

# PAWAN A KAMBLE

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pawankb13

## EDUCATION

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

Aug. 2020 – Present

#### Doctor of Philosophy (PhD - Submitted)

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, 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

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

Dec. 2024 – Present

#### 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.
- Recruited District Health Associates to identify district-level healthcare gaps and delivered training on Human-Centric Design Interventions to develop innovative and sustainable solutions.
- 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

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### Published Articles

#### Research Articles

- **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

- Does financial literacy alleviate poverty? – New insights from a multidimensional approach *with Atul Mehta* submitted to *The Journal of Economic Inequality*. (Category: ABDC-A, Scopus-Q1)
- Socioeconomic Determinants of the Financial Inclusion Gender Gap in India: A Comparative Analysis of Access vs Usage Dimensions *with Atul Mehta* submitted to *Bulletin of Economic Research*. (Category: ABDC-B, Scopus-Q3)
- Household financial resilience and impact of shocks: Evidence from India
- Household financial resilience and impact of idiosyncratic and covariate shocks
- Determinants household financial resilience: a systematic literature review using ADO-TCM Framework

## CONFERENCES

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### 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

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### **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

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**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

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### **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

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### 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

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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

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

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

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

## TEACHING AND RESEARCH

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**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

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### Prof. Atul Mehta

*Assistant Professor | Indian Institute of Management*

Supervisor

Economics and Public Policy Area

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

### Prof. Neelam Rani

*Associate Professor | Indian Institute of Management*

Supervisor

Finance and Control

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

### Prof. Prashant Bharadwaj

*Professor | University of California San Diego (UCSD)*

International Advisor

Economics

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

### Prof. Satish Agnihotri

*Professor (Emeritus Fellow) | Indian Institute of Technology Bombay*

UNICEF-IITB Project PI

Centre for Technology Alternatives for Rural Areas

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