

## Senior Research Associate – Future of Finance Initiative



The Future of Finance Initiative at Dvara Research undertakes policy research on frontier issues in technology, finance and policy. We are looking for a strong and thoughtful person to join our dynamic, close-knit team. Our work aims to impact regulation and policy to obtain better outcomes for low income individuals and households in India.

**The Role:** The role will require you to work closely with our team on research and policy analysis, and to engage with external researchers from whom we will commission research. Doing so will involve the following activities.



- **Interdisciplinary research and analysis:** Literature review, issue spotting, policy design, analysis on topics including financial services regulation, data protection, consumer protection and competition.
- **Writing** op-eds, short notes, policy briefs and longer form academic writing for a range of audiences.
- **Presentations and formal discussions:** Preparing and delivering presentations to various audiences. Articulating the Initiative's position in a transparent, clear manner in written and verbal discussions.
- **Policy dissemination and stakeholder engagement:** Supporting the Head of the Initiative in disseminating of research findings in innovative formats. Attending, planning and executing events. Managing communications with stakeholders including international experts, regulators and policy makers.
- **Knowledge Management:** Staying up-to-date on developments of interest to the Initiative, sharing /debating these with the team. Contributing to documentary and knowledge management processes.
- **Managing interns and team:** Managing work outputs with our interns; coordinating research with team members and the Head of the Initiative.

**What we look for:** This is a great opportunity for critical thinkers who enjoy team-work, can work in unstructured environments and have an innate flair for finding constructive solutions to problems. We are happy to work with people from non-traditional backgrounds who are looking to transition into a career in policy research. We encourage the following attributes.



- **Constructive problem-solving:** Sound analytical and critical thinking skills, with the ability to analyse issues from first principles and develop solutions.
- **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.
- **Interpersonal skills:** Communicating clearly and thoughtfully; Dealing effectively and sensitively with different opinions and conflict. Accommodating multiple views and knowing when to collaborate and compromise.
- **Motivation and persistence:** Thinking independently about issues; being self-motivated and self-sufficient in planning and executing tasks; Being a consistent worker; Knowing when to ask for help.
- **Integrity and honesty:** Exhibiting a high degree of integrity and honesty in one's dealings. Contributing to the team's performance and considering it as important as one's own performance.

### Minimum Qualifications:

- **Basic**
  - Ph.D., Masters or equivalent degree in economics, law, history, computer science, public policy, development studies, public administration, management or allied discipline.
  - At least 6-8 years of working experience.
- **Remuneration** will be competitive.
- This position is based in Mumbai and will report to the Head of the Initiative directly.

If you think you fit the bill, please send your CV along with a covering letter detailing your interest in the position to [jobs.research@dvara.com](mailto:jobs.research@dvara.com)

**About Dvara Research:**

[Dvara Research](#) is an independent not-for-profit policy research institution 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 Research's overarching strategy is based on advocacy, research and strategic collaborations for strengthening the financial system. Since 2008, when Dvara Research was founded, we have made several contributions to the Indian financial system and participated in strong formal engagements with financial sector regulators and the Government of India, such as serving as the technical secretariat to the Reserve Bank of India's Committee on Comprehensive Financial Services for Small Businesses and Low-Income Households.

**About the Future of Finance Initiative:**

Since 2016, the [Future of Finance Initiative](#) (FFI) at Dvara Research has sought to address new challenges for policy and regulation in India given the waves of digital innovation currently sweeping financial services. Our work in this initiative studies the impacts of digitisation and technological innovation in Indian finance, leading from the consumer perspective on these issues. Our research agenda is focused on issues that impact particularly lower income individuals as a result of (1) the disintermediation of financial services, (2) the large-scale investment in public infrastructure for digital finance and (3) the increased use of consumer data and analytics in finance.

The retail financial services landscape in India is witnessing sweeping changes that will impact traditional models, products and channels of delivery. These are being catalysed by game-changing technological developments in digital infrastructure and real-time authentication mechanisms. All of this represents a tremendous opportunity for innovation in financial access but also pose new risks for regulation, supervision and customer protection which go well beyond India's current regulatory framework. The FFI has been established in partnership with the Bill & Melinda Gates Foundation in India, to proactively understand these risks and opportunities for policy and regulation for the future of finance in India. Our mandate is to undertake and commission research around these themes, understand gaps and risks, and recommend regulatory responses. Dissemination of our findings will be a key part of the Initiative's longer-term agenda.

**Dvara Research has a small, diverse and highly mission-driven team that values intellectual curiosity, passion for systemic change and hard work. We look forward to applications from highly motivated and talented individuals who are aligned with us on our mission and values.**