

Curriculum Vitae
Prof. Dr. Dilshad Zafar
Dean, Faculty of Business Administration,
Commerce & Economics.
Jinnah University for Women.
(Former Chairperson Department of Commerce University of Karachi)
B-95, Sector 11-B, North Karachi, Karachi
Contact #: 021-36990216

ACADEMIC QUALIFICATION

1. PhD Management Sciences University of Karachi (First Lady Doctorate in Commerce)
 2. M. Com. 1st Division 74% (2nd Position) from Karachi University in 1980
 3. B. Com. 2nd Division 58% from Karachi University 1974
 4. I. Com. 1st Division from Govt. Premier College in 1972
 5. Matriculation 1st Division from Happy Dale School in 1970
- [Attended almost 96 National & International Seminars, Conferences, and workshops received 50 Certificates and member of almost 30 committees.]
- 28 Number of Research articles published in National & International Research Journals. In addition 6 articles are in the way for publication.

Employment:

- Currently Employed in Jinnah University for women as Dean, Business Administration, commerce & Economics from January 01,2015
- Remained HEC member for Curriculum Revision committee for Commerce representing Department of Commerce University of Karachi from the year 2001.
- Engaged in confidential work for federal public service commission for the last 30 years.
- Member Board of Studies for the following Universities:
 - 1) Islamia University Bahawalpur
 - 2) Allama Iqbal Open University Islamabad

- 3) Member Selection Board, Federal Urdu University, Karachi, Baluchistan University, Quetta, & different Private Colleges.

Previous Employment

- Chairperson Department of commerce in University of Karachi for 10 Years (2003-2012)
- Served Department of Commerce, University of Karachi for 30 Years (1985-2014)
- Asst Manager/ Dy. Manager for 5 years in Cotton Export Corpn. of Pakistan (1980 to 1985)

TRAINING AND ACHIEVEMENTS

1. Obtained a certificate from Cotton Export Corporation on best performance of job.
2. Obtained a Certificate from (P.I.P.A) on “Office Management” Training.
3. Obtained a Certificate acquiring one month’s theoretical cum practical training in the field of “International Banking” from Habib Bank Limited.
4. Attended a Seminar arranged by International Trade Center, Geneva Conducted by Prof. Dr. Ross, Prof. Dr. Erskine and Dr. Peter M. Banting of McMaster University on “Curriculum Development and Course Design” held from November 30 to December 04, 1986 at Karachi.
5. Attended a workshop on “International Marketing” in the year 1987 with the Collaboration of I.T.C. and I.B.A Karachi.
6. Attended a workshop on Functions and Enterprise Strategies of International Business arrange by Export Promotion Bureau from July 20-31-1986 at Karachi.
7. Obtained a Certificate from NIPA on attending a workshop for Leadership Conference on Local Govt. Reforms (14th Feb. 1998).
8. Obtained a Certificate from U.G.C. for being a coordinator in Curriculum based Teacher’s Training Course in Commerce.
9. Received a gold medal for Securing Highest marks in Eco. In inter commerce.
10. Obtained a Certificate on “Understanding ISO-9000 Quality Management System”, a course work organized by International Network of Management Development Consultants, Year 2000.

11. Obtained a Certificate on “Total Quality Management”, organized by International Network of Management Development Consultants, year 2000.
12. Obtained a certificate for a Seminar on “Learning from Japanese Management Experience”.
13. Attended a Seminar on “Role of Micro Finance in Pakistan’s Economy”, organized by Department of Commerce, University of Karachi, 26th September, 2001.
14. Attended a work shop on “The Emerging Trends in Management”, Management Conference 2002, Organized by the Department of Commerce, University of Karachi on 6th April 2002.

