



Imagine asking **750+ credit** score from a worker employed for over **30 years** but has **never** once received a **salary slip**.

Salary slip of a worker who has **consistently earned** their wages to feed their families, but since the wages were secured **in cash**, they have no “Salary Slip” to **prove their Income**. Imagine asking for an **employment letter** from a worker who changes cities and jobs with the seasons to keep their **bellies fed** and their **families safe**.

Demands are so unreasonable, they’re almost comical!

This sphere of our population comprises close to **300 million individuals** directly and indirectly classified as “**migrant workers**”. Yet these people have **no access** to funds for basic **Financial, Educational, and Health Services**

They **contribute** to India’s **GDP** through their jobs yet **do not avail** the benefits of this **growth**.

Unlike foreign countries, India **does not** offer a system for **minimum wage, job security**, or services for the education of these migrant workers and their families and so, the **perpetual cycle** of odd jobs and **illiteracy** continues. A system that has **failed** a quarter of a **1.2 billion** population is a system that has **failed us all**.

At Baiju’s, **financial inclusivity of the underprivileged** has been a goal that we have always strived for, through our services of microfinance, specifically made for people with low incomes.

In an **extension of Baiju’s Vision**, we have **joined hands** with [GoGopalGo](#) and pledged a small amount of ₹20 lakhs to set the wheels of this **financial revolution** in motion.

A **new financial architecture** to create and maintain a credit score system for migrant workers is underway.

Code named **Aasha**, it will enable workers to **secure loans** for financial needs, educational purposes, and much more, empowering them to **step out of their economic crisis** and take their first steps toward a **better life**.

Aasha is a Machine Learning model that will generate a new framework enabling all Indians to participate in the GDP Growth of India thereby ensuring financial and educational inclusivity.

This will over time morph itself into a deep learning model, keeping up with the market trends and updating its factors for awarding points as time goes on.

Baiju:goGopalgo are partnering to **break the current restrictions** within the credit system that hinder and **disable** the domestic, migrant **workers from participating** in the formal **economy**.



In fact, Aasha will in time become the **new Gold Standard** for credit for all Indians, and Baiju:goGopalgo will work with the regulators as well as all stakeholders to **achieve this**.

From the perspective of providing resources to immigrant workers, funds that would have **otherwise** been **inaccessible** to this sphere due to our faulty credit system can now be **disbursed** at a moment's notice to more than a **quarter of a billion migrant workers** and their families.

With **Aasha's** help, these funds can help them move up the proverbial ladder, toward **economic prosperity, breaking** the perpetual cycle of **illiteracy** and **odd jobs**.

Migrant workers can **educate** their kids, and themselves to **secure better jobs**, get access to health insurance, and **much more**, increasing their **standard of living** and deservedly helping them **lead** a life much more **comfortable** than their current one.

So come, join hands with us to build a financial architecture where all our fellow Indians are a part of our growth.