

Curriculum Vitae

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EDUCATION

- ✓ **Ph.D. Economics**, School for Social Sciences, Department of Economics, Babasaheb Bhimrao Ambedkar (A Central) University Lucknow (2016). **Topic:** *Determinants of Inflation in India; A Study of Compositional Shift in the Post Reform Period* (2017)
- ✓ **M. A Economics**, from University of Kashmir, Srinagar (2011).
- ✓ **B.A. (General English, Economics, Mathematics and Computer Applications)** from the University of Kashmir (2009).
- ✓ **One Year Diploma in Computer Applications and Programming** (DCAP) from NICE Info Tech
- ✓ Successfully completed 7-week online non-credit course authorized by University of Pennsylvania **Analysing Global Trends for Business and Society**
- ✓ Successfully completed four months **Certificate in Islamic Revealed Knowledge** offered by IIIT and IIUM, January- April 2022

AWARDS AND ACADEMIC DISTINCTIONS

- ✓ Selected as Assistant Professor Economics by JKPSA 2018.
- ✓ Qualified **UGC-NET/JRF** in December 2011, under Roll No. **310100073**, in December 2014 under Roll No. **34010799**, in June 2015 under Roll No. **81015062**
- ✓ **UGC Fellowship** for pursuing Ph.D. from 6th September 2012.
- ✓ Awarded **ICSSR, Ministry of Human Resource Development Government of India, New Delhi, Doctoral Fellowship.**

RESEARCH PROJECTS

- ✓ **Evaluation of Pradhan Mantri Jan Dhan Yojana: Evidences from Kashmir Valley**, awarded by Indian Council of Social Science Research (Ministry of Education) Government of India (2023)

TEACHING AND RESEARCH EXPERIENCE

- ✓ Presently working as Assistant Professor Economics Department of Higher Education J &K Government Degree College Pulwama since 15/12/2023 till date
- ✓ Worked as Assistant Professor Economics Department of Higher Education (AAA Memorial College Bemina Srinagar) from 10/03/2018 14/12/2023.
- ✓ Worked as Assistant Professor in the Department of Economics, Islamic University of Science and Technology Awantipora, J& K, since 11/09/2017 to 09/03/2018
- ✓ Worked as Assistant Professor in the Department of Economics, Baba Ghulam Shah Badshah University Rajouri, since 23/08/2016 to 10/09/2017.
- ✓ Worked as a full time Research Scholar (ICSSR Doctoral Fellow) for four years, in the Department of Economics, School of Social Sciences Babasaheb Bhimrao Ambedkar (A Central) University Lucknow.
- ✓ Submitted a Project Report on **Islamic Economic System** for the Partial Fulfilment of Master's Degree, Department of Economics University of Kashmir.
- ✓ Guided 9 M.A Economics Dissertations.
- ✓ One of my PhD scholars successfully defended his thesis and has been awarded PhD
- ✓ Currently two research scholars are pursuing PhD under my Co-supervision

COURSES TAUGHT

Basic Econometrics, Mathematical Economics, Statistical Methods, Computer Applications in Economics, Macroeconomics, Microeconomics.

INVITED LECTURES

1. Delivered an invited lecture on **Analyzing Data Using Descriptive Statistics in MS Excel in First Ten days** online Workshop on Research Analytics for the Social Sciences organised by Vivekananda Global University, Association of Indian Universities, Jindal Centre for Global South in association with Jammu and Kashmir Economic on 25/01/2025
2. Delivered an invited lecture on **National Education Policy 2020: Curriculum Reforms in Distance Education**, at Centre for Distance Education LPU, on 23/11/2024