15. Attended an International Seminar held at Shaikh Zaid Centre on its 20th Anniversary.
16. Organized a Management Conference 2003 on the topic “The Role of Non Banking Financial Institutions in Pakistan” held at a local hotel.
17. Attended a seminar on “TRIPS” related issues with reforms to Pak. Organized by Mr. Rashid Nawab, Director South Centre, Geneva, WTO Wing – Ministry of Commerce.
18. Obtained a certificate on Eco-Economics the wining Strategy Organized by Foundation for Progress in Collaborate with Institute of Bankers Pakistan, Department of Planning and Development, Environment and Alternate Energy, Forest and Wildlife, government of Sindh.
19. Obtained a certificate of participation on “ World Environment Day Declamation Competition” Progress in collaboration with University of Karachi, Department of Education, Environment & Alternate Energy, Govt. of Sindh.
20. Obtained a certificate for attending a workshop on “Sustainable Port Development” Arranged by “Progress” in collaboration with Department of Planning & Development Government of Sindh/ Ministry of Commerce, Government of Pakistan.
- 21 Attended a Seminar on Ship Owing and Legislation Organized by Chartered Institute of Logistics and Transport on November 27, 2004 at PIA Training Center Auditorium Karachi.
- 22 Attended a Regional Workshop Teaching and Research Methods in conflict Resolution Oct 9, 2004 arranged by Department of International Relations.
- 23 Attended “Fourth Akhtar Hamed Khan Development Forum” Oct 7,2004 at NIPA Auditorium, arranged by Orangi Pilot Project Institutions.
24. Attended a workshop and received a certificate as a group leader for curriculum

Development, arranged by Commerce Institute of Business and Emerging Sciences. Jan 29-30, 2004.

25. Attended a seminar cum meeting with Mr. Manish Bepna a former senior economist in the World Bank, Executive Director of Bank Information Centre (BIC). Topic: Equipping ourselves to deal with World Bank's current and future intensions with Pakistan (2005).
26. Attended a seminar on "How" globalization will hit us – Pakistan under the WTO". Held at a local hotel organized by Green economics and globalization initiative. Speaker: Mr. Devinder Sharma (2005).
27. Attended a seminar arranged by Commences Institute of Business & Emerging Sciences Topic: "Media, Tools for consumers exploitation". Held Marriot hotel on 26th February 2005.
28. Attended a two day Sindh Provincial Youth Convention 9th – 10th February 2005 Karachi University.
29. Started a new programme in the Department of Commerce for B.Com.(Hons) from the year Jan 1,2004, duly approved by all the statutory bodies.
30. Modified M.Com. Syllabi in the year 2004 and in the year2007, duly approved by all the statutory bodies.
31. Modified B.Com.(pass) syllabi in the year 2004-2005 duly approved by all the statutory Bodies which is implemented from the year 2006 .{for affiliated colleges}.
32. Organized a Management Conference 2005 at a Local Hotel on March12, 2005 Topic "Innovative Marketing for Promoting Financial Products".
33. Obtained a Certificate for attending a workshop on "Research Methodology" course (ELTReforms) at Higher Education Commission, Regional Office, Lahore, June 2005.
34. Obtained a Certificate for attending a one day seminar on Examination Standards. August 6, 2005.
35. Received a certificate for attending a Seminar on "Globalization" The Changing Horizon of Marketing in Pakistan. Dated: August 27,2005.
36. Attended "International Management Fest" in Banglore, India , a Management event organized by Jain College of Management Studies, Banglore, India October 2005.
37. Attended a Conference on "Synergizing the Pakistani and Indian Economics" Chaired by Mr. Amin Hashwani Forum, organized by SZABIST, January 03,2006.
38. Organized a Seminar on Globalization "The Changing Horizon of Marketing in

