

## Research Associate – The Social Protection Initiative Dvara Research

Dvara is seeking highly-skilled and driven researchers keen to lead and make an impact at the frontiers of India's financial transformation and on the financial landscape for low-income households.

### Organisation Profile

Dvara Research<sup>1</sup>, formerly IFMR Finance Foundation, is a not-for-profit company promoted by Dvara Trust. We are focused on the mission of ensuring that every individual and every enterprise has complete access to financial services. Our mission is motivated by a strong belief in the deeply transformative power of finance in unlocking the potential of low-income households and enterprises and for this, we work towards the development of a well-functioning and resilient financial system. Our vision of the future of finance is one in which innovation helps people deal with the increasing levels of complexities in their own lives<sup>2</sup>. We believe that a good financial system, capable of such innovation, is characterised by three pillars -- high-quality origination, risk transmission and risk aggregation<sup>3</sup>. Dvara's overarching strategy is to bridge evidence gaps with rigorous research, generate policy-relevant insights and bring together constructive coalitions to deliver this vision.

Since 2008, when Dvara was founded, we have made several contributions to the Indian financial system, specifically in the development of high-quality origination in India through research into new business models for financial inclusion, and by assessing the impact of various financial products. Dvara has participated in several policy-making platforms such as the Reserve Bank of India's Committee on Comprehensive Financial Services for Small Businesses and Low-Income Households (CCFS), serving as the technical secretariat to the committee<sup>4</sup>. Dvara has also worked with the Government of India's High Power Expert Committee on Urban Infrastructure and Services, and the Committee to Review Implementation of Informal Sector Pension. Dvara has been closely involved in the evolution of the pension product for informal sector workers (NPS-Swavalamban) and advises the Pension Fund Regulatory and Development Authority of India (PFRDA) on the same, besides providing inputs to the RBI Household Finance Committee, the RBI Committee on Medium Term Path on Financial Inclusion, and most recently the Committee of Experts on a Data Protection Framework for India, of the Ministry of Electronics and Information Technology.

### The Social Protection Initiative

The Social Protection Initiative (SPI) aims to conduct research that will inform the design and implementation of a universal social security system that protects households and individuals against the vulnerabilities<sup>5</sup> faced across the life-cycle while keeping in mind India's unique demographic and economic realities. We approach universal social security through three themes:

- a. enabling the robust design of universal state-financed social security
- b. stimulating missing markets for voluntary insurance and other risk protection instruments, and
- c. designing solutions for last-mile delivery challenges

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1 <https://dvara.com/research>

2 <http://online.wsj.com/article/SB124581691732345881.html>

3 A more detailed discussion of these themes is at <https://www.dvara.com/blog/wp-content/uploads/2012/01/Financial-systems-design-conference-2010-2011.pdf>

4 Recommendations of the Committee that have been accepted by the RBI can be found at <http://foundation.ifmr.co.in/cfs/tracking-financial-inclusion-deepening-in-india/>

5 The outcome of complex interactions of discrete risks, namely of being exposed to a threat, of a threat materialising, and of lacking the defences or resources to deal with a threat

## About the Position: Research Associate

This position reports to the Head - Social Protection Initiative and is expected to support him/her in operationalising applied research projects which may involve the use of both qualitative and quantitative research methods. We are looking for candidates who would stay for a minimum of one year in the position.

### Responsibilities of Senior Research Associate

- Responsible for research design including for questionnaire design, methodology design (of both qualitative and quantitative research methodologies), for overseeing field research teams (this therefore requires a fair amount of travel commitments)
- Monitoring of primary research activities, including quality checks on data collection and analysis
- Project management of such research projects, including budgeting, resource management, and reporting
- Writing academic research papers and project reports
- In coordination with the Head – Social Protection Initiative, building relationships with governmental agencies and other institutions that work on similar issues, as well as with individual stakeholders from the wider research community
- In coordination with the Head - Social Protection Initiative, delivering presentations and memos for internal and external audiences and stakeholders
- Building and maintaining institutional knowledge on key issues and theme within the Initiative
- Sharing responsibility for organising stakeholder meetings, workshops and events with the help of the communications team

### Technical qualifications

- Masters degree in Economics, Finance, Public Policy or allied disciplines
- A minimum of 1-year of work experience is required. Experience working with field staff in developing countries strongly preferred
- Strong technical understanding of experimental and quasi-experimental evaluation methods. Demonstrated proficiency in Stata/R, and experience with data management, data cleaning, and regression analysis

### Preferred qualities

- **Constructive problem-solving:** Sound analytical and critical thinking skills, with the ability to analyse challenging issues from first principles and develop solutions.
- **Inter-personal skills:** Communicates clearly and thoughtfully, and deals effectively and sensitively with different opinions and conflict; is able to accommodate multiple views and is able to know when to collaborate and compromise.
- **Reflexive attitude and mindset:** An open mind and eagerness to learn new things; being comfortable with uncertainty and changing situations; making sense of large amounts of new information quickly; being self-critical, self-aware and open to learning from others.
- **Motivation and persistence:** Thinks independently about issues; is self-motivated and self-sufficient in planning and executing tasks; is a consistent worker and knows when to ask for help.
- **Integrity and honesty:** Exhibits a high degree of integrity and honesty in one's dealings. Contributes to the team's performance and considers it as important as one's own performance.
- **Communication:** proven track-record of good written and spoken language skills.

**This position is based in Chennai.** Remuneration will be competitive and commensurate with experience. We are an equal opportunity employer and value diversity in our team. We do not discriminate on the basis of age, disability status, ethnicity, gender, marital status or religion.

*To apply for this position please send us your latest CV, a cover letter detailing your interest in this position and the names of 2 references to [jobs.research@dvara.com](mailto:jobs.research@dvara.com).*