

Dvara Research: Profile

Dvara Research is an independent, non-partisan, not-for-profit policy research institution based in India. Its mission is to ensure that every low-income household and every small enterprise has complete access to suitable financial services and social security through a range of channels that enable them to use these services securely and confidently. Since 2008, Dvara Research has deeply analysed, and carefully written about, financial inclusion and social protection in India from policy, regulatory, and practitioner perspectives that are anchored to its mission. Its work has gained the admiration and respect of policymakers and regulators, and since its inception, Dvara Research has been a research-partner of choice for such key policy-making bodies as the Reserve Bank of India, Securities and Exchange Board of India, Pension Fund Regulatory and Development Authority etc.

Dvara Research houses four different initiatives that conduct transformative research into various aspects of financial inclusion and social protection:

Financial Systems Design: This initiative develops and disseminates financial systems designs focused on achieving both inclusion and stability. The research efforts here aim to facilitate a well-functioning financial system for India that is built on the three fundamental pillars of high-quality origination, orderly risk transmission and robust risk aggregation. Such a financial system is needed to deliver full financial inclusion and financial deepening in a manner that enhances systemic stability.

Household Finance: This initiative aims to rigorously understand and document the financial lives of low-income or excluded households. A fundamental principle that guides this initiative's research efforts is the idea that a household is the key economic unit for policymakers, regulators, and practitioners to pay attention to. This is so that they may facilitate the creation of a suite of appropriate financial products and services, eventually enabling well-rounded balance sheets and financial well-being for the entire household unit.

Future of Finance Initiative: This initiative studies and writes about all aspects of digital finance and digital inclusion, with a particular focus on customer protection for low-income households and low-income women customers in the digital financial services domain.

Social Protection Initiative: This initiative studies and writes about the design and implementation of social protection in India. The core idea that informs this initiative's research efforts is that India's social protection system needs to be inclusive and citizen-centric from the conception of its social protection programs all the way to the delivery of its benefits.

In all its research efforts, Dvara Research strives always to maintain an independent voice that speaks for the low-income household and household enterprise, and its ability to perform this function is significantly enhanced by its commitment to disseminate as a pure public good, all the intellectual capital that it creates.

Visit the website to know more - <https://www.dvara.com/research/>