

INTERN-SOCIAL PROTECTION INITIATIVE

DVARA RESEARCH

The Social Protection Initiative¹ (SPI) at Dvara Research is seeking highly driven researchers keen to make an impact at the frontiers of India's financial transformation and on the financial landscape for low-income households.

ORGANISATION PROFILE

Dvara Research², 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 to materialise, we work towards the development of a well-functioning and resilient financial system. Our vision for the future of finance is one in which innovation helps people deal with the increasing levels of complexities in their own lives³. We believe that a good financial system, capable of such innovation, is characterised by three pillars -- high-quality origination, risk transmission, and risk aggregation.⁴ Our 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, 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. We have participated as experts in various engagements with key policymaking institutions such as the Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), and the Government of India, advocating for "suitability" in the design of financial services and stronger consumer protection for low-income households. Dvara Research was the technical secretariat to the RBI's Committee on Comprehensive Financial Services for Small Businesses and Low-Income Households and contributed to various bodies including the Financial Sector Legislative Reforms Committee (FSLRC), Committee of Experts on Data Protection, the RBI Committee on Medium Term Path on Financial Inclusion, RBI's inter-regulatory Working Group on Fintech & Digital Banking, Government of India's High Power Expert Committee on Urban Infrastructure and Services, the Committee to Review Implementation of Informal Sector Pension, and SEBI Working Group on Social Stock Exchange.

THE SOCIAL PROTECTION INITIATIVE

The Social Protection Initiative at Dvara Research strives to deliver a comprehensive social security framework in India. We aim to achieve an evidence-based understanding of what actually entails complete social security in India, keeping in mind the demographic shifts and social realities of India. Through our work, we aim to also identify and advocate for the role, scope, and pathways for the state delivering a comprehensive social safety net for every citizen and resident. To this end, we envision the construction of an efficient implementation architecture that guarantees every individual and household complete access to the social security. Our key themes include (i) designing universal and comprehensive social security, (ii) activating missing insurance markets, and (iii) ensuring last-mile delivery.

¹ <https://www.dvara.com/research/social-protection-initiative/covid-19-impact-on-daily-life/>

² <https://dvara.com/research>

³ <http://online.wsj.com/article/SB124581691732345881.html>

⁴ 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>

ABOUT THE POSITION

The current opening is for our ongoing research engagement in the area of **Healthcare Financing**. As a part of our efforts to design universal systems of social security, we are currently examining ways to restructure and redesign financial pathways to ensure universal healthcare.

This position reports to the Head - Social Protection Initiative and is expected to support her/him in meeting the primary research objectives and assisting in managing the execution of the project.

RESPONSIBILITIES OF THE INTERN

- **Writing and Presenting:**
 - Preparing policy briefs for both internal and external audience
 - Authoring research papers, white papers, blog posts, and other forms of content on various themes of interest to Dvara.
- **Knowledge Management:**
 - Keeping oneself and the team updated on the latest developments on themes of interest, and to debate out issues to improve outcomes for oneself and the team.

SKILLS

- **Constructive Problem-Solving Skills:** Sound analytical and critical thinking skills, with the ability to analyse challenging issues from first principles and develop solutions.
- **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:** 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
- **Inclined Towards Welfare-Oriented Policy Advocacy-** A passion for the use of regulation and policy as a lever to obtain welfare outcomes through financial services.
- **Highly Driven-** 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
- **Independent and Eager to Learn-** An ability to think independently about issues, and to critique deliberations in order to strengthen SPI's articulation of its position; an openness and eagerness to learn new concepts and understand issues through the eyes of multiple stakeholders

TECHNICAL QUALIFICATIONS

- Master's degree in Economics, Finance, Public Policy or allied disciplines
- Experience with working on research projects and in teams.

This opening is for a virtual position eligible for work from home. 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, the name of 1 reference along with a one minute video of yourself detailing your interest in this position jobs.research@dvara.com.