

DR. PAWAN ASHOK KAMBLE

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EDUCATION

Indian Institute of Management Shillong (IIM Shillong)

Aug. 2020 – Dec. 2025

Doctor of Philosophy (PhD)

Shillong, India

- Specialization: Management (Economics and Public Policy)
- Thesis Title: Multidimensional Financial Resilience: Conceptualization, Measurement and Impact of Shocks.
- Relevant Course Work: Microeconomics, Macroeconomics, Econometrics, Industrial Organization, Indian Economy, Fintech and Financial Markets, Quantitative Research Methods.

Indian Institute of Technology Bombay (IIT Bombay)

July 2015 – July 2017

Master of Technology (MTech)

Mumbai, India

- Specialization: Technology and Development (TD) at The Centre for Technology Alternatives for Rural Areas
- Master's Thesis: A Pragmatic Approach to Develop an ICT Framework for Efficient Public Service Delivery
- Relevant Course Work: Appropriate Technology, Development Theory, Public Policy and Governance, Social Science Research Methods, Project Management and Analysis, On Field Research - 10 Week Village Stay.
- Overall CPI: 8.70/10

Dr. D. Y. Patil Institute of Technology, Savitribai Phule Pune University

July 2010 – July 2014

Bachelor of Engineering (BE)

Pune, India

- Specialization: Instrumentation Engineering
- Overall Percentage: 66.6% (First Class with Distinction)

WORK EXPERIENCE

Birla Institute of Management Technology (BIMTECH)

May 2025 – Present

Assistant Professor - Economics and International Business

Greater Noida, India

- Delivering core and elective courses: Managerial Economics, Macroeconomics, Econometrics, Indian Economy, and Emerging Markets to PGDM/MBA students with a focus on managerial implications, applied learning and critical thinking.
- Engage in research on development economics, migration, and financial inclusion and resilience with an aim of contributing to high-impact publications and academic conferences.
- Contribute to administrative roles including academic curriculum planning and strategic initiatives within the Economics and IB area.

State Health Systems Resource Centre (SHSRC), Govt. of Meghalaya

Dec. 2024 – April 2025

Senior Project Manager under UNICEF-IITB Project

Shillong, India

- Providing technical support for project management, research, impact evaluation, reporting, and reviewing health programs, as well as performance measurement in Meghalaya.
- Conducting State Health Accounting in alignment with National Health Accounting standards to assess the status of healthcare financing in the state.
- Identifying budget heads suitable for reallocation to Result-Based Financing initiatives for primary and secondary healthcare facilities in the state, aiming to enhance service delivery.
- Develop comprehensive policy briefs for the state health administration and UNICEF, providing in-depth analysis and actionable recommendations to enhance health outcomes.

CSR Study Unit, IIT Bombay

July 2018 – Feb. 2019

Research Associate

Mumbai, India

- Research Area: Doable, replicable, and scalable Best CSR Practices in India
- Consultation with Central Public Sector Enterprises (CPSEs) and IIT Bombay for collaborations in CSR projects.
- Involved in high-quality support with project management, research, proposal writing, impact evaluation, reporting, CSR program review and performance measurement, and annual review of CSR trends.

- Organizing quarterly theme-based CSR workshops for various CSR stakeholders including – PSUs, NGOs and Government Organizations

Ministry of Rural Development (MoRD), Govt. of India

July 2017 – June 2018

CTARA-IITB Research Fellow

New Delhi, India

- Research Area: Identifying technical bottlenecks of Direct Benefit Transfer (DBT) under National Social Assistance Program (NSAP)
- Consultation with State Implementing Agencies and MoRD for understanding technical difficulties in implementing Public Finance Management System (PFMS) for efficient DBT to beneficiaries.
- Involved with National Informatics Centre (NIC) of MoRD in designing work-flow management system for pension disbursement (NSAP-PPS).
- Conducted National scheme workshops, participatory appraisal activities, Gap-analysis, As-in mapping, conceptualizing new process design for NSAP

