



WEB RELEASE

Assessing Wealth and Income Profiles Among Gig Workers in India to Design Fit-to-Market Health Financing Products

Metrics for Management awarded Suma Pathy of Population Services International the Gwatkin Equity Catalyst Award, recognizing her plans to enhance health benefits for gig economy workers in urban India. The gig economy, encompassing services like food delivery, e-commerce, and ride-sharing, is rapidly expanding in India. However, insurance companies, government agencies, and policymakers lack robust quantitative data on this workforce, hindering the design and implementation of effective health assurance and insurance products.

In 2022, Population Services International launched a digital platform to provide gig workers with access to government and private health benefits through customized insurance solutions funded by employers. To build on this initiative, Ms. Pathy proposes a quantitative survey aimed at assessing the coverage of these interventions across different wealth quintiles in urban India and estimating the willingness-to-pay for additional services at various price points.

All enrolled gig workers will be connected via a WhatsApp bot, facilitating data collection through phone interviews with a sample size of 382 respondents. The integration of the [EquityTool](#) – a simple and easy-to-use tool to measure relative wealth – with the [Asset to Income Estimator](#) (A2IE) will enable an analysis of wealth and income disparities. This data-driven approach will provide invaluable insights into the demographic profiles of gig workers, guiding the pricing and distribution of add-on health insurance products such as spousal coverage and climate event-related insurance (e.g., heatstroke, dengue).

The Gwatkin Equity Catalyst Award highlights the role of the EquityTool in helping advance equitable health solutions for India's gig workforce. By generating evidence on wealth distribution and intervention effectiveness, this study aims to inform strategic policymaking and promote inclusive access to essential health services, ultimately improving the well-being of gig workers across urban India.

Learn more about the [Gwatkin Equity Catalyst Award](#).

ABOUT M4M

At [Metrics for Management](#) (M4M), we provide rigorous, evidence-based information that drives positive health outcomes globally. We aim to bridge the gap between data abundance and data relevance by delivering actionable insights that empower decision-makers in the field of global health.

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