

## Intern: Social Protection - Open Digital Ecosystem (SP-ODE)

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.

### ABOUT THE PROJECT

The *Social Protection – Open Digital Ecosystem (SP-ODE)* initiative is a cross-practice engagement, bringing together expertise from the [Social Protection Initiative](#) as well as the [Future of Finance Initiative](#) at Dvara Research. It seeks to promote social welfare and digital rights of citizens in social protection systems using the *open digital ecosystem* paradigm (ODE)<sup>1</sup>. The key attributes of an ODE for social protection are as follows:

1. A robust tech anchor for targeting/identification, delivery, and redress
2. Accordance of priority to the security and integrity of citizen data
3. Elimination of all manner of exclusion

In pursuit of designing an SP-ODE that meets the above criteria, the major activities that fall under the ambit of this project are as follows:

1. *Develop a framework supported by Dvara's work on exclusion and data privacy, the concept of Open Digital Economies and other relevant frameworks.*

We seek to articulate a set of principles to inform the design of an SP-ODE, as applicable to each of the three functional attributes. The ODE approach would inform the creation of these attributes adapted as required to the specific context of Social Protection systems. We would further identify the features required of a good ODE for it to conform to the principles identified earlier.

2. *Operationalising and Applying the Framework*

We would devise a scoring method for the system checklist, and accordingly evaluate 6-8 social protection systems to identify underlying strengths and weaknesses.

### ORGANISATION PROFILE

Dvara Research<sup>2</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 to materialise,

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<sup>1</sup> <https://opendigitalecosystems.net/>

<sup>2</sup> <https://dvara.com/research>

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 lives<sup>3</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>4</sup> 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.

## **ABOUT THE POSITION**

The current opening is for our ongoing research engagement in the area of **Open Digital Ecosystems for Social Protection**. As a part of our efforts to ensure the last-mile delivery of social security, we are currently reimagining the way social protection benefits are delivered to citizens.

This intern is expected to support the team in meeting 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.

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

<sup>4</sup> 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>

## 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.
- Interest in tech-policy is a plus.

**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](mailto:jobs.research@dvara.com).*