- Pakistan” Speaker: Mr. Saud Ahmed Khan, Relationship Manager, Lease Finance Unit, Bank Al-Falah(27.08.2005).
39. Received a Certificate for attending a workshop on capacity for Research Training”, organized by HEC from 23rd May to 24 May,2006 at Regional Office, Karachi.
 40. Obtained a certificate for attending a seminar on World Environment Day 2006. Topic “Dry land Rehabilitation - Poverty Alleviation” June 5,2006 at DHA Creek Club, Karachi, organized by “Progress”.
 41. Organized a Management Conference 2006 at Local Hotel on September 23,2006 Topic Islamization of Financial Sector of Pakistan. Prospects-Practice and Challenges.
 42. Received a certificate for attending a three days workshop on Trade Initiatives from a Human Development Perspective, arranged by UNDP at Islamabad with the collaboration of Ministry of Commerce Govt. of Pakistan September 5-7,2006.
 43. Attended a two days workshop at a local Hotel Karachi for the second phase of the Same programme, Trade and Human Recourse Division.
 44. Organized a Seminar on “Seeking Opportunities for future” in the Department of Commerce, University of Karachi on April 7, 2007.
 45. Organized a Seminar on “Islamic System of Commerce” at the Department of Commerce on April 9, 2007.
 46. Received a certificate for attending a seminar on International Conference on initiative Research in Developing Countries:” opportunities and Challenges” organized by University of Karachi, in collaboration with Higher Education Commission, Islamabad, November 3-4, 2006.
 47. Attended a one day Notational Conference on Muslim League: Past, Present and Future on Oct.31,2006 at Karachi University Arts Auditorium, arranged by General History Department.
 48. Attended an international Seminar on role of Local Govt. in Pakistan. Arranged by the Department of Public Administration, University of Karachi on March 26-27, 2007.
 49. Attended a Seminar “The Art of Public Speaking”, at Karachi University on Feb28, 2007.
 50. Organized and received a certificate of Management Conference 2007, on Topic” Entrepreneurship”- of things Fundamentals, at a local hotel (Aug 25, 2007).
 51. Received a certificate for attending an interdisciplinary Social Sciences International Conference 2007 held at Arts Auditorium, University of Karachi (Sept4-5, 2007).

52. Received a certificate and attended a workshop on Global Environmental conflicts, change and adaptation. (March6-9, 2008).
53. Attended a Seminar on “Waves of Social Change Across Europe” at Area Study Centre for Europe on April 29,2008. (Discussant: Mr. Mansoor Alam and Mr. Tariq Fatemi).
54. Received a Certificate for attending an International Conference on “Assessing Quality in Higher Education” at Punjab University, Lahore, from December 1-3, 2008.
55. Attended a seminar on “The world order and Pakistan US Assistance ,” at AERC on April14,2010 ,Speaker: Mr. Hussan Zia, independent scholar.
56. Attended a seminar on “Sindh Development Strategy” at AERC. On April 26, 2010 Speaker: Dr. Kaiser Bengali. Advisor for Planning and Development to chief minister. Sindh.
57. Received a certificate for attending IIIrd International conference on “Assessing Quality in Higher Education: at Punjab University, Lahore, From December 6-8-2010
58. Attended a seminar on International Accounting Standards (IAS) held at the Department of commerce on 19th Feb ,2001, Mr. Faisal Munir from Siemens Pakistan.
59. Attended a seminar n “Economic Direction and Consistency of Economic Policies”. Held at AERC on March, 2011 Speaker: Dr. Ishrat Hussain Ex-Governor, State Bank of Pakistan , Director IBA.
60. Attended a seminar on “Marketing of products” Guest Speaker; Waheed Bhatti, Marketing Director (Phillips) at the Department of Commerce.
61. Arranged and attended a seminar on stock exchange, Guest Speaker; Mr. Ijaz Shafi on April 9, 2011 at the Department of Commerce.
62. Arranged and attended a seminar on Personality Development. Guest Speaker: Dr. Prof. Khalid Iraqi, Chairman Department of Public Administration University of Karachi.
63. Received a certificate for attending a seminar on 1st consultative session for women on Gender Sensitization in the field of alternate Dispute resolution, Date 2-4-2011 at Avari Towers , Karachi.
64. Arranged a seminar on skills adjustment in organization. Held on 23.4.2011 at the Department of Commerce University of Karachi, Guest Speakers at 3:00 p.m.
 1. Dr. Mohammad Li Tipur Ministry of Sindh
 - 2 .Mr. Sumair Siraj

