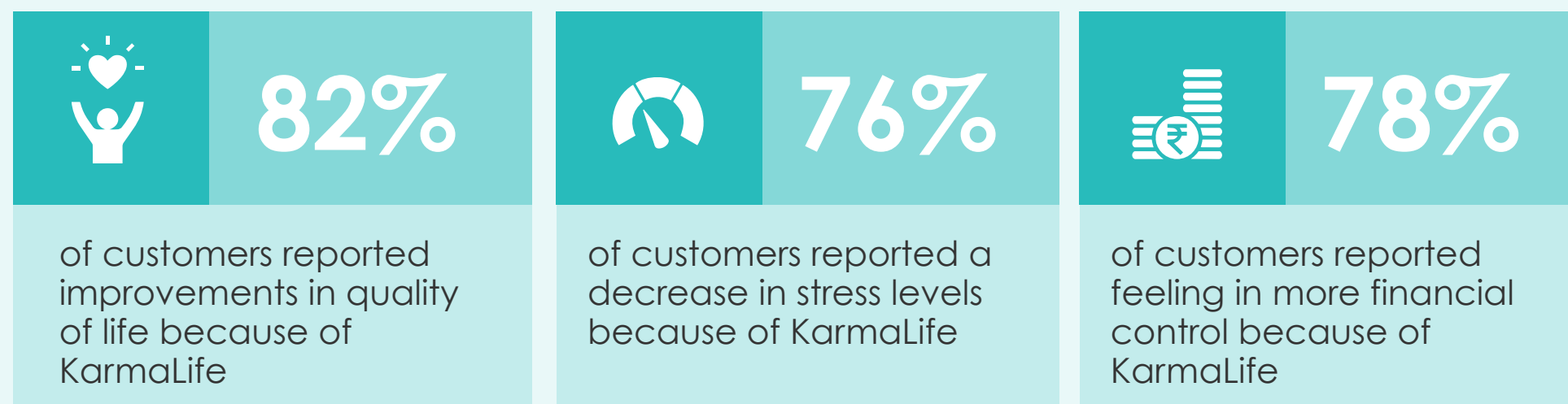
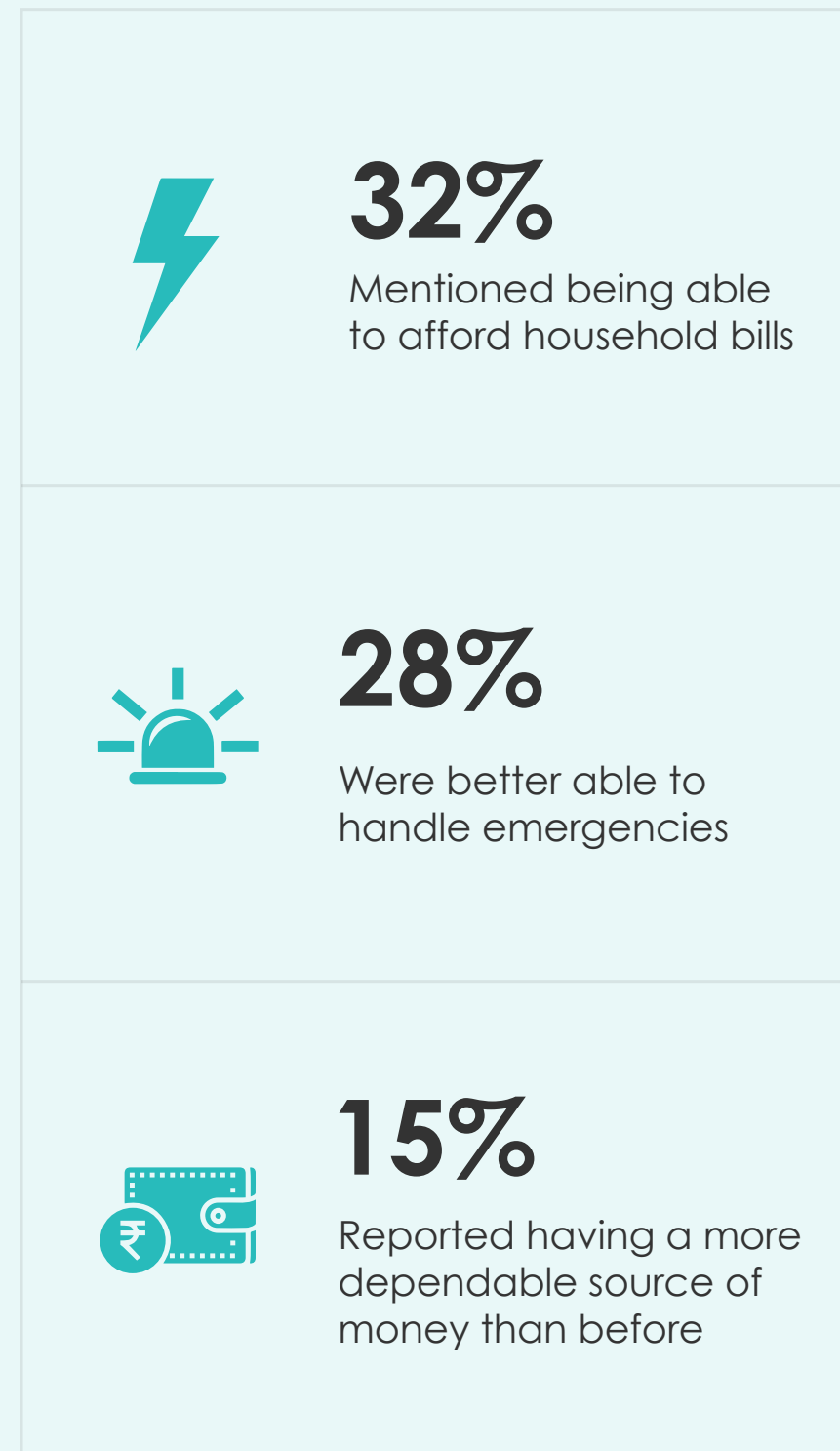
Karmalife offers real-time access to credit for gig workers in India, based on their payroll account, via partnerships with the digital platforms they work for.

Key Indicators


Said they could not easily find a good alternative



Almost half of respondents report their financial situation got worse due to COVID-19

Key metrics

Top outcomes reported


“

I do not have to depend upon others for money. Especially during these challenging times.

“

I am feeling very stress free. I have paid so many EMIs and saved myself from becoming a bank defaulter.

Voices that stood out

Very much improved

“I have paid [my] electricity & water bills and also EMI directly through this application. Even without having money in my account.”


Slightly improved

“Earlier I repeatedly reached out to friends for money; now I am self dependant.”