



Our Journey Measuring Financial Health in India & China

This infographic captures **BFA Global's** journey in measuring the financial health of gig workers in India and China, highlighting tailored approaches and impactful solutions that strengthen their financial resilience and expand opportunities.

BFAGLOBAL

Financial health goes beyond access and usage—it's about **resilience, agency, and quality of life.**

DORA

BFA Global's financial health framework



Day to day management
Alignment of expected incomes to resources



Opportunities
Ability to meet non-financial goals



Resilience
Availability of meaningful reserve(s) as a hedge against shocks



Agency
Retaining control while interacting with financial service providers

Charge implementation in India and China

Extensive Research & Data Collection

Phone survey of **500+** gig workers and **200+** data points collected via a custom built app by the Chinese Academy of Financial Inclusion (**CAFI**).

Tailored Financial Solutions

Developed a customized financial health measurement framework (financial health +) tailored to China's gig economy.



CHINA

Impact and Successes



Directly empowered **5,450+** gig workers through financial health assessments, insurance pilots, and B2C loans.



Indirectly reached **1 million** people -including **500,000** gig workers -by embedding financial health into Entitled Solutions' onboarding and measurement systems.



Developed knowledge products-white papers, blogs, and more-to guide insurers, financial institutions, and fintechs in scaling gig worker solutions across India and globally.

Impact and Successes



Deepened understanding of financial resilience for **200,000+** gig-workers through targeted financial health assessments.



Supported CAFI in disseminating findings from research across China's policy and development ecosystem.



INDIA

Extensive Research & Data Collection

Conducted comprehensive surveys with **4,350** gig workers across India.

Tailored Financial Solutions

- **Created an actionable financial health framework and customized gig worker profiles** to enhance product targeting.
- **Built an alternative credit-scoring model**, expanding access to finance for Entitled Solutions' B2C customers.
- **Developed an innovative EMI-based motor vehicle insurance blueprint** to boost safety and coverage for gig workers in India.

Our Future Roadmap



Scaling Measurement



Integrate financial health metrics widely with platforms and digital apps.

Enhanced Advisory



Implement targeted, personalized digital advice solutions.

Advocacy & Policy



Inform policymakers and platforms on financial health standards and best practices.

LEARN MORE AT

<https://bfa-global.com/our-work/charge-phase-2/>



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