Curriculum Vitae - Niti Bhan 26.9.2026

1. Personal details

- Surname - Bhan; First name - Niti
- Email - niti - at - nitibhan.com
- Finland permanent residence permit (P)
- ORCID: 0000-0002-6545-7453
- Aalto University Researcher Page; Google; LinkedIn

2. Degrees

- Thesis in examination - Doctor of Science (Technology), Product Development, Aalto University, School of Engineering, Espoo, Finland
- 21.6.2001 - Master of Business Administration (Signature Program in Strategies for New Markets), Katz Graduate School of Business, University of Pittsburgh, Pittsburgh, Pennsylvania, United States of America
- 1.6.1990 - Bachelor of Engineering (First Class), Industrial & Production Engineering, Bangalore University, Bengaluru, Karnataka, India
- 10.6. 1983 - High School Diploma, International School of Kuala Lumpur, Kuala Lumpur, Malaysia. Accredited by the Western Association of Schools and Colleges, United States of America. Affiliated to US Dept. of State Office of Overseas Schools
- 30.6.1982 - 6 'O' Levels (Grade A in Physics, Chemistry, Biology, Mathematics, English). 1 'AO' Level (Grade B in Physical Mathematics & Mechanics), University of London General Certificate of Education (Overseas), The Garden School, Kuala Lumpur, Malaysia.

3. Other education and expertise

- 2003 - 2004, Master of Design (Design Planning and Product Development), Institute of Design, Illinois Institute of Technology, Chicago, Illinois, United States of America. 11 credits. GPA 4.0/4.0
- 1989 - 1990, Advanced Entry Programme in Product Design (AEP-PD), National Institute of Design, Ahmedabad. Two semesters. Jury and Critique.
- 1999, Employee's Improv Training by Martin de Maat, The Second City.
- 1981, 1982, 1983: School team (Oral Interpretation, Impromptu Speaking), SEA Forensics and Debate Tournament. Southeast Asia region.

4. Language skills

- Native language - English
- French - Reading A2, Listening A1, Writing A1 (GCE O Level preparation 1977-1981, The Garden School, Kuala Lumpur, Malaysia)
- Hindi - Listening B1, Speaking A2, Reading A1, Writing A1 (GCE O Level home schooling Spring 1982, grade C)
- Finnish - Reading A2, Listening A1, Speaking A1

- Bengali - Listening B1, Speaking A2
- Malay - Listening A2, Reading A2, Speaking A1

5. Current employment

- Stage of the academic research career: Level III
- August 2019 to Present, Full-time, Doctor of Science (Technology), Product Development, Aalto University, School of Engineering, Espoo, Finland

6. Previous work experience

- June 2005 - January 2023. Founder & Head of Design Planning. **Emerging Futures Lab** (EFL). Helsinki. Y-Tunnus 2607854-3. Finland registration 2014.
    - My business services focused on planning and development at the fuzzy front-end of innovation. I began this work in San Francisco in 2005, later moving to Singapore in 2007. From 2014 - 2022, I operated from the old Startup Sauna innovation hub, Otaniemi.
    - I specialized in developing multidisciplinary front-end inquiry to generate insights and strategy using methods and tools from design anthropology[1] and contextual research[2] adapted for context and operating conditions.
- Full-time research contracts:
    - January 25th 2019 - February 22nd 2020. Principal Investigator. Funded by ZipRemit Oy. Nairobi, Kenya. Reference: Carsten Munk.
    - August 2012- December 2013. Economic Research Unit (also known as LEI), Wageningen University and Research, Wageningen, The Netherlands. Funded by Dutch Ministry of Foreign Affairs, Dutch Ministry of Economy, Innovation, and Agriculture (now Ministry of Economy). References: Gerbrand Haverkamp, Paul Schoenmaker
    - April 2009- January 2011. Tutkija. Design Factory. Funded by Tekes, HKKK, TKK. Reference: Kalevi Ekman
        - Bhan, N. & Koskinen, M. (2010). *Product Development Strategies among the Jua Kali informal manufacturing sector, Kenya*. Co-Sponsors: Emerging Futures Lab and Design Factory.
- Aug 2002 to May 2005. Director of Graduate Admissions and Student Services. Institute of Design, Illinois Institute of Technology, Chicago, Illinois, United States.

