

DR. MARIA AFZAL

Assistant Regional Director, IGNOU/Academician

Profile Summary:

- Consistently respectable academic record.
 - Won **Women Scientist Award** from ICAN 2025 organized by Society of Agriculture Research and Social Development (New Delhi), Susthayi Krishi Foundation (West Bengal) & Southern Federal University, Rostov-On-Don, Russia
 - Won **Two Best Paper Award** for research paper at International Conference on Business Innovation technology Startups (ICBITS 2024) in **San Jose State University, California, USA** and and International Conference on Advancing Financial, Digital and Health Inclusion: Steps towards Viksit Bharat@2047 in Faculty of Management Studies, Jamia Millia Islamia, New Delhi.
 - Papers published in national and international journals of UGC care list as well as in Springer and Taylor and Francis.
 - Cleared **UGC NET** in Commerce.
 - Recipient of **Junior Research Fellowship (JRF)** awarded by UGC.
 - Certification in Banking and Financial Services from Gargi College, Delhi University with 84%.
 - Actively participated in several workshops on SPSS sponsored by ICSSR.
 - Presented papers in national and international conferences
 - Reviewed research papers for **Sage Publications** (FIIB Business Review) and **Emerald Insight** (Personnel Review)
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Experience

1. Presently Joined as Assistant Regional Director, Khanna, Punjab, IGNOU
 2. Worked as Adjunct Faculty and Industrial Mentor in PAU from Trident Pvt. Ltd
 3. Served as PGT-Commerce in Police DAV Public School (2023-2024)
 4. Teaching Experience of 1 year as academic counsellor for Principle of Business Management, Sales & Advertising and Financial Management in Arjun Singh, Centre for distance learning, Jamia Millia Islamia University (2017-2018)
 5. Project Head & Teaching Fellow in Awaaz foundation NGO (2021-2022)
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Educational Qualification

1. Ph.D in Management, Centre for Management Studies, Jamia Millia Islamia, Delhi.
Ph.D. Thesis title: HR Analytics and Decision Making: A Study of Authentic Leadership
 2. National Eligibility Test. (NET/JRF) Commerce in 2015
 3. M.Com. from Department of Commerce, Jamia Millia Islamia, Delhi, India, July 2014, First Division (85.5%).
 4. B.Com. from Kamala Nehru College, University of Delhi, Delhi, India, July 2012, First Division (71.2%)
 5. B.Ed. in Commerce from Department of Education, Jamia Millia Islamia, Delhi, India, July 2015, First Division (77.7 %).
 6. Got Award for Banking & Financial Services, 2012 from Gargi College, DU, Delhi, India
 7. Higher Secondary from Hamdard Public School, Delhi, India, May 2009, First Division (87.2%)
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Referred Journal Publication

Total Google scholar citations: 35(h-index-4, i10-index-1)

Google Scholar: <https://scholar.google.com/citations?hl=en&user=qjbYpZMAAAAJ>

1. Afzal, M., Khan, I., (2025). Digital Transformation and Employee Wellbeing in Fintech: The Role of Authentic Leadership and Gender Dynamics. Human Management Systems. (ABDC).
2. Gill,N., Afzal,M., and Singh, R. (August, 2025). From Intention to Impact: Examining the Moderating Role of Self-help Groups (SHGs) in Socio-economic Uplift. Indian Journal of Economics and Development, NAAS rating 6.30 and IF 0.3.
3. Aggarwal, A., Arora, N., Manchanda, P., Kaur, J., & Afzal, M. (2025). “Out of sight but not out of mind”-envisaging consumer engagement in ephemeral content: role of user motivations and relational bonds. Journal of Marketing Theory and Practice, 1-19. (IF 4.4, Q2 journal ABDC-B category)

4. Afzal, M., Kaur, A., Kapur, S., and Singh., R. (2025). Household Expenditure Dynamics in India and Punjab accepted for publication in Indian Journal of Economics and Development, NAAS rating 6.30 and IF 0.3.
5. Afzal, M., Kaur, A., and Singh., R. (2025). Beyond the Plate: Unpacking global potential and hurdles of India's food Industry for sustainability. International Journal of Agriculture Extension and Social Development., 05-09. NAAS rating 5.04.
6. Afzal, M., Khan, I., (2025). Remittance Economies and Rural Transformation: Unpacking the Socio-economic Ripple Effects of Labour Migration. Indian Journal of Economics and Development, NAAS rating 6.30 and IF 0.3.
7. Kaur, P., Mouzzam, S.M., and Afzal., M. (2025). Effect of Covid-19 on small vegetable growers of Punjab: An economic analysis. International Journal of Agriculture Extension and Social Development., 399-404. NAAS rating 5.04.
8. Afzal, M., Ansari, A.H. (2022). Impact of HR Metrics on HR Analytics and Decision Making. In: Senjyu, T., Mahalle, P., Perumal, T., Joshi, A. (eds) IOT with Smart Systems. Smart Innovation, Systems and Technologies, vol 2 by (*Springer*), Singapore. Retrieved from https://doi.org/10.1007/978-981-16-3945-6_21
9. F., Afzal, Siddiqui., R., Khan, M.R, Afzal. M., and Usmani, N. (2020). COVID-19- a public health emergency: what do we know? A cross-sectional study on community awareness level towards COVID-19 in Uttar Pradesh, India. International Journal of Community Medicine and Public Health, 7(11):4562-4569. DOI:<https://dx.doi.org/10.18203/2394-6040.ijcmph20204762>
10. Afzal, M., Ansari, A.H and Darakshan, N. (2019). Degree of HR Analytics in Indian IT and Hospitals. International Journal of Management, IT & Engineering, 9(7),775-782.
11. Afzal, M. (2019). HR Analytics: Challenges and Prospects of The Indian It Sector. International Journal of Management, IT & Engineering, 9(7), 404-415.
12. Afzal, M., Ansari, A.H (2019). HR Analytics and Evidenced Decision Making. Journal of Management Research and Analysis.6(1), 319-331.

