

INDIA WORKERS' FUND

A fund for those most in need



The lockdown could prove devastating for Indian workers

Millions of gig and blue-collar workers in formal and informal sectors have been hit hard

live**mint**



Photo: AP

Covid-19: No income, thousands of migrant workers left to fate in Hyderabad

India racked by greatest exodus since partition due to coronavirus

Millions of workers flee cities as wages evaporate, with many walking hundreds of miles home

'No work, no money': Thousands of stranded migrant workers walk back home as India under 21-day coronavirus lockdown

'Hunger Can Kill Us Before the Virus': Migrant Workers on the March During Lockdown

Facing starvation and because of unavailability of work, many daily wage labourers have set out on foot to walk to their homes, hundreds of kilometres away.

Loss of incomes

Struggling for
basic necessities

At high risk due to
inadequate
medical cover

Difficulty
accessing benefits

No clear end in
sight

A Fund to support these workers is the need of the hour

A collective CSR fund for economic support and recovery of workers*



Cab drivers



Construction workers



Delivery agents



Truck drivers



Plumbers



Painters

Immediate Relief – Digital Cash Transfers

Quick funding to replace lost incomes

₹3,000/- per worker to take care of bare necessities

Two tranches to ensure liquidity & expenditure in phased manner

Follow up with workers to assess utilization

Phase 1 (within 2 months of on-boarding)