3. Delivered a special lecture on **Hands on Primary Survey Data Collection and Questionnaire Preparation** in First Ten days online International Research Methodology Workshop in Social Sciences organised by Jammu and Kashmir Economic Association in collaboration with School of Commerce & Management Lingaya's Vidyapeeth, on 21/06/2024
4. Served as key note Speaker in the **5 Days International Workshop on Innovative Teaching Pedagogy and Quality of Research Publications:** Organised by School of Commerce and Management IEC University HP, on 25-29 September 2023.
5. Delivered an invited lecture on **"SPSS Introduction and Application in Social Sciences"** in Research Mythology Workshop Jindal Centre for the Global South O.P Jindal Global University Haryana India on 18/10/2022.
6. Acted as a section chair in 2021 International Conference of Project Management (ICPM) **"Multidisciplinary Perspectives, Research, and Innovations in Asia Pacific in this Current Situation,** organised by Association of International Business and Professional management Indonesia
7. Delivered an online lecture on **Research Methodology** at Jindal Centre for the Global South O.P Jindal Global University Haryana India on 03/05/2020.
8. Delivered four special lectures in connection with coaching of UGC NET/SLET aspirants organised by the Equal opportunity Cell, BGSB University Rajouri.
9. Delivered a series of lectures (10) on **Project Management** in UGC funded Community College Baba Ghulam Shah Badshah University Rajouri (J & K).
10. Invited guest lecture on **"Reflections on Pre-Colonial and Post-Colonial Economy of India"** in the Department of History, Babasaheb Bhimrao Ambedkar (A Central) University Lucknow, (25/10/2016)
11. Delivered an extension Lecturer on **"Basics of SPSS"** in the School of Management Studies and Social Sciences Baba Ghulam Shah Badshah University Rajouri (J & K), 14/12/2016.

RESEARCH PAPERS AND ARTICLES PUBLICATIONS

1. Karima, Y **Lone, N. A.** (2024). Monetary Policy: An Islamic Economic Perspective. *Algerian Scientific Journal*. Volume 20. Number 2, pp,13-20
2. Malik, F A, Yadav D.K., **Lone, N. A.**, & Adam, H. (2021). An Investigation into The Dynamics of Financial Inclusion in South Asian Countries, *Pakistan Economic and Social Review* Volume 59, No. 2 (Winter 2021), pp. 231-251
3. Riaz, M., **Lone, N. A.**, Karima, Y., & Syed, N. (2021). Economic Stability and Foreign Direct Investment: An Empirical Study of the Middle East and North Africa (MENA) Countries. *PalArch's Journal of Archaeology of Egypt/Egyptology*, 18(1), 4922-4937.
4. **Lone, N. A.** Karima, Y (2019). Islamic Finance: An Alternative Approach to Financial Inclusion, *Insight Islamicus*, Volume 19, PP 155-162.
5. **Lone, N. A.** Sumaiya H (2017). “Financial Inclusion and Financial Literacy: A Comparative Study of Muslims and Non-Muslims in the Rajouri City” *Research in Social Change*, Volume 9, Issue-2, PP-46-65
6. Lone N.A, Yadav, D. K. (2016). Determinants of Money Supply in India: A Post Reform Scenario. *IOSR Journal of Economics and Finance*, 7(5), 39-48.
7. **Lone N. A.**, Yadav. (2016). Dynamics and Determinants of Food Inflation in India. *International Conference on Changing Paradigm of Management Practices for Sustainable Development* (pp. 73-77). Lucknow: Babasaheb Bhimrao Ambedkar University.
8. **Lone, N. A.** Sumaiya H (2016). “Goods and Services Tax Bill (GST BILL): Name Changer or Game-Changer” *Third Concept an International Journal of Ideas*
9. **Lone, N. A.** (2016). “Saansad Adrash Gram Yojana: An Appraisal” *Third Concept an International Journal of Ideas* Volume (29), Issue (348)
10. **Lone, N. A.** Sumaiya H, Yousfi. K(2015). “Status of Women in Islam: A Perspective” *Global Islamic Economics Magazine*, Volume 43,61-69.
11. **Lone, N. A.** (2015). “Problems and challenges of Islamic Banking” *Global Islamic Economics Magazine*, Volume 40.
12. Khan, J. I., & **Lone, N.A** (2013) “Intellectual Property Rights in Islam; A Perspective” *International Journal of Research in Social Science*, Vol.3, Issue 1, 153-162

13. Lone, N. A., & Yadav, D. K. (2013). Inclusive Growth and Food Inflation: An Analysis of their Nullification Effect. *Global Journal of Management and Business Studies*, 3(6), 633-638

Books Published

1. “*Financial Resilience and Environmental Sustainability: Global South Perspectives*” to be published by Springer February 2025.