13. Afzal, M and Kumar, R. (2018). Relationship between Motivators and job satisfaction: A study on Higher Educators of Delhi/NCR. *Sumedha Journal of Management* 7(3)
 14. Afzal, M. and Mazhar, S. (2017). Quality Education: A case study of Delhi/NCR Schools (Post Right to Education Act 2009. *International Research Journal of Social Sciences*,6(7), 17-25.
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Research Paper Presentation:

1. “Digital Transformation in Indian Agriculture: Challenges and Data Transparency” in AI-Hub Australia-India Cybersecurity International Symposium on Leaders for Digital Transformation & Agribusiness Challenges on 4th December 2025, School of Business Studies, PAU, Ludhiana
2. “AI and Privacy Concerns” in AI-Hub Australia-India Cybersecurity International Symposium on Leaders for Digital Transformation & Agribusiness Challenges on 4th December 2025, School of Business Studies, PAU, Ludhiana
3. “Role of AI on Patient Satisfaction: A thematic Analysis” in International Conference on Emerging Trends in Management Practices at LJ university, Ahmedabad (21st-22nd February, 2025).
4. “Digital Literacy for Viksit Bharat: A comparative perspective on India and USA” in “Advancing Financial, Digital and Health Inclusion: Steps towards Viksit Bharat@2047 in Faculty of Management Studies, Jamia Millia Islamia, New Delhi (11th Feb, 2025). *Won Best Paper Award*
5. “Digital Leadership for Sustainability: Redefining Leadership styles in the Digital Era”, at International Conference on Digitalization, Innovation Transformation and Sustainability (DigITS 2024) in School of Business Studies, Woxsen University, Hyderabad, India (12th-15th December,2024)
6. “Transforming Fintech Firms: Authentic Leadership, Gender Equity, and Innovation Driven HR management” at International Conference on Business Innovation technology Startups (ICBITS 2024) in San Jose State University, California, USA (19th August, 2024).
7. “Woman Empowerment for Authentic Leadership in Artificial Intelligence to correct Gender Imbalances in Digital Innovations to Cybersecurity for Improved Performances of Digital Enterprises”, at International Conference on Business

Innovation technology Startups (ICBITS 2024) in San Jose State University, California, USA (19th August, 2024). *Won Best Paper Award.*

8. “Impact of HR metrics on HR Analytics and Decision Making”, at International conference on information and communication technology for intelligent systems, ICITIS 2021 sponsored by Springer, Ahmedabad (virtual mode) (April23-24,2021)
9. “HR Analytics and Evidenced based Decision Making”, UGC Sponsored National Seminar 2020, Shyama Prasad Mukherjee college for women, Delhi University (28-29th February,2020).
10. “HR Analytics and its sustainable advantage on companies”, at International Conferences, 2018, Shaheed Bhagat Singh college, Delhi university (5-7th February, 2018)
11. “HR Analytics: A study of Indian IT sector”, at 2nd International Business Summit 2017, Amity International Business School, Noida, Uttar Pradesh. (15th September 2017).
12. “Status of Economically Weaker Section in Private Health care in India”, at International Conferences, 2018, Jamia Hamdard, New Delhi (January 2018).
13. “Quality Education: A case study of Delhi/NCR Schools (Post Right to Education Act 2009)”, at 6th International Science Congress, Pune, Maharashtra (December,2016).

Book Authored

1. Kumar, A.K., Sharma, U, Kumar, B.R., and Afzal, M.A. (2024). “Organizational Strategies and Communication in Business” by AGPH Books, Bhopal, M.P., India with ISBN no: 978-81-979803-9-8.

Edited Book

1. Singh. R., Sukhmani, Afzal. M., Gill. N., and Kaur., A. (2025). “Agribusiness 4.0” by Astral Publication, New Delhi, India.