PUBLICATIONS

Published Articles

Research Articles

- **Kamble P. A**, Mehta, A., Rani N. (2025). Building Financial Resilience: A Systematic Literature Review and Future Research Agenda, The Journal of Economic Surveys. DOI:[10.1111/joes.70024](https://doi.org/10.1111/joes.70024) (Category: ABDC-A, ABS-2, Scopus-Q1)
- **Kamble P. A**, Mehta, A., Rani N. (2025). Measuring Multidimensional Financial Resilience: An Ex-ante Approach, Social Indicators Research. 176, 533–567. DOI:[10.1007/s11205-024-03476-8](https://doi.org/10.1007/s11205-024-03476-8) (Category: ABDC-A, Scopus-Q1)
- **Kamble P. A**, Mehta, A., Rani N. (2024). Financial Inclusion and Digital Financial Literacy: Do they Matter for Financial Well-being? Social Indicators Research.171, 777–807. DOI:[10.1007/s11205-023-03264-w](https://doi.org/10.1007/s11205-023-03264-w) (Category: ABDC-A, Scopus-Q1)
- M. P. Shah, **P. A. Kamble** and S. B. Agnihotri, Tackling child malnutrition: An innovative approach for training health workers using ICT a pilot study, 2016 IEEE Region 10 Humanitarian Technology Conference (R10-HTC), Agra, India, 2016, pp. 1- 6 DOI: [10.1109/R10-HTC.2016.7906811](https://doi.org/10.1109/R10-HTC.2016.7906811) (Category: Scopus)

Working Articles

Research Articles

- Can Financial Literacy Alleviate Poverty? Rethinking the Link through a Multidimensional Lens *with Atul Mehta*
- Socioeconomic Determinants of the Financial Inclusion Gender Gap in India: A Comparative Analysis of Access vs Usage Dimensions *with Atul Mehta*

CONFERENCES

12th Conference on Asia and Pacific Economies (CAPE), 2025

June 2025

Author and Presenter (Presented Online)

Sozhou, China

- Paper Title: : Does financial literacy alleviate poverty? – New insights from a multidimensional approach
- Authors: **Pawan A Kamble**, Atul Mehta

11th Conference on Asia and Pacific Economies (CAPE), 2024

June 2024

Author and Presenter

Sozhou, China

- Paper Title: Multidimensional Financial Resilience: An Ex-ante Approach
- Authors: **Pawan A Kamble**, Atul Mehta, Neelam Rani

12th World Finance Conference (WFC), 2023

Aug 2023

Author and Presenter

Kristiansand, Norway

- Paper Title: Financial Inclusion and Fintech Adoption Behavior: Do they Matter for Financial Well-being?
- Authors: **Pawan A Kamble**, Atul Mehta, Neelam Rani

2nd International Marketing Conference (iMarC), 2023

Aug 2022

Author and Presenter

IIM Shillong, India

- Paper Title: Public Sector Marketing for Social Welfare: Strategies for India's welfare programmes
- Authors: **Pawan A Kamble**

IEEE Region 10 Humanitarian Technology Conference (R10-HTC), 2016

Dec. 2016

Author and Presenter

Agra, India

- Paper Title : Tackling Child Malnutrition: An Innovative Approach for Training Health Workers using ICT, A Pilot Study
- Authors : Mithilesh P. Shah, **Pawan A Kamble** and Satish B Agnihotri

TRAINING & WORKSHOPS

Knowledge Management for PhD Research using Zotero and Obsidian

May 2024

Resource Person

IIM Shillong

- Conducted 2 hours hand-on training workshop Zotero and Obsidian for Knowledge Management for Research
- Workshop Included: Managing research papers in Zotero | Citations in Microsoft Word and LATEX
- Attendees: Working Professional PhD Scholars, Mode: Online

Knowledge Management for Research Scholars using Zotero and Obsidian

May 2023

Resource Person

IIM Shillong

- Conducted 2 hours hand-on training workshop Zotero and Obsidian for Resource Management for Research
- Workshop Included: Managing research papers in Zotero | Citations in Microsoft Word and LATEX | Introduction to R-Markdown
- Attendees: Research Scholars, IIM Shillong

ACADEMIC SERVICES

Faculty Managerial Economics (PGDM-1)

Macroeconomics (PGDM-1)

Satate of Indian Economy & Business (Elective)

Emerging Markets (Elective)

Teaching Assistance Managerial Economics (PGP-1)

Macroeconomics (PGP-1)

Industrial Organization (Elective, PGP-2)

Infrastructure and Private Sector (Elective, PGP-2)

Journal Reviewer Empirical Economics (ABDC - A)

Computers in Human Behavior Reports (ABDC - A)

Journal of African Business (ABDC - C)

Humanities and Social Sciences Communications (Scopus - Q1)

Journal of Infrastructure, Policy and Development (Scopus - Q3)

HONORS AND AWARDS

ADB I Funding for the 11th Conference on Asia and Pacific Economies

May 2024 – June 2024

Conference Funding

Sozhou, China

- Received a full scholarship from the Asian Development Bank Institute (ADBI), Japan, to present research at the 11th Conference on Asia and Pacific Economies, held at Xi'an Jiaotong-Liverpool University (XJTLU).
- Paper titled 'Multidimensional Financial Resilience: An Ex-ante Approach' was selected for the special ADBI Session on Digitization and Resilience.