7. Career breaks

No career break since 1998.

8. Research funding and grants

- March 1st 2013 to 30th June 2013, Contract 2273000550-001, Project **'Feasibility study on adoption of technology services'** for the benefit of LEI-Wageningen, part

[1] Gunn, W., & Løgstrup, L. B. (2014). Participant observation, anthropology methodology and design anthropology research inquiry. *Arts and Humanities in Higher Education, 13*(4), 428-442.

[2] Conley, C. V. (2005). Contextual research for new product development. *The PDMA Handbook of New Product Development*, 228-249.

of a project which LEI carries out for the Dutch Ministry of Economic Affairs (EZ). The research proposal is part of a broader complex namely Beleidsondersteunend Onderzoek (BO) for EZ. Official PI for LEI-Wageningen: RB Doorneweert, Value Chain Developer. LEI.

  - Share for Emerging Futures Lab: 113.750€
  - Lead facilitator for multi-disciplinary stakeholders from government, academia, private sector, and third sector organizations. Co-author of funding proposal submitted to Dutch Ministry of Economic Affairs, Food Security Department.
  - Doorneweert, R., Bhan, N., Kimunyu, W., & Esko, S. (2014). *The Farmer's Perspective: Bridging the Last Mile to Market.* Report. LEI 14-006. LEI Wageningen UR. The Netherlands.
  - Project management, research design, project planning, and cash management. Responsible for interdisciplinary team of subcontractors from Kenya, India, and Estonia.

- November 1st 2013 to December 31st 2013, Project '**Exploratory User Research**' for the benefit of LEI-Wageningen, part of a project which LEI carries out for the Dutch Ministry of Economic Affairs (EZ). The research proposal is part of a broader complex namely Beleidsondersteunend Onderzoek (BO) for EZ. PI for LEI-Wageningen: RB Doorneweert. Value Chain Developer. LEI.
  - Share for Emerging Futures Lab: 50.000€
  - Lead facilitator for multi-disciplinary stakeholders from government, academia, private sector, and third sector organizations.
  - Co-author of research proposal submitted to Dutch Ministry of Economic Affairs, Food Security Department.
  - Product development leader and co-developer of the research and development plan.
- September 15th 2012 to January 31st 2013, Project **'A heuristic framework for discussing innovation in sustainable value chain design and development'** for the benefit of LEI. The results will eventually form part of a project which LEI carries out for the Dutch Ministry of Economic Affairs, Agriculture and Innovation (EL&I). The research proposal is part of a broader complex namely Beleidsondersteunend Onderzoek (BO) for the EL&I. Official PI for LEI-Wageningen: RB Doorneweert. Value Chain Developer. LEI
  - Share for Emerging Futures Lab: 26.000€ + Travel Expenses extra
  - Research strategy for public-private partnerships (PPP) for sustainable agricultural value chain development. Developed human-centred design inquiry for evaluation of internal ministry processes. Co-developed participatory design workshop for PPP stakeholders with JAM visueldenken, Amsterdam
  - Doorneweert, R., & Bhan, N. (2013). Design Planning for Government: The Case of Sustainable Agricultural Value Chains in Developing Countries. Report. The Ministry of Foreign Affairs and The Ministry of Economy of The Netherlands.
  - Bhan, N., & Doorneweert, R. (2013). Using the methods designers use as aids to thinking: The case of public-private partnerships in sustainable

agricultural value chain development, In Proceedings of 2013 IEEE Tsinghua International Design Management Symposium. 277-283.