Book Chapters

1. Afzal. M., Kaur. A., Singh. R., and Sandhu. K. (2024). “Artificial Intelligence Evolution for Digital Innovation Ecosystems” by Taylor and Francis (Accepted and Under Process).
2. Cryptocurrency, Fintech, and AI: Revealing of Hidden Research Topics through Latent Dirichlet Allocation (LDA). Authors- Ahmad Raza, Jamia Millia Islamia,

India; Md Imran Khan, Jamia Millia Islamia, India; Maria Afzal, Punjab Agricultural University, India; and Kamaljeet Sandhu, University of New England, Australia (Accepted)

3. Afzal. M., Kaur. A., and Singh. R. (2024). "Hofstede's Cultural theory in Food Processing Sector",1-12. "Agribusiness 4.0" by Astral Publishing House, New Delhi.
4. Afzal, M., and Ansari, A.H. (2018). "HR Analytics: A study of Indian IT sector", 115-127. "Globalization Opportunities for Emerging Economies" by Ocean Publishing House, New Delhi.
5. John, S. and Afzal. M. (2018). Status of Economically Weaker Section in Private Health care in India in "Innovative Health Financing Mechanism for Affordable Healthcare Delivery" (Jamia Hamdard University) by Wisdom Publications, New Delhi.

News Articles Published:

1. Newspapers article "Educate her, Empower the Nation: women's day reflection published in The Savera Times, on 8th March 2026.
2. Newspapers article "War In West Asia, Shockwaves In India: The Economic Fallout" in Outlook, on 5th March 2026.
3. Newspapers article "The orange economy Moment: Can Budget 2026 Turn Vision into Value? in The Savera Times, on 12th February 2026.
4. Extension article "Home Maker turned Millet's Agripreneur tastes Success with "Healthy Souls" published in the journo view, New Delhi on 11th December 2024.

Extension Work:

1. Designed and developed marketing Millet brochures for Framers and PAU trained entrepreneurship in September 2024.
2. Designed and developed marketing Honey brochures for Framers and PAU trained entrepreneurship in November 2024.
3. Designed and developed marketing Mushroom brochures for Framers and PAU trained entrepreneurship in January 2025.
4. Got mentioned in Times of India for the covering success stories on Millet based products opening new vistas for entrepreneurs in Punjab by Yudhvira Rana.

Guest Lectures:

1. Guest lectures on "AI-Powered Learning: Opportunities and Challenges in university Classrooms" on 4th December 2024, at Lala Radhey Shyam Girls Degree College, Nagina.

2. Guest Lectures on Women Entrepreneurship as a Tool for Socio-Economic Empowerment”, delivered on 4th Feb, 2025 at MANFDC, Hardoi.
3. Guest lectures on Role of AI in Academia on 21st February 2025 at Synetic Business School, Ludhiana.
4. Guest lectures on “From Homemakers to Job Creators: The Rise of Women Entrepreneurs” on 9th April 2025, at Lala Radhey Shyam Girls Degree College, Nagina.
5. Guest Lectures on "Inspiring Journeys from Grassroots to Growth Engines: Women entrepreneurs" on Wednesday, 7th May 2025 at Synetic College, Ludhiana.

Workshop Attended:

1. “Three-Day Faculty Development Program on Advanced Research Techniques in Management using SPSS and AMOS”, at Centre for Management Studies, Jamia Millia Islamia, New Delhi. (2nd to 4th March 2017).
2. “Faculty Development Program on Research Methodology using SPSS and AMOS”, at Maharaja Agrasen Institute of Management Studies, Affiliated to IP University, Delhi. (5th June to 11th June, 2017).
3. Ten-day Research Methodology workshop for Research Scholars of Social Sciences, at Department of Education, Osmania university, Hyderabad (12th-22nd March, 2018)
4. Ten-day Research Methodology workshop for Research Scholars for M.phil, Ph.D. and PDF in Social Sciences, at Centre for Regional Studies, Hyderabad university, Hyderabad (9th- 18th July, 2018)

Awards and Achievements:

1. Organized AI-Hub Australia-India Cybersecurity International Symposium on Leaders for Digital Transformation & Agribusiness Challenges on 4th December 2025, School of Business Studies, PAU
2. Got Scholarship for 2nd position in graduation and post-graduation in university.
3. Active Member of NSS in Kamala Nehru College, DU.
4. Placement Coordinator of Kamala Nehru College, DU.
5. Volunteered in “SWACHH BHARAT ABHIYAN” in NSS Camp during B.Ed. program (2014-15).

6. Participated in Various Cultural events and sports.
 7. Won 1st Prize in “Best out of Waste” Cultural competition in College.
 8. Won 1st Prize in “Tug of War” Sports competition in College.
 9. Won various prizes in School Competitions.
 10. Organized Events and worked as Coordinator in many Events
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