Building Resilience

Support to ease back into job & means of livelihoods after lockdown

Facilitate access to Government Schemes

Provide security through health insurance products

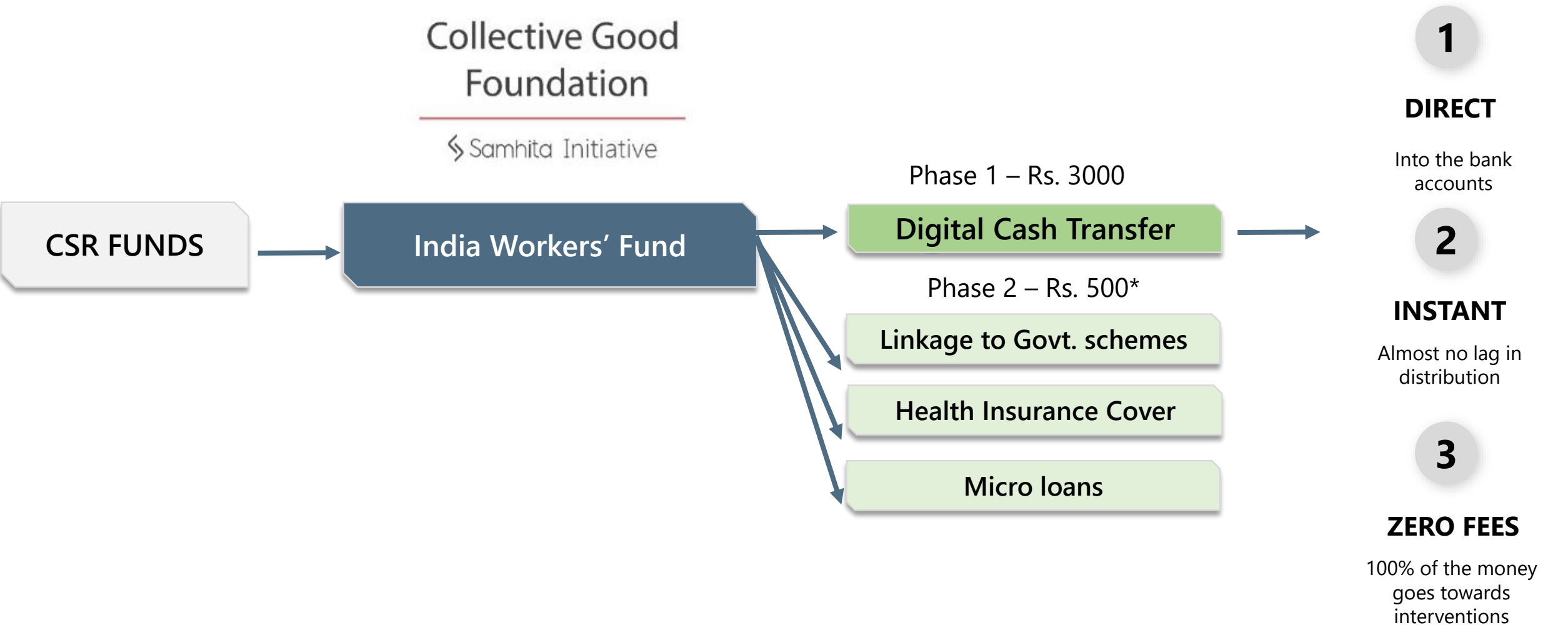
Provide access to micro loans

Phase 2 (between 3-6 months)



* will include gig workers in formal sectors such as Uber drivers and those in informal sectors such as construction workers

The fund flow is quick, efficient and effective



* Rs. 500 will cover the linkage to govt. schemes, additional resources may be needed for insurance and loans products

This is a fit-for-purpose solution to support COVID-19 relief

1

Compliant with MCA

Ministry of Corporate Affairs has allowed CSR funds for COVID-19

2

Proven & responsive

Backed by robust evidence and experts' advice

Gives families the discretion to obtain what they most need

3

Fully Transparent

Fully digitized transactions into bank accounts

Mechanism to track the CSR fund flow

Verification and impact checks

4

Aligned to Govt. directives

Respects social distancing norms during the pandemic

Ensures adherence to lockdown guidelines



*<https://www.poverty-action.org/impact/cash-transfers-changing-debate-giving-cash-poor>

^ http://www.mca.gov.in/Ministry/pdf/Covid_23032020.pdf

The efficacy of our solution is backed by experts around the world



Dr. Nachiket Mor

Former India Head , Bill & Melinda Gates Foundation,
Former Director of RBI

"This is a time of unprecedented dislocation for low-income communities, particularly those whose primary source of income is from the informal sector. The shock of COVID-19.....will pass sooner than we imagine, but unless we focus urgently on building the resilience of these communities to survive this dislocation, they may never recover from it..... **A modest amount of direct cash support to them combined with some critical protection measures such as health insurance can give them the firm ground from which to relaunch their lives once the crisis is behind us.**"



Dr. Kristalina Georgieva
Managing Director, IMF

"And the second area of fiscal measures that we recommend are those that are well-targeted to address the supply and demand shocks.....**funding social protection expenditures: making sure that people, who stay home because schools are closed, they can have income to support their families;** that there is credit available for small and medium sized enterprises; that there is a restructuring of debt service temporarily...."



Nobel Laureates Abhijit Banerjee and Esther Duflo

"Government needs to be much, much bolder with the social transfers schemes. Without that, the demand crisis will snowball into an economic avalanche, and people will have no choice but to defy orders.....It is better to go for universal coverage.....the transfers should be sent **directly to bank accounts**, with an accompanying electronic message to the recipients."

Partners with extensive experience of delivering high-impact CSR initiatives



Priya Naik

Founder & CEO



- House the Fund
- Undertake corporate outreach
- Coordinate between all partners
- Overall project management
- Monitoring & evaluation

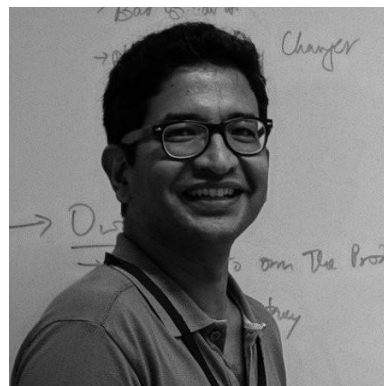


Madhu Bahl

CEO

Collective Good
Foundation

↳ Samhita Initiative



Shiv Nandan Negi

Co-Founder



- Enable digital direct transfers
- Onboard additional migrant workers
- Corporate outreach



Nikhil Banerjee

Co-Founder



Madhura Karnik

Chief Growth Officer



- Help migrant workers access Government Schemes like Health Insurance



Advised by experts from corporate and social sectors



Amit Garg

Country Lead,
Global Fund to End Modern Slavery

**Strategy, Corporate outreach, NGO
partnerships**

- Led Sustainability and community interventions in India for Credit Suisse and Godrej Group
- Former State Coordinator for Monitoring and Evaluation for UNICEF in Bihar
- Master's in Public Policy & Human Development from United Nations University and Bachelor's in Electronics and Communications Engineering