- November 15th 2015 to April 15th 2016. Project '**Borderland Biashara: Mapping the Dynamics of the Informal Trade Ecosystem at the Borderlands of Kenya and Uganda**' by Emerging Futures Lab for TradeMark East Africa (TMEA). **PI:** Niti Bhan
    - Authorship of Research Proposal. Project planning, research strategy, inception report.
    - Share for Emerging Futures Lab: 40.000€
    - Bhan, N., Gajera, R., & Kimani, M. (2016). Borderland Biashara: Mapping the Informal Trade Ecosystem at the Border. Final Report. Trade Mark East Africa.
    - Gajera, R., & Bhan, N. (2016). Ethnographic Fieldwork Methodology for Borderland Biashara Study. Handbook and Step-by-step Guide.Trade Mark East Africa.
    - Bhan, N. (2016). Informal Trade Economic Ecosystem. Internal Screening Review. Trade Mark East Africa.
    - Bhan, N. (2016). Informal Trade in the East African Community, including South Sudan and the Democratic Republic of Congo. Scoping Review. Trade Mark East Africa.
    - Project management, fieldwork logistics, budget management. Responsible for contracting researchers from Kenya and India.
    - Bhan, N. (2017). The hidden opportunities of the informal economy. TED Global 2017. August 2017, Arusha, Tanzania. TED Conference
    - Bhan, N., & Gajera, R. (2018, June). Identifying the User in an Informal Trade Ecosystem. In proceedings of Catalyst: 2018 Design Research Society Conference. 1010-1022. DRS.

9. Research output

- Total number of publications (26.9.2026) = 76
    - Most cited (Google Scholar)
        - Bhan, N. (2014). Mobile money is driving Africa's cashless future. Harvard Business Review. https://hbr.org/2014/09/mobile-money-is-driving-africas-cashless-future
        - Bhan, N. (2009). The 5D's of BoP Marketing: Touchpoints for a holistic, human-centered strategy. Core77 Design Magazine and Resource. https://www.core77.com/posts/12233/The-5Ds-of-BoP-Marketing-Touchpoints-for-a-holistic-human-centered-strategy
    - Jufo 3 ranked journal research articles
        - Bhan, N., & Tedjokusumo, L. Z. (2025). Knowledge mapping: User research for plural, just, and equitable co-creation interface design. *International Journal of Design, 19*(3), 83-99
        - Bhan, N., & Rytilahti, P. (2026). Anticipatory Knowledge for 4th Order Design: The Diagnostic Work of Planning Design Actions. *The Design Journal*. Online first.

- Jufo 3 ranked Scientific Conference, Closing Plenary Speaker
    - Bhan, N. (2007). *The mobile as a post Industrial platform for socio-economic development*. In CHI'07: Proceedings of the SIGCHI Conference on Human Factors in Computing Systems. ACM SIGCHI.
- iBoP Asia Small Grants Competition 2008, One of 10 winners.
    - Bhan, N. (2009). *Understanding BoP household financial management through exploratory design research in rural Philippines and India*. Report. The iBoP Asia Project (IDRC). Ateneo School of Government. Ateneo de Manila University. The Philippines.
    - Bhan, N. (2010). *Financial behaviour patterns observed among rural BoP households in India and The Philippines: Some early findings and the challenge they may pose to value creation for BoP ventures*. Research Seminar. The iBoP Asia Project Secretariat. Ateneo de Manila University. March 10-11, 2010. Jakarta. Indonesia.
    - Bhan, N. (2012a). Understanding BoP Household Financial Management. In Dator-Bercilla et al. (Eds.). *Pathways Out of Poverty: Innovating with the BOP in Southeast Asia.* University and Councils Network for Inclusive Development in Southeast Asia. 120-125.
    - Bhan, N. (2012b, October). *More or less: The fundamental principle of flexibility*. Informal Economy Symposium. Barcelona. Spain.
- List of publications categorised according to the classification by the Ministry of Education and Culture provided as a separate appendix

- Methods, software, infrastructures, materials, guides and tools developed
    - Bhan, N., & Tedjokusumo, L. Z. (2025). Knowledge mapping: User research for plural, just, and equitable co-creation interface design. International Journal of Design, 19(3), 83-99.
    - Bhan, N. (2020). Livelihood Priority Map - a simple tool to facilitate thinking and planning financial investments in conditions of volatility and uncertainty. Urgent Action Fund. Kenya
    - Bhan, N. (2020). Trader's Value Web - a simple visualization tool to facilitate collaborative sensemaking of impact of pandemic on regional supply and demand ecosystem. Urgent Action Fund. Kenya
    - Bhan, N. (2022). 5 Ds Framework for Inclusive Business Design. Online Course Material. Inclusive Business Network (Deutsche Gesellschaft für Internationale Zusammenarbeit).
    - Bhan, N. (2022). Research Tools for Economic Informality. Online Course Material. Inclusive Business Network (Deutsche Gesellschaft für Internationale Zusammenarbeit).
    - Gajera, R., & Bhan, N. (2016). Ethnographic Fieldwork Methodology for Borderland Biashara Study. Researcher Manual and Fieldwork Guide. Trade Mark East Africa.
- Most significant artistic works and processes

- Bhan, N. TED Talk. 1.292.954 views since 20.11.2017. Talk on the hidden opportunities of the informal economy, using findings from field study.

