

Household Finance Research Roundtable

7th, 9th, 11th December, 2020

The Household Finance Research Initiative (HFRI) at Dvara Research aims to understand how low-income households use financial and non-financial instruments to attain their objectives. Through this initiative, we aim to generate and catalyse insightful and rigorous research on low-income households that is customer-centric as well as relevant and responsive to the Indian policy context and financial landscape. To further this initiative HFRI will be conducting a conference in mid-2021 in collaboration with Northern Arc Capital, Robert Bosch Centre for Data Science and Artificial Intelligence (RBCDSAI) at IIT-Madras and Omidyar Network. As a lead up to the conference, HFRI is organising a mid-term research roundtable for the research teams that have been selected for the upcoming Household Finance Research Conference. Each research team has been funded to undertake a year-long research project on various themes of Household Finance. The roundtable aims to provide a platform for the researchers to present their ongoing projects and receive valuable feedback from industry experts.

To know more about the conference and research teams [click here](#)



AGENDA

MONDAY

7th DECEMBER 2020

09:45 AM-
10:00 AM

Introductions and Welcome Remarks by Misha Sharma

Session 1

Time	Agenda and Research Topic	Project Team	Discussant
10:00 AM- 10:40 AM	Impact of COVID-19 on migrant households' portfolio and their response to unconditional cash transfers	Grameen Foundation	Rupal Kulkarni, CEO- Shram Sarathi
10:40 AM- 10:55 AM	Questions and Comments by Discussant and Audience		
10:55 AM- 11:00 AM	Break		

Session 2

11:00 AM- 11:40 AM	Exploring household financial decision-making through a migration lens	LEAD at Krea University	Dr. Irudaya Rajan, Professor- Centre for Development Studies
11:40 AM- 11:55 AM	Questions and Comments by Discussant and Audience		
11:55 AM- 12:00 PM	Break		

Session 3

12:00 PM- 12:40 PM	How far is crop insurance working to reduce agrarian distress?	Indian Council of Agricultural Research	Sanjay Mansabdar, Director- Dvara E-Registry
12:40 PM- 12:55 PM	Questions and Comments by Discussant and Audience		
12:55 PM- 01:00 PM	Closing Remarks		

WEDNESDAY

9th DECEMBER 2020

09:45 AM- 10:00 AM	Welcome Remarks and Recap from Day-1
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Session 4

Time	Agenda and Research Topic	Project Team	Discussant
10:00 AM- 10:40 AM	From person to situation: understanding and testing household financial behaviour using a behavioural design approach	Busara Center for Behavioural Economics	Sharon Barnhardt , Research Director- Centre for Social and Behavioural Change, Ashoka University
10:40 AM- 10:55 AM	Questions and Comments by Discussant and Audience		
10:55 AM- 11:00 AM	Break		

Session 5

11:00 AM- 11:40 AM	Socio-Economic determinants of household investment portfolio in India	Sharda University and BITS Pilani, HYD	Jyoti Mukhopadhyay , Assistant Professor- Krea University
11:40 AM- 11:55 AM	Questions and Comments by Discussant and Audience		
11:55 AM- 12:00 PM	Break		

Session 6

12:00 PM- 12:40 PM	Household portfolio choice and healthcare-seeking behaviour	FLAME University	Susan Thomas , Independent Researcher
12:40 PM- 12:55 PM	Questions and Comments by Discussant and Audience		
12:55 PM- 01:00 PM	Closing Remarks		

FRIDAY

11th DECEMBER 2020

09:45 AM- 10:00 AM	Welcome Remarks and Recap from Day-2
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Session 7

Time	Agenda and Research Topic	Project Team	Discussant
10:00 AM- 10:40 AM	Event history analysis of household finance data (using KGFS data)	IIIT-B	Nishanth Kumar, Head- Social Protection Initiative, Dvara Research
10:40 AM- 10:55 AM	Questions and Comments by Discussant and Audience		
10:55 AM- 11:00 AM	Break		

Session 8

11:00 AM- 11:40 AM	Financial vulnerability assessment using data analytics (using KGFS data)	IIM-Shilong	Pavan Kumar, Director- Risk Analytics, Northern Arc Capital
11:40 AM- 12:00 PM	Questions and Comments by Discussant and Audience		
12:00 PM- 02:00 PM	Break		

Session 9

02:00 PM- 02:40 PM	Understanding gold as an asset class in India	Dr. Renuka Sane and Manish Kumar Singh	Sanjeev Agarwal, Director- Dvara SmartGold
02:40 PM- 02:55 PM	Questions and Comments by Discussant and Audience		
02:55 PM- 03:00 PM	Break		

FRIDAY

11th DECEMBER 2020

Session 10

Time	Agenda and Research Topic	Project Team	Discussant
03:00 PM- 03:40 PM	Opportunities and challenges in urban low-income households' savings behaviour	BITS Pilani	Prof. Prasanna Tantri, Assistant Professor of Finance, ISB
03:40 PM- 03:55 PM	Questions and Comments by Discussant and Audience		
03:55 PM- 04:00 PM	Closing Remarks by Dr. Indradeep Ghosh		