

NXT Fellowship 2026

This is a sample research proposal form. We encourage applicants to think beyond the constraints of this example.

Proposed Area of Research: *(Max 10 words)*

India's Digital Public Infrastructure for Global Financial Inclusion

Title: *(Max 10 words)*

DPI: Scaling India's Financial Inclusion Model for the Global South

Abstract/Scope: *(Max 50 words)*

This research aims to evaluate the India Stack's model for financial inclusion across the Global South. It analyzes scalability, security, and governance frameworks necessary to adapt UPI, Aadhaar, and DigiLocker in developing nations.

Proposal: *(Max 300 words)*

The rapid success of India's Digital Public Infrastructure (DPI), commonly known as the India Stack (Aadhaar, UPI, DigiLocker), presents a transformative model for accelerating development across the Global South. This research aims to analyze the exportability and adaptation challenges of this unified DPI framework in emerging economies, with a focus on African and Southeast Asian nations looking to leapfrog traditional development stages.

The research will address three critical areas:

1. **Technical Scalability:** What modifications are necessary for the core technologies (like UPI) to handle lower population densities and varied telecommunications infrastructure often found in the Global South?
2. **Governance & Trust:** How can governance frameworks—particularly related to **data privacy**, digital identity sovereignty, and cyber-security—be localized to gain public trust and ensure political buy-in across diverse cultural and political landscapes?
3. **Financing Models:** What public-private partnership models are most effective for mobilizing the significant capital required for deployment, ensuring that DPI remains an open, interoperable, and affordable public good, not a commercial monopoly?