Book Chapters Published

1. **Understanding the Relationship between Digital Currency and Search Engine: Empirical Analysis**, published in the book *Sustainable Entrepreneurship Renewable Energy Based Projects and Digitalization*, Edited by Amina Omrane and others Published by Routledge Faylor & Francis (2020)
2. **Dr. Babasaheb Ambedkar an Unforgettable Economist**, Published in the Book *The Contribution of Babasaheb Ambedkar for Development of Modern India* Excel Publications New Delhi (2016)

Other Articles Published

1. Lone, N. A. (2015). “هندوستانی زرعت: ایک جاہزہ” *Quarterly Magazine Khar*, ISSN:2394-3912, Volume (2) Issue (2)
2. Lone, N A (2024), **Zakat: Economic Interpretations and its Implications**. Zakat Infaq Sadaqah Trust Magazine, January-April Issue, 2024

Papers Presented

1. **Monetary Policy: An Islamic Economic Perspective**, presented in the two days International Conference on The Development of Islamic Finance in the Light of Contemporary Changes People s Democratic Republic of Algeria Ministry of Higher Education and Scientific Research University Abou Bekr Belkaïd of Tlemcen Faculty of Economic, Business and Management Sciences on 24/06/2024
2. **Empowerment or Disempowerment: Demonetization and the (Dis)empowerment Process of Non-working women in Kashmir**, presented Two Day Multilingual International Seminar titled "Gender: An Interdisciplinary Perspective" to be held on 6th – 7th December, 2023 in the University of Kashmir

3. ***Rationality of Fuel Process and its Impact and General Prices in India: A Critical Analysis***, presented in the ICSSR Sponsored Two Day National Seminar on India's Pathways to Next Economic Powerhouse by 2047, organized by the Department of Economics University of Jammu, held on 9-10 February 2023
4. **Financial Inclusion: An Alternative Approach**, presented the paper at the International Symposium on *Financial Inclusion and Macroeconomic Stability: Development challenges and Perspective*, Organized by People's Democratic Republic of Algeria Ministry of Education and Scientific Research Abu Bakr Belkaid University of Tlemcen and HSM Tlemcen on 28/10 2022
5. **Zakat: An Evocative Tax Mechanism to Rectify Socio-Economic Discrepancy**, presented at the International Conference on *Islamic Banking and Finance: Way Forward for Inclusive and Sustainable Development*, organized by School of Management Studies and Social Science BGSB University Rajouri, during 19th and 20th April 2017.
6. **Changing Dynamics of Inflation in India: An Econometric Analysis**, presented at the International Conference on *Dynamics of Economic Growth and Development in Asia with Special Reference to India*, organized by Babasaheb Bhimrao Ambedkar University Lucknow, 13th& 14th April 2016.
7. **Financial Inclusion and Financial Literacy: A Comparative Study of Muslims and Non-Muslims in the Rajouri City**, presented at *Fifth North India Regional Social Science Congress* Organized by ICSSR at Doon University from 24th-26th February 2017.
8. **Dr. Babasaheb Ambedkar: An Unforgettable Economist**, presented at two-day national Symposium, on *The Contribution of Babasaheb Ambedkar for Development of Modern India* organised by the department of Economics Babasaheb Bhimrao Ambedkar University Lucknow, 13th& 14th April 2016.
9. **Nature and Determinants of Foodinflation in India: An Emprical Anlysis**, presented in *International Confrenec on Canhanging Paradigm of Management Practices for Sustainable Development*organised by Babasaheb Bhimrao Ambedkar University Lucknow, 5th and 6th March 2016.
10. **Pattern of Inflation in India: A Post-Reform Perspective**, Presented at *International Conference on Post-Globalisation Growth and Redistribution in Asia*, Organised by in

association with Association of the Socio-economic Development Studies from 16th to 17th December 2015.

