

DR. PAWAN ASHOK KAMBLE

📞 +91 7709021424
🌐 pawankb13.github.io

✉️ pawankb13@gmail.com
🔗 pawankb13

EDUCATION

Indian Institute of Management Shillong (IIM Shillong) <i>Doctor of Philosophy (PhD)</i>	Aug. 2020 – Dec. 2025 Shillong, India
Indian Institute of Technology Bombay (IIT Bombay) <i>Master of Technology (MTech)</i>	July 2015 – July 2017 Mumbai, India
Dr. D. Y. Patil Institute of Technology, Savitribai Phule Pune University <i>Bachelor of Engineering (BE)</i>	July 2010 – July 2014 Pune, India

WORK EXPERIENCE

Birla Institute of Management Technology (BIMTECH) <i>Assistant Professor - Economics and International Business</i>	May 2025 – Present Greater Noida, India
State Health Systems Resource Centre (SHSRC), Govt. of Meghalaya <i>Senior Project Manager under UNICEF-IITB Project</i>	Dec. 2024 – April 2025 Shillong, India
CSR Study Unit, IIT Bombay <i>Research Associate</i>	July 2018 – Feb. 2019 Mumbai, India

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

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

CTARA-IITB Research Fellow

July 2017 – June 2018

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*, Under Review in *The B.E. Journal of Economic Analysis and Policy* **(Category: ABDC-A, Scopus-Q2)**
- Socioeconomic Determinants of the Financial Inclusion Gender Gap in India: A Comparative Analysis of Access vs Usage Dimensions *with Atul Mehta* Under Review in *Bulletin of Economic Research*. **(Category: ABDC-B, Scopus-Q3)**

CONFERENCES

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

June 2025

Sozhou, China

Author and Presenter (Presented Online)

- 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

Sozhou, China

Author and Presenter

- 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

Kristiansand, Norway

Author and Presenter

- 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

IIM Shillong, India

Author and Presenter

- 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*)
 State 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

ADBI 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**Summer School**

Dec. – 2022

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**Conference Funding**

May 2018 – June 2022

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**Fellowship**

May 2018 – June 2022

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****MITx Courses - Massachusetts Institute of Technology**

Jan. 2023 -- Aug. 2023

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](#)

RESPONSIBILITIESIIM Shillong **PhD Student Coordinator** *Institute Student Council*

2022 – 2023

IIM Shillong **Research Space Coordinator** *PhD Research Space IIM Shillong*

2022 – 2023

IIM Shillong **Conference Coordinator** *1st International Conference on Economics & Public Policy*

Sept. 2023

IIM Shillong **Conference Coordinator** *Global Conference on Flexible Systems Management-21*

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		
<i>Assistant Professor Indian Institute of Management Shillong</i>		Supervisor
Economics and Public Policy Area		
Email : atul@iimshillong.ac.in		
Prof. Neelam Rani		
<i>Associate Professor Indian Institute of Management Shillong</i>		Supervisor
Finance and Control		
Email : neelam@iimshillong.ac.in		
Prof. Prashant Bharadwaj		
<i>Professor University of California San Diego (UCSD)</i>		International Advisor
Economics		
Email : prbharadwaj@ucsd.edu		
Prof. Satish Agnihotri		
<i>Professor (Emeritus Fellow) Indian Institute of Technology Bombay</i>		UNICEF-IITB Project PI
Centre for Technology Alternatives for Rural Areas		
Email : sbagnihotri@iitb.ac.in		

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