Nachiket Mor

Health Systems Design Expert

**Healthcare - related schemes &
insurance products**

- Member - IRDAI's Committee on Microinsurance
- Former Country Director, Bill and Melinda Gates Foundation
- Former Member of the Board of Directors of ICICI Bank and Head of ICICI Foundation for Inclusive Growth
- PhD in Economics from the University of Pennsylvania and MBA from IIM Ahmedabad



Suman Srivastava

Advisor, Samhita

**Corporate Positioning & External
Communication Strategies**

- Former CEO of Euro RSCG India and Chief Strategy Officer for Euro RSCG Asia Pacific.
- Former Vice Chairman & Chief Strategy Officer of FCB Ulka Group in India
- Graduate of Delhi University, IIM Ahmedabad and IMD Lausanne

Why you should support India Workers' Fund

Advantages for Corporate Donors

- ✓ A fit-for-purpose solution that is transparent and traceable
- ✓ 100% funds go towards the interventions
- ✓ Fully compliant with all govt. norms
- ✓ Can be adapted for a payroll-giving initiative internally within the company
- ✓ Access to curated impact stories and data for internal & external communication
- ✓ Build solidarity with workers and ensure their well-being



Together, we can!

Let's join hands to make a much needed impact for those that need it the most

About Samhita

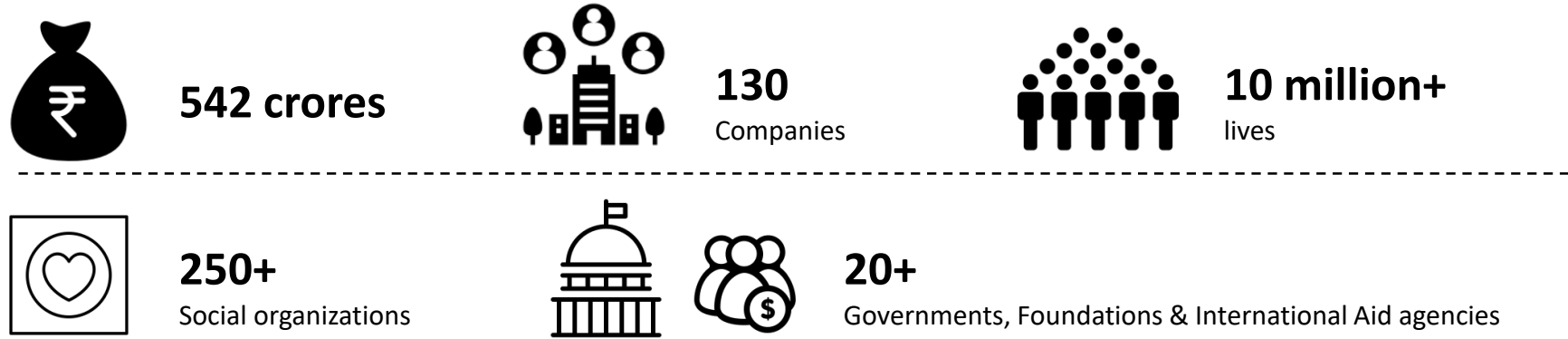


Our Purpose



We solve wicked social problems collaboratively, to achieve a sustainable & equitable future for all

10 years of collective impact, with the social and private sector



Samhita Social Ventures stands out far and away as the best organization we have worked with. We would highly recommend them without reservation to anyone looking to initiate high impact projects

PeaceTechLab, United States Institute of Peace

The team at Samhita has been instrumental in building an executable module for Support A Woman. Their expertise in working with NGOs and understanding corporate priorities at the same time has helped immensely in smooth execution of the program

Johnson & Johnson

We have mobilised ₹542 crores from over 130 companies in the last decade



BFSI

Conglomerates

FMCGs

Pharmaceuticals

Real Estate

Healthcare

PSUs