- 11. Food Inflation in India: A Study of Compositional Shift** Presented at North India *Regional Social Science Congress* Organised by ICSSR at GIDS Lucknow, 27th, 28th and 1st March 2014.
- 12. Food Security in India: Challenges and Concerns”** presented at *2nd Lucknow Social Science Congress (LUCSOC 2014)*, organized by School of Ambedkar Studies Babasaheb Bhimrao Ambedkar University Lucknow and ASEDS, 6-7 March 2014.
- 13. Inclusive Growth and Food Inflation: An Analysis of their Nullification Effect** presented at *Global Summit on Business, Economy, and Management: A New Approach* at JNU Delhi, 9-10 November 2013.
- 14. FDI in India an Overview** presented at National Seminar organised by Department of Applied Economics Faculty of Commerce, university of Lucknow, on 20th -21st April 2013.
- 15. Food Inflation and Inclusive Development; Challenges and Concerns in India** presented at *First Lucknow Social Science Congress (LUCSOC 2013)*, organized by School of Ambedkar Studies Babasaheb Bhimrao Ambedkar University Lucknow, 14-15 march 2013.
- 16. Participated in the debate on India’s Foreign Policy and its Challenges and Opportunities in Global World** organised by *Department of Political Science BBAU Lucknow in collaboration with Indian Council of World Affairs (ICWA) New Delhi.*

WORKSHOPS AND CONFERENCES ATTENDED

1. Participated and successfully completed five days online Research Development Programme on the theme of “**Research Methodology and Ethics in Research**” organised by Pune Institute of Management for PGDM from 20th January to 24 January 2025.
2. Participated in the Short-Term Programme on “**Project Grant Writing and Fellowships**” organised by UGC-Malaviya Mission Teacher Training Centre, University of Kashmir from 12th to 20th November 2024.
3. Participated in One Day Workshop on “**Administrative Skills**” organised by Government Degree College Pampore on 25/10/2022

4. Participated in One week Faculty Development Programme (FDP) on **“Use of ICT with Special Emphasis on LMS (MOODLE) in Teaching Learning Process: A shift from Traditional to Digital Orientated LMS Based Teaching Learning & Assessment Process”** From “07 -15 of March, 2022” organised by Govt Degree College Women Baramulla
5. Participated in **5th World Islamic Economics and Finance Conference**, organised by Minhaj University Lahore Pakistan on 29th and 30th January 2022
6. Participated **Two-Week Refresher Course in Social Sciences** organised by UGC HRDC Osmania University Hyderabad, Telangana from 18.10.2021 to 1.11.2021 and Obtained grade “A”
7. Participated in a three-day Faculty Development Program on **Citation Styles and Reference Lists** organised by Department of Data Sciences Siva Sivani Institute of Management n Telangana, India from 21st – 23rd June, 2021
8. Participated and successfully completed AICTE Sponsored Online Short-Term Training Program on **Financial Analytics** organized by the Institute of Business Management & Research (IBMR), IPS Academy, and Indore in association with AICTE, New Delhi from 5th April 2021 to 10th April 2021.
9. Participated and successfully completed UGC sponsored online **“Faculty Induction Programme”** organized by UGC - Human Resource Development Centre, Maulana Azad National Urdu University, Hyderabad from 1st January to 30th January, 2021 and obtained Grade “A”
10. Successfully completing the **3 Weeks Faculty Development Program** on **“Effective use of Online Teaching Platforms, Essentials of MS Office for Class Management, Poster & Brochure Designing”** Organized by Government College of Education (IASE), Srinagar in collaboration with Scrollwell EduTech LLP w.e.f September 1 - 21, 2020
11. Participated in two Days National level Faculty Development Programme on **“Skill Development”** from 31 May 2020 to 1 st June, 2020 organised by Vels Institute of Science, Technology & Advanced Studies, Chennai Tamil Nadu
12. Participated in the one-day workshop on **Islamic Banking and Finance (IBF)**, on 19th November organised by Department of Commerce University of Kashmir

