

# Pawan Ashok Kamble

RESEARCH SCHOLAR · ECONOMICS AND PUBLIC POLICY ·

Indian Institute of Management Shillong, Umsawli, Meghalaya, India -793018

☎ (+ 91) 77090-21424 | ✉ pawan.phd20@iimshillong.ac.in | 🏠 pawankamble | 🌐 pawankb13

## Education

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

Shillong, India

DOCTOR OF PHILOSOPHY (PHD-PURSUING)

Aug. 2020 - PRESENT

- Specialization: Economics and Public Policy
- Thesis Title: Household Financial Resilience: Conceptualization, Measurement, and Assessment of Impact of Shocks.
- Relevant Course Work: Microeconomics, Macroeconomics, Fundamentals of Financial Markets and Financial Management, Quantitative Research Methods, Qualitative Research Methods, Business Research and Management.

### Indian Institute of Technology Bombay (IIT Bombay)

Mumbai, India

MASTER OF TECHNOLOGY (MTech)

July 2015 - July 2017

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

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

Pune, India

BACHELOR OF ENGINEERING (BE)

July 2010 - July 2014

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

## Experience

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### CSR Study Unit, IIT Bombay

Mumbai, India

RESEARCH ASSOCIATE

July 2018 - Feb. 2019

- Research Area: Doable, replicable, and scalable Best CSR Practices in India
  1. Consultation with Central Public Sector Enterprises (CPSEs) and IIT Bombay for collaborations in CSR projects.
  2. 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.
  3. Organizing quarterly theme-based CSR workshops various CSR stakeholders.

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

New Delhi, India

CTARA IITB RESEARCH FELLOW

July 2017 - June 2018

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

## Publications

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### 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., 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 Papers

#### RESEARCH ARTICLES

- Measuring Multidimensional Financial Resilience: An Ex-ante Approach *with* Atul Mehta and Neelam Rani  
Status: Under Review by the Social Indicators Research [Revision Submitted]  
[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: Under Review by Journal of Economic Issues  
[Category: ABDC-B]
- Does financial literacy alleviate poverty? – New insights from a multidimensional approach *with* Atul Mehta

## Conferences

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### 11th Conference on Asia and Pacific Economies (CAPE)

Suzhou, China

#### AUTHOR AND PRESENTER

June 2024

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

### 12th World Finance Conference (WFC), 2023

Kristiansand, Norway

#### AUTHOR AND PRESENTER

Aug. 2023

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

### 2nd International Marketing Conference (iMarC), 2022

IIM Shillong, India

#### AUTHOR AND PRESENTER

Aug. 2022

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

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

Agra, India

#### CO-AUTHOR AND PRESENTER

Dec. 2016

- 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

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### Knowledge Management for Research Scholars using Zotero and Obsidian

IIM Shillong

#### RESOURCE PERSON

May 2023

- 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

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<b>Teaching Assistant</b>	Managerial Economics [PGP-1]
	Macroeconomics [PGP-2]
	Industrial Organization [PGP-2, Elective]
	Infrastructure and Private Sector [PGP-2, Elective]
<b>Journal Reviewer</b>	Empirical Economics [ABDC-A]
	Humanities and Social Sciences Communications [ <i>Scopus-Q1</i> ]
	Journal of Infrastructure, Policy and Development [ <i>Scopus-Q3</i> ]

## Awards and Honors

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

*Sozhou, China*

FUNDING FOR CONFERENCE

*May 2024 - June 2024*

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

### Scholarship from J-PAL/CLEAR to Enrol in MITx Course

*Online*

SCHOLARSHIP

*Jan. 2023 - Aug. 2023*

- Awarded a \$1000 scholarship from J-PAL/CLEAR South Asia to support enrollment 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

*Online*

QUALIFICATION

*Dec. 2022*

- Qualified UGC-NET in Economics in 2022 among 28576 appeared candidates.
- Qualified for Assistant Professor in Economics posts

### Future Leader in Development, IIM Udaipur

*Udaipur, India*

SUMMER SCHOOL

*June 2018 - July 2018*

- 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

*Singapore*

FULLY FUNDED

*May 2018 - June 2018*

- Selected to participate in the cohort of 1000 talents across the world to work on Sustainable Development Goals at Unleash Innovation Lab.
- 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

*New Delhi, India*

FULLY FUNDED

*July 2017 - June 2018*

- Awarded the CTARA MoRD fellowship by IIT Bombay to research on social welfare programs of Ministry of Rural Development, Government of India.

## Certifications

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### Designing and Running Randomized Evaluations

Online

MITx COURSES - MASSACHUSETTS INSTITUTE OF TECHNOLOGY

Jan. 2023 - Aug. 2023

- 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

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IIM Shillong	<b>PhD Student Coordinator</b> , Institute Student Council	2022 - 23
IIM Shillong	<b>Research Space Coordinator</b> , PhD Research Space IIM Shillong	2022 - 23
IIM Shillong	<b>Conference Coordinator</b> , 1st International Conference on Economics and Public Policy	Sep. 2023
IIM Shillong	<b>Conference Coordinator</b> , Global Conference on Flexible Systems Management-21	Apr. 2022

## Skills

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<b>Data Analysis</b>	R, STATA, Microsoft Excel
<b>Documentation</b>	LATEX, Microsoft Word
<b>Visualization</b>	R, Tableau, PowerBI, Microsoft PowerPoint

## Research/Teaching Interest

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

## Miscellaneous Information

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

## References

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**Prof. Atul Mehta**

*Thesis Supervisor*

ASSISTANT PROFESSOR | INDIAN INSTITUTE OF MANAGEMENT SHILLONG

Economics and Public Policy

Email: [atul@iimshillong.ac.in](mailto:atul@iimshillong.ac.in)

**Prof. Neelam Rani**

*Thesis Supervisor*

ASSOCIATE PROFESSOR | INDIAN INSTITUTE OF MANAGEMENT SHILLONG

Finance and Control

Email: [neelam@iimshillong.ac.in](mailto:neelam@iimshillong.ac.in)

**Prof. Prashant Bharadwaj**

*International Advisor*

PROFESSOR | UNIVERSITY OF CALIFORNIA SAN DIEGO (UCSD)

Economics

Email: [prbharadwaj@ucsd.edu](mailto:prbharadwaj@ucsd.edu)

**Prof. Satish Agnihotri**

*Mentor*

PROFESSOR (EMERITUS FELLOW) | INDIAN INSTITUTE OF TECHNOLOGY BOMBAY

Centre for Technology Alternatives for Rural Areas

Email: [sbagnihotri@iitb.ac.in](mailto:sbagnihotri@iitb.ac.in)