

## Research Associate – Household Finance Practice, Dvara Research

### About the Household Finance Practice

The aim of Household Finance Practice is to catalyse insightful and rigorous research on household finance that is customer centric while also relevant and responsive to the Indian policy context.

### The Role:

The role will require you to work closely with our team on researching the financial lives of LIHs and documenting the landscape of household finance in India. Doing so will involve the following activities.

- **Field research:** Field research on understanding the financial lives of low-income households. This will include designing survey methodology, questionnaire, conducting survey training, administration, and management. The researcher must be proficient in designing and conducting both quantitative and qualitative forms of surveys including but not limited to structured surveys, Focus Group Discussions, one-on-one interviews, etc.
- **Interdisciplinary research and analysis:** Literature reviews, and analysis on topics including financial needs and behaviours of low-income households, financial inclusion impact measurement, consumer protection, social protection, etc. Ability to bring in research frameworks from varied disciplines such as economics, sociology, anthropology, public policy, cultural evolutionary theory.
- **Quantitative data analysis skills:** Proficiency in MS Excel, statistical packages such as Stata, programming languages such as R and Python to be able to work on large datasets emerging from both primary and secondary research.
- **Written academic and research outputs:** Writing op-eds, short notes, policy briefs and longer form academic writing for a range of audiences.
- **Presentations and formal discussions:** Preparing and delivering presentations to various audiences. Articulating Dvara's position in a transparent, clear manner in written and verbal discussions.
- **Policy dissemination and stakeholder engagement:** Supporting the research team in disseminating research findings in innovative formats. Attending, planning and executing events. Managing communications with stakeholders including sector experts, researchers, practitioners, etc.
- **Knowledge Management:** Staying up-to-date on developments of interest to the vertical's work, sharing/debating these with the team. Contributing to documentary and knowledge management processes.

### Expected Skills:

- This is a great opportunity for critical thinkers who enjoy teamwork, 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, critical, synthetic, and multi-dimensional thinking skills, with the ability to analyse issues from first principles and develop solutions.
- **Effective communication skills:** The researcher should have the ability to convey analysis with clarity, precision, and thoroughness. Adaptability to different writing styles based on the intended audience and outcome. This involves pulling in data and perspectives from several sources, coping with sudden shifts in context and viewpoint, and stepping back to take a macro view when required.
- **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 conflicts.
- **Motivation and persistence:** Thinking independently about issues; being self-motivated and self-sufficient in planning and executing tasks; Being a consistent worker; 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 or equivalent degree in economics, public policy, development studies or other allied discipline.
- At least 2-3 years of working experience.

#### **Remuneration and Location:**

- Remuneration will be competitive and commensurate with experience.
- This position is based remotely, and you will have the flexibility to work from anywhere within India. Regular travel however is required to rural India for field work. Travel is also required for internal and external meetings, typically once every couple of months.

#### **Reporting:**

The Research Associate will report directly to the Practice Head of the Household Finance vertical.

**Application Instructions:**

Interested candidates may send their CV and cover letter to [jobs.research@dvara.com](mailto:jobs.research@dvara.com) explicitly mentioning “HHF-RA [Your Name]” in the subject line. Only shortlisted candidates will be contacted for further consideration.