



Data Scientist – Household Finance Research Initiative Dvara Research

Organisation Profile:

[Dvara Research](#) (Dvara) 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. 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. We believe that a good financial system, capable of such innovation, is characterised by three pillars -- [high-quality origination, risk transmission and risk aggregation](#). Dvara's overarching strategy is based on advocacy, research and strategic collaborations for strengthening the three key pillars of the financial system.

Since 2008, when Dvara was founded, it has made several contributions to the Indian financial system. Dvara Research 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. 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, and the Ministry of Finance.

Besides our work with regulators and policy makers, some of our research outputs pertain to identifying costs inherent in various channels for [rural credit delivery](#), our [position on consumer protection](#), and our views [on capital market](#) development and [banking sector reform](#). Our [past research on over-indebtedness](#) focusses on the liabilities side of household balance sheets, and identifies the risk of certain customer segments being over-leveraged.

About the Household Finance Research Initiative:

[The Household Finance Research Initiative](#) (the Initiative), housed under Dvara aims to rigorously understand the financial choices and decisions of low-income individuals and households, and their relation to achieving households' objectives. At the core of this Initiative is our intention to study financial inclusion not as an end in itself, but as a means to enabling efficient household balance sheets and financial well-being for individuals and the household. Keeping this focus in mind, the Initiative intends to nurture a research-based ecosystem that aspires to have deep understanding of household finance and use such understanding to enable better market practice and policies. Dvara believes that careful research and a comprehensive body of evidence can powerfully inform businesses that are innovating on the delivery of financial products and services to previously untapped markets, as well as the design of financial sector policy. Aligning with Dvara's core strengths, we intend that this body of research contribute tangible insights for healthy financial sector development including the design and availability of suitable financial services for all, and the creation of a safe environment in which formerly excluded populations may fully experience the benefits of the latest unprecedented developments in financial inclusion including digitization of various components of the customer life cycle as well as the evolution of new channels of intermediation and delivery



About the Position – Data Scientist:

This position reports to the Executive Director – Dvara Research.

Tasks and Responsibilities to include:

- **Data resource management:** Managing the data resources of Dvara Research as a whole, serving as the go-to person for questions of internal and external data access, assisting the Executive Director with monitoring external Data Sharing Agreements, updating datasets as required, creating effective dissemination for both internal and external members regarding the datasets available for access.
- **Taking Ownership of Household Finance Tools:** Ensuring that existing tools are regularly updated, working with the communications team to ensure sustained interest in existing tools, working with members of the team to create new tools that could be used by the household finance research community, overseeing interns working with the tools on specific research questions.
- **Analysis and Visualisation:** Serving as the primary resource for any data-based analysis to be done by the team, helping team members in using statistical packages to generate analysis for general scoping as well as specific research questions, using the data at your disposal to help come up with possible research questions, working with the communications team to create a standardized template for visualisations across Dvara Research’s workstreams.
- **Knowledge Management:** Keeping oneself and the team updated on latest developments of interest to the team, and to debate out issues to improve outcomes for oneself and for the team.

Skills

- Strong mathematical and statistical foundations, with coursework or work experience covering advanced econometric concepts.
- A high degree of proficiency in at least one statistical package/language (R, STATA, python).
- Prior experience working with ODBC and SQL (preferably SQL Server).
- The capability to create clear, concise, and representative data visualisations using data visualization software such as Tableau.
- Sound analytical and critical thinking skills, with the ability to understand and analyse issues from first principles and develop solutions that are theoretically sound with a clear pathway to implementation.
- Ability to communicate (both orally and in the written format) analysis with clarity, precision, and thoroughness, and be able to adapt different writing styles based on the intended outcome and audience.
- A very high degree of integrity and honesty in one’s dealings, and an ability to consider and contribute to team’s performance as being as important as one’s own performance.
- A high degree of self-motivation to work in an unstructured environment and an innate flair for finding constructive solutions to problems while working in team settings.

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. Please include the words “Data Scientist - HFRI” in the subject line of the email.