13. Participated Author Workshop on “**Scholarly Writing & Intellectual Ethics**” jointly organized by Islamic University of Science & Technology & Elsevier on October 26th, 2017.
14. Participated in five-days’ workshop on “**Basics of MATLAB programing and Simulink**” organised by *Department of ERE and CSE BGSB University Rajouri J & K* on 15th to 19th November 2016.
15. Participated in Two-day workshop on “**Choice Based Credit System & Outcome Based Teaching/Learning**” organised by *the Babasaheb Bhimrao Ambedkar university Lucknow*, from March 30 to 31, 2016
16. Participated in one week workshop on “**Empirical Research Using Micro-level Data of NSSO**” Conducted by *Post Graduate Department of Economics, University of Kashmir, Srinagar in collaboration with Ministry of Statistics and Programme Implementation, Govt. of India*, from 30th March to 5th April 2015
17. Participated in ten days **Research Methodology programme for Ph.D. Students in Social Sciences** organised by *GIRI Institute of Development Studies, Lucknow*, from 16th to 25th March 2015.
18. Participated in the two-day National Seminar on **Implications of PMJDY on Inclusive Development: Issues and Challenges** organised by the *Department of - Economics BBAU Lucknow* from 19th-20th February 2015.
19. Participated as a debater in the debate **India’s Foreign Policy and its Challenges and Opportunities in the Global World** organised by BBAU Lucknow in Collaboration with Indian Council of World affairs (ICWA) New Delhi, November 17, 2014
20. Participated in the **Two Weeks Workshop cum Training Programme on Application of Advance Econometric Techniques**, organised by the *Department of Economics BBAU Lucknow*, during 17th- 28th February 2014.
21. Participated in the one-day seminar on **ICT in Higher Education: Need of the Hour** organized by *Information & Guidance Bureau, Placement Cell & DLIS BBAU Lucknow*, 20th January 2014.

22. Participated in the ICSSR Sponsored workshop on **Research Methodology in Applied Econometrics**, organised by the **Department of Economics Jamia Millia Islamia New Delhi**, with grade ‘A’ from 27th November to 10th December 2013.
23. Participated in two-week national workshop “**Training Workshop on Research Methodology in Economics (Applications of Econometric Methods in Empirical Research)** organised by *Department of Economics the University of Burdwan and the Indian Econometric Society* held during 9th-22nd September 2013
24. Participated in one day workshop on **How to write a Research paper/ Article/ Book Review** organised by *Gautam Buddha Degree College Lucknow* on 27th October 2013.
25. Participated one day workshop on **Enhancing Communication Skills of Students in Higher Education: Role of libraries**), organized by *Information & Guidance Bureau, Placement Cell & DLIS BBAU Lucknow*, 22nd May 2013
26. Participated in two-day workshop on **Open Data Development**, organized by *GIRI Institute of Development Studies, Lucknow in Collaboration with World Bank* on 13th -14th May 2013.
27. Participated one day workshop on **Placement and Employment Prospects in Indian patent Offices and hands on training for Patenting the Research Work”** jointly organized by *University Placement Cell & Information Guidance Bureau, BBAU Lucknow*, 18th March 2013.
28. Participated in two days (8th and 9th March) National Seminar on **Women Dalit and Human Rights in India**, organized by All India Rights Organization in Association with department of Human Rights BBAU Lucknow
29. Participated in ten days **Workshop on Research Methodology Course in Social Science** organized by *GIRI Institute of Development Studies, Lucknow*, from 18th to 28th February 2013.
30. Participated in ten days **Workshop on Research Methodology for Social Science** organized by *Council for Social Development Hyderabad*, from 21-30 January 2013.

