DAILY WAGE PAYMENT PROOF LEDGER

WHAT IT IS
A digital ledger where daily wage workers (construction, factory, farm) get SMS/WhatsApp receipts for every payment, creating an income proof trail.

PROBLEM IN INDIA
40%+ of India's workforce is informal daily wage. They have ZERO proof of income. Can't get bank loans, rent apartments, or access credit. Contractors pay cash, no records. Workers get cheated on payments, can't prove disputes.

GLOBAL VERSION
Gig economy workers globally face income verification issues, but India's informal economy is 10x larger and entirely cash-based.

DOES THIS IDEA ALREADY EXIST?
No. Wage payment apps exist for organized sector. Nothing for unorganized daily wage workers.

USP
Banks/fintechs don't touch this because there's no merchant to charge. This is purely worker-side value. Creates a financial identity for the unbanked.

WHY THIS WILL WORK

- Workers DESPERATELY need income proof
- Contractors already maintain physical registers (legal requirement)
- SMS/WhatsApp = no smartphone needed
- One-time contractor signup, auto-records for all workers

WEBSITE-FIRST JUSTIFICATION

- Contractors (who enter data) use desktops/laptops
- Workers access via SMS/WhatsApp (no website needed for them)
- Website = credibility for contractors + compliance angle
- SEO: "daily wage register online", "labour payment software"

TARGET USER
Primary: Construction contractors, factory supervisors, farm managers who hire 10-200 daily wage workers
Secondary: The workers themselves (for income proof)

GTM STRATEGY

1. Approach contractor associations in industrial areas
2. Free compliance angle: "Digital muster roll = safer than paper"
3. Partner with microfinance institutions (they need worker income proof)
4. Sell to builders/developers as contractor management tool

MONETIZATION

- Free for contractors (first 50 workers)
- ₹5/worker/month beyond 50 workers
- Premium: ₹10/worker/month with income certificate generation
- Revenue share with lenders (if workers use ledger for loans)

EXPECTED REVENUE