10. Research supervision and leadership experience

- Supervisor, master's thesis funded by Erasmus Internship programme through Estonian Academy of Arts. Mõtus Maarja (2012). Rwanda fieldwork on mobile economy and interaction design for prepaid dominant markets.
- Supervisor, Two bachelor's thesis in Aalto University Department of Mechanical Engineering. (2010).
- Funder and advisor for master's thesis "Product Development Strategies of Finnish startups entering East Africa". Rahiala Anni. M.Sc. Mechanical Engineering (2019-2020). Aalto University.
- Advisor and travel grant for master's thesis "Indigenous Ways of Knowing Disaster Preparedness in Indonesia". Tedjokusumo Zita. MA Creative Sustainability (2022-2023). Aalto University. Indonesia fieldwork.
- See section 9 for major research projects including operations management including hiring of field research team and other subcontractors.
- Principal Investigator in research projects < than 40.000€ .
    - January 2019 - February 2020. Principal Investigator. Research team of 2. Social Commerce in Informal Trade Ecosystem of Kenya. ZipRemit Oy. Research site: Nairobi, Kenya.
    - November 2020 - April 2021. Principal Investigator. Research team of 3. Tanzania's Rural Economic Ecosystem: Mapping the Village Economy. Husk Power Systems Ltd. Research site: Two villages in Tanzania.
    - April 2020 - December 2020. Principal Investigator. Research team of 7. Self-Determined Innovation Roadmaps among Informal Vegetable Vendors in Nairobi's Food System. Urgent Action Fund. Research site: Nairobi, Kenya
    - February 2018 - October 2018. Principal Investigator. No research team. Cross-border digital payments in Nigeria's informal trade networks. Orobo Digital Financial Services. Desk research.
    - March 2017 - July 2017. Principal Investigator. Research Team of 1. Informal social commerce in Nairobi, Kenya. Ofinta Tech Ltd. Research site: Nairobi, Kenya.
    - December 2011 - April 2012. Principal Investigator. Research team of 4-6. Energy Consumption Behaviour in Off-Grid East Africa. Toughstuff International. Research site: Numerous locations in Kenya and Rwanda.
    - August 2011 - November 2011. Principal Investigator. Research team of 2. Utility and functionality of advanced information communication technology among informal cyber cafes in peri-urban and rural Kenya. Village Telco Ltd. Research site: Numerous locations across Kenya.
    - July 2010 - October 2010. Principal Investigator. Research Team of 1. Product Development Strategies among the Jua Kali informal manufacturing sector, Kenya. Co-sponsor design factory, Aalto University. Research site: Nakuru, Naivasha, and Nairobi, Kenya.

11. Teaching merits

- Separate teaching portfolio appended.
- 2022. Paid commission for PVI-World Bank cooperation project to design:
    - Train the Trainer Handbook.
    - Step-by-Step Guide for Implementing Digital Financial Literacy Modules to Illiterate Groups.
    - 4 Financial Literacy Modules (total 6 hours)
- Results: 72.975 beneficiaries instructed by 30 facilitators in Niger Smart Village regional pilot 2022

12. Awards and honours

- Dean's Finishing Grant. Aalto University School of Engineering. June 2025 - December 2025.
- Recipient. 6000€ General Operating Subsidy (Covid-19). Arts Promotion Centre of Finland. 2022.
- Recipient. 3500€ for funding master's thesis project. Liikesivistysrahasto. 2019.
- Katz Tech Fellow 2001-2002 – Heinz Foundation Fellowship for 12 months salary for apprenticeship in University of Pittsburgh's Technology Transfer Office.
- HR Young Fellow 2000 - 2001 – Katz Graduate School of Business, University of Pittsburgh. Fellowship holders granted 70% of annual tuition fees.