65. Arranged and attended a seminar on skills Development on 23-4-2011 speakers Ms. Shahida Sajjad Chairperson, Special Education at 10.30 am
66. Arranged a seminar on “working capital management” by Mr. Javed Balouch on 24.04.2011 in the Department of commerce.
67. Obtained a certificate for participation in seminar on Youth Entrepreneurship at Arts Auditorium, Karachi University on 29th April 2011.
68. Obtained a certificate for participation in a 3 day Work shop on Behavioral Finance & Contemporary Challenges to financial markets at AIOU Islamabad, from 12-14 Sept.2011
69. Arranged and attended a seminar on “Career Management Through Human Resources” On October 29, 2011, Speaker: Mr. Shezad Ahsan, HR MANAGER, HUB Power-Station,
70. Arranged and attended a seminar on “Brant Yourself”, at Department of Commerce, University of Karachi. on 26 October, 2011 Guest Speaker Mr. Saad Masood.
71. Organized on International Management Conference on “Brain Leverage” at HEJ Auditorium, University of Karachi on Monday 19 November, 2011
72. Arranged and attended a seminar On “Innovate Your Future” at Seminar Hall, Department of Commerce, on Feb 15, 2012.
73. Attended a seminar On “Career Planning” on 25 Feb, 2012 at the Arts Auditorium Karachi University, Gust Speakers Mr. Muhammad Itratullah, Manager of Accreditation and Reporting and Mr. Owais Moeen.
74. Attended a whole day seminar on “ASPIRE” arranged by Human Resource Development Society (HRDS) from the Department of Commerce, on how to prepare C.V’s and how to give interviews at HEJ Auditorium Karachi University on 10th March 2012.
75. Attended a meeting with Pakistan Institute of Legislative Development and Transparency (PILDAT) members on April 16, 2012 at Marriot Hotel on Assessment of the Quality of Democracy in Pakistan year 2011.
76. Attended a Seminar on Exports Potentials of Pakistan and Free Markets for Exports, Speakers: 1. Mr. Abrar, President Chamber of Commerce & Industry.
2. Dr. Kaiser Bengali, Economist & former Advisor to Prime Minister on Finance & Economics.
Venue: Arts Auditorium Date: 18 April 2012.
77. Attended a Conference & received a Certificate for attending 2nd Deans and Director Conference held on 10th & 11th February 2015 at Marriot Hotel, Karachi.

Topic: Building Bridges and Fostering Collaborations in Business Education.

78. Research Conference on 21st November 2015 at Jinnah University for Women.

79. Attended a workshop on “How to improve Industry – Academia Linkage” arranged by PIE on 25th January 2016 at Marriot Hotel, Karachi.

80. Attended Received a certificate for 3rd, Dean and directors conference held at P.C Lahore, on 17-18 February 2016, arranged by NBEAC in HEC.

81. Attended “International Women’s Day Conference” as panelist for panel Discussion arranged by Employees Federation of Pakistan at Marriot Hotel on 22nd March 2016.
And Jinnah University has won best Category award for Academic.

82. Arranged a conference at Jinnah university for women on 11th Nov, 2016 chief guest Dr. Ahsan Iqbal Federal Minister for Planning & Development Government of Pakistan. Topic “Role of Women in Development of Pakistan Economy”.

83. Attended ‘1st Annual Invention to Innovation Summit 2016-Sindh’ on 6th & 7th Dec 2016 at Karachi University, arranged by IRP.

84. Attended a seminar arranged by “Employer’s Federation of Pakistan” on 14th Dec 2016. Topic “Global Compact Network of Pakistan” at Marriot Hotel.

85. Attended a 2 day work shop at Dawood University for Engineering & Technology on 17th Dec 2016 Topic “ Transforming Public Sector Universities in to Entrepreneurship”.

86. Attended a seminar on Expo/ Seminar for Promotion of SME Financing arranged by SMEDA in collaboration with State Bank of Pakistan at Marriot Hotel Karachi on 19th Dec 2016.

