



Intern – Financial Lives of Platform Workers Project Dvara Research

Dvara Research is seeking a highly driven intern 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 present study aims to study the financial lives of workers in different segments of the platform economy and to understand gaps in the safety net available to platform workers. We will attempt to understand the finances of platform workers in light of the type of work they do. Using this, we will attempt to understand the financial shocks that platform workers are at risk of, the kind of financial products they use to manage these shocks (if any) and the risks associated with using these products. Based on this information, we will recommend policy measures and design features for financial products to best suit the needs of platform workers.

ORGANISATION PROFILE

Dvara Research, 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 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 **Finances of Platform Workers in India**. The project aims to understand the incomes, expenses and cash flows of various categories of workers in the platform economy in Bangalore through a series of focus group discussions as well as high



frequency financial diaries of a small sample (around 10) platform workers . The position will be based out of Bangalore and will report directly to Anupama Kumar, Senior Research Associate.

The Role:

Your role will be to assist the Project Head and external research consultants with designing the questionnaire guides, analysing financial diaries data, conducting update interviews of participants in the financial diaries study and writing the final research report.

What we look for: Critical thinkers who enjoy team-work, can work in unstructured environments and have an innate flair for finding constructive solutions to problems. 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 and 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:

- Master's in Sociology, Anthropology or related disciplines. Current Master's students are encouraged to apply.
- Must be fluent in Kannada. Knowledge of Hindi and/or Tamil is a plus.
- Prior experience/interest in qualitative or quantitative research methods is a plus.

The position is full time for a period of four months, however, interns will have the option to work part-time if necessary.

Remuneration will be at the rate of Rs. 25,000/- per month for a full time intern. Part-time interns will be paid on a pro-rata basis.

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 and the name of 1 reference jobs.research@dvara.com.