

# DR. PAWAN ASHOK KAMBLE

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## EDUCATION

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

Aug. 2020 – Dec. 2025

*Doctor of Philosophy (PhD)*

Shillong, India

- Specialization: Management (Economics and Public Policy)
- Thesis Title: Multidimensional Financial Resilience: Conceptualization, Measurement and 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

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### Birla Institute of Management Technology (BIMTECH)

May 2025 – Present

*Assistant Professor - Economics and International Business*

Greater Noida, India

- Delivering core and elective courses: Managerial Economics, Macroeconomics, Econometrics, Indian Economy, and Emerging Markets to PGDM/MBA students with a focus on managerial implications, applied learning and critical thinking.
- Engage in research on development economics, financial inclusion and resilience with an aim of contributing to high-impact publications and academic conferences.
- Contribute to administrative roles including academic curriculum planning and strategic initiatives within the Economics and IB area.

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

Dec. 2024 – April 2025

*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.
- 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** and Mehta, A. (2026). From Access to Usage: The Shifting Gender Gap of India's Financial Inclusion. Bulletin of Economic Research. DOI:[10.1111/boer.70056](https://doi.org/10.1111/boer.70056) (ABDC-B, ABS-1, Scopus-Q3)
- **Kamble P. A**, Mehta, A., Rani N. (2025). Building Financial Resilience: A Systematic Literature Review and Future Research Agenda, Journal of Economic Surveys. 40(2), 954–981. 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*

## CONFERENCES

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

June 2025

#### Author and Presenter (Presented Online)

Sozhou, China

- 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

#### 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

## TRAINING & WORKSHOPS

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### Faculty Development Programme on Applied Econometrics and Causal Inference

Jan. 2026

#### Organizer and Resource Person

BIMTECH, India

- Organized 3 Days online FDP on Applied Econometrics and Causal Inference using STATA and R
- Conducted two 3 hour sessions on "Introduction to Causal Inference" and "Regression Discontinuity Design"
- Workshop Included: Introduction to Causal Inference Methods: Difference-in-Difference, Propensity Score Matching, Instrumental Variable, Regression Discontinuity Design
- Attendees: Faculties, Full time and Working Professional PhD Scholars (Total 21) | Mode: Online

### 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

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**Faculty** Managerial Economics (PGDM-1)

Macroeconomics (PGDM-1)

Satate 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

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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.

<b>J-PAL/CLEAR Scholarship to Enrol in MITx Course</b> <i>Scholarship</i>	Jan. 2023 – Aug. 2023 Online
<ul style="list-style-type: none"> <li>• Awarded a \$1000 scholarship from J-PAL/CLEAR South Asia to support enrolment in the MITx course on Designing and Running Randomized Evaluations.</li> <li>• Selection was based on an online examination, following the fulfillment of the minimum passing requirement.</li> </ul>	
<b>UGC-NET in Economics</b> <i>Qualification</i>	Dec. 2022 Online
<ul style="list-style-type: none"> <li>• Qualified UGC-NET in Economics</li> </ul>	
<b>Future Leader in Development, IIM Udaipur</b> <i>Summer School</i>	June 2018 - July 2018 Udaipur, India
<ul style="list-style-type: none"> <li>• 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.</li> <li>• Created business plan for the NGO Arth to encourage men to participate in Sexual and Reproductive Health programs in rural Rajasthan, India.</li> </ul>	
<b>SDG Talent, UNLEASH Innovation Lab 2018, Singapore</b> <i>Conference Funding</i>	May 2018 – June 2018 Singapore
<ul style="list-style-type: none"> <li>• 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).</li> <li>• Employed Design Thinking tools to tackle the challenge of hidden hunger amongst adolescent girls in Urban Nepal.</li> </ul>	
<b>Ministry of Rural Development Fellowship, IIT Bombay-MoRD</b> <i>Fellowship</i>	July 2017 – June 2018 New Delhi
<ul style="list-style-type: none"> <li>• 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.</li> </ul>	

## CERTIFICATIONS

<b>Designing and Running Randomized Evaluations</b> <i>MITx Courses - Massachusetts Institute of Technology</i>	Jan. 2023 -- Aug. 2023 Online
<ul style="list-style-type: none"> <li>• Successfully completed MITx course on Designing and Running Randomized Evaluations.</li> <li>• 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.</li> <li>• Certificate ID: <a href="#">3197f292-0849-4e58-8a42-572f7f245fe2</a></li> </ul>	

## 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 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

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**Prof. Atul Mehta**

*Assistant Professor | Indian Institute of Management Shillong*

Economics and Public Policy Area

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

Supervisor

**Prof. Prashant Bharadwaj**

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

Economics

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

International Advisor

**Prof. Satish Agnihotri**

*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)

UNICEF-IITB Project PI

Last Updated on April 20, 2026