

DR. PAWAN ASHOK KAMBLE

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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>Faculty/Academic Associate - 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

- 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*, 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

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*)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	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 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	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		
<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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