THESIS SUPERVISION

1. Sadaf Sahliheen: An Economics Analysis of Fresh and Dry Fruit Industry of Jammu and Kashmir, pursuing PhD
2. Nida Tahir, Topic yet to finalise
3. Fayaz Ahmad Beigh, Impact of Horticulture Sector on socio-economic conditions of Apple industry in Kashmir valley. A case study of District Baramulla, **Awarded**
4. Mahreen and other, Socio-Economic Characteristics of Urban Poor: Evidences from Srinagar City with Special Reference to Street Vendors, M A dissertations at Department of Economics Cluster University Srinagar in 2023
5. Asiya Rahim and others, Demonetization and its Impact on Non-Working Women: A Study of Central Kashmir M A dissertations at Department of Economics Cluster University Srinagar in 2023
6. Nousheen and others, A Study of Impact of Self -Help Groups on the Empowerment of Rural Women: Evidences from Kashmir
7. Afreen Farooq, Dynamics of Monetary Policy in India: A Post-Reform Scenario, M.A Economics dissertation Department of Economics, Baba Ghulam Shah Badshah University Rajouri (J&K).
8. Asima Akther, Islamic Banking: A Theoretical Perspective, M.A Economics dissertation Department of Economics, Baba Ghulam Shah Badshah University Rajouri (J&K).
9. Shaishta Jabeen Qureshi, Trends and Composition of Food in India, M.A Economics dissertation Department of Economics, Baba Ghulam Shah Badshah University Rajouri (J&K).
10. Farhana Ajaiz , Trends and pattern of International Trade in India, , M.A Economics dissertation Department of Economics, Baba Ghulam Shah Badshah University Rajouri (J&K).
11. Nafeesa Mushtaq, Assessment of Banking Behavior Among Rural Households: A Case Study of village Dodasan Balla, M.A Economics dissertation Department of Economics, Baba Ghulam Shah Badshah University Rajouri (J&K).

MEMBERSHIPS

1. Member Board of Studies Department of Economics Islamia College of Science and Commerce Srinagar.
2. Member (UG) Board of Studies Department of Economics University of Kashmir Srinagar.
3. Member Board of Studies (UG/IG/PG) Department of Economics Cluster University Srinagar.
4. Member Board of Studies Department of Economics Baba Ghulam Shah Badshah University Rajouri.
5. Member Syllabus Revision Committee Department of Economics Cluster University Srinagar
6. Life Time Member of International Society for Research and Development, 8A Kapteinsvigein London, United Kingdom
7. Editorial Board / Reviewers' Committee Member of "*Insights: Bi-Annual Journal of Social Sciences*"
8. Member Editorial Board of the Global South Studies Series (GSSS), Jindal Centre for the Global South O.P Jindal Global University Haryana India
9. Member of Editorial Board Journal of Contemporary Islamic Law (JCIL), University Kebangsaan, National University of Malaysia
10. Life time member of Jammu and Kashmir Economic Association.

ADMINISTRATIVE RESPONSIBILITIES

1. Head Department of Economics Government Degree College Pulwama from 15/12/2023 till date.
2. Head Department of Economics Abdul Ahad Azad Memorial College Bemina (Cluster University Srinagar) from 24/06/2021 to 14/12/2023
3. Coordinator Examinations Abdul Ahad Azad Memorial College Bemina (Cluster University Srinagar) 25/05/2020 to 14/12/2023
4. Superintendent Examination IGNOU Examination centre No 30020601
5. Convener Internal Quality Assurance Cell Abdul Ahad Azad Memorial College Bemina (Cluster University Srinagar)
6. Co-Convener Social Science Research Hub of Kashmir Division Colleges

7. Approved PhD Co-Supervisor by Rabindranath Tagore University M P Bhopal.
8. Approved PhD Co-Supervisor RIMT University Punjab

OTHER DUTIES

1. Coordinator of National Seminar on “Tourism and Sustainable Development” organised by School of Management Studies BGSB University Rajouri on 30th March 2017.
2. Coordinator of National Seminar on “Innovation in Banking Sector Opportunities and Challenges” organised by School of Management Studies and Social Sciences BGSB University Rajouri on 10th of December 2016.
3. Coordinator of “Two-day International Conference on Islamic Banking and Finance: Way Forward for Inclusive and Sustainable Development” organised by School of Management Studies and Social Sciences BGSB University Rajouri, on 19-20th April 2017.
4. Coordinated one technical session during the “International Conference on Islamic Banking and Finance: Way Forward for Inclusive and Sustainable Development” organised by School of Management Studies and Social Sciences BGSB University Rajouri, on 19-20th April 2017.

PERSONAL SKILLS

- ✓ Well versed with Statistical Software’s, *Eviews, SPSS, STATA, MS Office and QI Macros*
- ✓ Comprehensive problem-solving abilities, willingness to learn, team facilitator and hard worker.
- ✓ External evaluator for PhD thesis at various Universities