13. Other key academic merits, such as:

- Chair, financial aid. 2002-2005. Institute of Design. Illinois Institute of Technology. Chicago. Illinois. United States of America. Responsible to shortlist candidates for scholarships and fellowships for master's and doctoral programs in human-centered design. Facilitated faculty decision-making on amounts and duration.
- Director, Graduate Admissions. 2002-2005. Institute of Design (ID). Illinois Institute of Technology. Chicago. Illinois. United States of America. In 1937, Bauhaus emigre László Moholy-Nagy founded ID as The New Bauhaus. Today, ID remains the most direct descendant of the Bauhaus in North America.
- Designated School Officer (DSO). United States Immigration and Naturalization Service. Authorized to sign I-20 and J-1 for international student visa. Institute of Design. Illinois Institute of Technology. Chicago. Illinois. United States of America.
- Head of department for all student services at graduate school of a Top 50 private technical university in the United States. At the time, our campus was more than 10 miles from the main campus (designed by Mies van der Rohe) and I was responsible for coordination and synchronization with main campus officers.
- Opening Keynote Speaker. African Development Bank Startup Innovation Weekend. October 2015. African Development Bank Headquarters. Abidjan, Cote D'Ivoire.
- Public Lecture. Technology and Inequality. BankInter Foundation, November 2016, Madrid, Spain.
- Peer Evaluator. 2007. MacArthur Fellows Program.

- Member. 2007. Cox Europe Mission on Multidisciplinary Creativity for Higher Education and Business. The Higher Education Funding Council for England and the UK Design Council.
- Member of the Jury. 2006. Re:Brand 100. Re:Brand Foundation. Providence. Rhode Island. United States of America. Global Branding Competition.
- Member of the Jury. 2007. UNESCO Design21 “Heated Issue” Communication strategies for climate change. 2007. Global design competition.
- Member of the Jury. 2007. UNESCO Design21 “Wood, Paper, Checkmark” logo design competition for The Nature Conservancy and the Forest Stewardship Council. United States of America.
- Member of the Jury. 2022. Core77 Design Awards. Consumer Technology Category.
- Advisory Board. Member 2007-2010. UNESCO Social Design Network. The United Nations Educational, Scientific and Cultural Organization. Paris, France.

14. Scientific and societal impact

- Founding Editor. 2006. Core77/Businessweek Design Directory. Communication strategy, newsletter, and web content creation for www.designdirectory.com.
- Decolonizing research practices: invited panel speaker. The International Forest Policy Meeting (IFPM). University of Helsinki, Vikki Campus, 10-12 April 2024
- Invited Participant, Design for Social Impact Workshop, June 27-29th 2008, hosted by Rockefeller Foundation, Bellagio, Italy
- Invited Speaker, Informal Economy Symposium, Barcelona, Spain, October 2012, hosted by Claro Partners, Barcelona.
- Invited Speaker, VI International WIPO Conference “Design, an Opportunity for SME’s”, March 2013, Warsaw, Poland hosted by Polish Patent Office.
- Invited Keynote Speaker. A Better World by Design Conference. Rhode Island School of Design, October 2-4th 2009, Rhode Island, United States
- Invited Speaker. CII/NID Design Summit. December 2006. Confederation of Indian Industry and the National Institute of Design. New Delhi, India,

15. Other Industry work experience 2002 - 1990

- **International Account Manager**. Second City Communications, Pittsburgh. Aug 1998 to Mar 2000. Improv comedy services to industry.
- Bhan Consultants Pvt Ltd, New Delhi. Apr 1997 to Feb 1998. Market entry strategy for MNCs in India's newly liberalized markets
- Marcom Specialist. Asia-Pacific New Product Introductions Team. **Hewlett Packard** India Ltd, New Delhi. Mar 1996 to Mar 1997. Advertising & Events.
- Senior Account Manager, integrated marketing services India for **McCann Erickson** Worldwide. Mar 1994 to Mar 1996. Brands launched include Coca Cola India, Bank of America, Microsoft, Creative Labs, and Hewlett Packard.
- Marketing Manager. Whisper Design Pvt Ltd, New Delhi. Sept 1990 – Feb 1994. Client and Project management of industrial design projects, design planner and writer, design briefs and project funding proposals