

# PAWAN A KAMBLE

☎ +91 7709021424

✉ pawan.phd20@iimshillong.ac.in

🌐 pawankb13.github.io

in pawankb13

## EDUCATION

---

### Indian Institute of Management Shillong (IIM Shillong)

Aug. 2020 – Present

#### *Doctor of Philosophy (PhD - Pursuing)*

Shillong, India

- Specialization: Economics and Public Policy
- Thesis Title: Multidimensional Financial Resilience: Concept, Measure and Assessment of Impact of Shocks.
- Relevant Course Work: Microeconomics, Macroeconomics, 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

---

### CSR Study Unit, IIT Bomba

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 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. (2023). Financial Inclusion and Digital Financial Literacy: Do they Matter for Financial Well-being? Social Indicators Research.171, 777–807 (2024), DOI:[10.1007/s11205-023-03264-w](https://doi.org/10.1007/s11205-023-03264-w)  
(Category: ABDC-A)
- 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

- Measuring Multidimensional Financial Resilience: An Ex-ante Approach with *Atul Mehta and Neelam Rani*  
Status: Social Indicators Research (Revised and Resubmit)  
(Category: ABDC-A)
- Socioeconomic Determinants of the Financial Inclusion Gender Gap in India: A Comparative Analysis of Access vs Usage Dimensions *with Atul Mehta*  
Status: Review of Development Economics (Submitted)  
(Category: ABDC-B)
- Does financial literacy alleviate poverty? – New insights from a multidimensional approach *with Atul Mehta*  
Status: Review of Economics of the Household (Submitted)  
(Category: ABDC-A)

## CONFERENCES

---

### 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

## WORKSHOPS

---

### 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

---

- Teaching Assistance** Managerial Economics (PGP-1)  
Macroeconomics Economics (PGP-1)  
Industrial Organization (Elective, PGP-2)  
Infrastructure and Private Sector (Elective, PGP-2)
- Journal Reviewer** Empirical Economics (ABDC - A)  
Humanities and Social Sciences Communications (Scopus - Q1)  
Journal of Infrastructure, Policy and Development (Scopus - Q3)

## HONORS AND AWARDS

---

- ADBİ 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 (ADBİ), 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 ADBİ 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 in 2022 among 28576 appeared candidates.
  - Qualified for Assistant Professor in Economics posts.
- 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  
*Conference Funding* Fellowship
- 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	<b>PhD Student Coordinator</b> <i>Institute Student Council</i>	2022 – 2023
IIM Shillong	<b>Research Space Coordinator</b> <i>PhD Research Space IIM Shillong</i>	2022 – 2023
IIM Shillong	<b>Conference Coordinator</b> <i>1st International Conference on Economics &amp; Public Policy</i>	Sept. 2023
IIM Shillong	<b>Conference Coordinator</b> <i>Global Conference on Flexible Systems Management-21</i>	April 2023

## SKILLS

---

**Data Analysis:** R, STATA, Microsoft Excel

**Documentation :** LaTeX, Microsoft Word, R Markdown

**Visualization:** R, Tableau, PowerBI, Microsoft PowerPoint

## TEACHING AND RESEARCH

---

<b>Teaching</b>	Microeconomics, Macroeconomics, Development Economics, Public Policy, Econometrics, Industrial Organization, Development and Growth, Indian Economy Financial Literacy, Financial Well-being, Composite Measures
<b>Research</b>	Health Economics, Applied Microeconomics, Poverty, Development and Growth, Gender, Financial Inclusion, FinTech, Survey Data Analysis, Financial Resilience, Financial Literacy, Financial Well-being, Composite Measures

## MISCELLANEOUS INFORMATION

---

<b>Nationality</b>	Indian
<b>Date of Birth</b>	September 13, 1992
<b>Languages</b>	English, Hindi, Marathi
<b>Marital Status</b>	Unmarried
<b>Personal Website</b>	<a href="https://sites.google.com/view/pawankamble">sites.google.com/view/pawankamble</a>

## REFERENCES

---

<b>Prof. Atul Mehta</b> <i>Assistant Professor   Indian Institute of Management</i> Economics and Public Policy Area Email: <a href="mailto:atul@iimshillong.ac.in">atul@iimshillong.ac.in</a>	Supervisor
<b>Prof. Neelam Rani</b> <i>Associate Professor   Indian Institute of Management</i> Finance and Control Email: <a href="mailto:neelam@iimshillong.ac.in">neelam@iimshillong.ac.in</a>	Supervisor
<b>Prof. Prashant Bharadwaj</b> <i>Professor   University of California San Diego (UCSD)</i> Economics Email: <a href="mailto:prbharadwaj@ucsd.edu">prbharadwaj@ucsd.edu</a>	International Advisor
<b>Prof. Satish Agnihotri</b> <i>Professor (Emeritus Fellow)   Indian Institute of Technology Bombay</i> Centre for Technology Alternatives for Rural Areas Email: <a href="mailto:sbagnihotri@iitb.ac.in">sbagnihotri@iitb.ac.in</a>	Mentor