J-PAL/CLEAR Scholarship to Enrol in MITx Course

Jan. 2023 – Aug. 2023

Scholarship

Online

- Awarded a \$1000 scholarship from J-PAL/CLEAR South Asia to support enrolment in the MITx course on Designing and Running Randomized Evaluations.
- Selection was based on an online examination, following the fulfillment of the minimum passing requirement.

UGC-NET in Economics

Dec. – 2022

Qualification

Online

- Qualified UGC-NET in Economics

Future Leader in Development, IIM Udaipur

Dec. – 2022

Summer School

Udaipur, India

- Selected to participate in Summer School for Future Leaders in Development at IIM Udaipur in Collaboration with Sanford School of Public Policy, Duke University, USA.
- Created business plan for the NGO Arth to encourage men to participate in Sexual and Reproductive Health programs in rural Rajasthan, India.

SDG Talent, UNLEASH Innovation Lab 2018, Singapore

May 2018 – June 2022

Conference Funding

Singapore

- Selected to participate in the cohort of 1000 talents across the world to work on Sustainable Development Goals at Unleash Innovation Lab, held at National University of Singapore (NUS).
- Employed Design Thinking tools to tackle the challenge of hidden hunger amongst adolescent girls in Urban Nepal.

Ministry of Rural Development Fellowship, IIT Bombay-MoRD

May 2018 – June 2022

Fellowship

New Delhi

- Awarded the CTARA-MoRD Joint Fellowship by the Ministry of Rural Development, Government of India, and IIT Bombay to conduct research on government social welfare programs.

CERTIFICATIONS**Designing and Running Randomized Evaluations**

Jan. 2023 -- Aug. 2023

MITx Courses - Massachusetts Institute of Technology

Online

- Successfully completed MITx course on Designing and Running Randomized Evaluations.
- The course covers: Designing a Randomized Evaluation, selecting a sample, designing survey questionnaire and measurement of outcomes, collecting and managing your data, research integrity, transparency, and reproducibility.
- Certificate ID: [3197f292-0849-4e58-8a42-572f7f245fe2](#)

RESPONSIBILITIES

IIM Shillong	PhD Student Coordinator	<i>Institute Student Council</i>	2022 – 2023
IIM Shillong	Research Space Coordinator	<i>PhD Research Space IIM Shillong</i>	2022 – 2023
IIM Shillong	Conference Coordinator	<i>1st International Conference on Economics & Public Policy</i>	Sept. 2023
IIM Shillong	Conference Coordinator	<i>Global Conference on Flexible Systems Management-21</i>	April 2022

SKILLS**Data Analysis:** R, STATA, Microsoft Excel**Documentation:** LaTeX, Microsoft Word, R Markdown**Visualization:** R, Tableau, PowerBI, Microsoft PowerPoint**TEACHING AND RESEARCH**

- Teaching** Microeconomics, Macroeconomics, Development Economics, Public Policy, Econometrics, Industrial Organization, Development and Growth, Indian Economy, Financial Inclusion,
- Research** Health Economics, Applied Microeconomics, Poverty, Development and Growth, Labour Market and Gender Inequality, FinTech, Financial Resilience, Financial Literacy, Financial Well-being, Composite Measures

REFERENCES

Prof. Atul Mehta

Assistant Professor | Indian Institute of Management Shillong

Economics and Public Policy Area

Email :atul@iimshillong.ac.in

Supervisor

Prof. Neelam Rani

Associate Professor | Indian Institute of Management Shillong

Finance and Control

Email :neelam@iimshillong.ac.in

Supervisor

Prof. Prashant Bharadwaj

Professor | University of California San Diego (UCSD)

Economics

Email :prbharadwaj@ucsd.edu

International Advisor

Prof. Satish Agnihotri

Professor (Emeritus Fellow) | Indian Institute of Technology Bombay

Centre for Technology Alternatives for Rural Areas

Email :sbagnihotri@iitb.ac.in

UNICEF-IITB Project PI

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