87. Attended an Orientation Session on Pakistan Qualification Register at HEC Regional Centre Karachi on 30th Dec 2016.

88. Attended a work shop as Master Trainer in Training Session Plan “Women Can Do-II” October 24-27,2017 In Islamabad.

89. Attended a conference as a session chair in 1st International Conference on “Business & Technological Trends” 21-22 January, 2020 in Dubai at American College of Dubai.

PROFESSIONAL WORK EXPERIENCE

1. Presently working as Dean, Business Administration, Commerce & Economics from January 2015 at Jinnah University for Women.

2. Member Selection Board Federal Urdu University as an expert for Business Administration, Commerce & Economics from year 2000 till date.
3. Invited as an expert for consultation for QEC, NUML (courses of Business Administration).
4. Invited as an expert for consultation for accreditation Hamdard University Karachi.
5. Lecturer (Grade 17) from April 1986 to 1994, University of Karachi.
6. Assistant Professor (Grade 18) from March 1995, University of Karachi.
7. Associate Professor from Jan. 1, 2001(Grade-20) , University of Karachi.
8. Chairperson Department of Commerce, University of Karachi from Jan 22, 2003 – 2012.
9. Promoted to BPS (Grade- 21) w. e. f April 2013.
10. Member Karachi University Senate w.e.f. Jan 22, 2003.
11. Promoted to Grade BPS-21 w.e.f. April 2013.
12. Member Board of the Academic Committee of the Board of Intermediate Education Karachi (BIE) from the year 2006.
13. Member Academic Committee of the Board of Secondary Education, Karachi, w.e.f Aug 12, 2009.
14. Member Board of Governors D.H.A College for Men & Women.
15. Subject Specialist in Commerce for F.P.S.C Selection Board Islamabad.
16. Member National Curriculum Revision Committee, University Grants Commission,(HEC) Islamabad since 2001.
17. Member of the Committee for interviews of the B.B.A (Hons) Admission 1999, and B.B.A (Hons) and M.B.A. 2000,2001, 2002 and 2003 Karachi University, nominated by Vice Chancellor.
18. Member of the Finance Committee constituted for student's week 1999.
19. Member Board of Studies in Commerce since 1990 till date.
20. Member Faculty Board of Business Administration and Commerce from 1995.
21. Member courses Committee, Allama Iqbal Open University, Islamabad since 2009 reappointed in the year 2012.
22. Member Board of Studies in Commerce, The Islamia University of Bhalwapur since 2009.

20. Member Departmental Research Committee for M.S/M.Phil program University of Karachi.
21. Member Board of Faculty of Education appointed by the Academic Council for three years (effective from 21 August 2003).
22. Member Board of Studies of Department of Commerce for Jinnah University for Women, Nazimabad, Karachi.
23. Member of the sub committee appointed by the Academic Council for monitoring uniformity in the examination, evaluation and grading system and to form a uniform system of examination for each Department in the Karachi University
24. Subject expert in commerce for recruitment to the Posts of Lecturers, F.G. Colleges/ Higher Secondary School, Islamabad BPS-17 and DHA College Karachi.
25. Departmental Students Advisor since 1987 till date.
26. Nominee/Representative of the Faculty of Commerce on the Governing Body of the following colleges since 1990 till date.
 - i. Defense authority College for Girls Karachi
 - ii. Central College for Women, Nazimabad, Karachi
 - iii. Mehran Girls College, Karachi
 - iv. Progressive Girls College, Karachi
27. Center Superintendent for B.A./M.A. and B.Com Examinations since 1994.
28. Engaged in Confidential work (Moderation of B. Com. Pass etc.)
29. Engaged in Semester Examination Result work in the Semester Cell Karachi University since 1995.
30. Remained an academic advisor for admission up to 1994. Karachi University.
31. Participant of “Dawn Management 88” a management training and competition programmed promoted by Pak Herald Publications in Association with Systems.(Pak) Ltd. and IBM World Trade Conference.
32. Co-examiner for B. Com. examination (paper checking since 1990).
33. Subject expert in Commerce in the University Affiliation Committee for commerce Colleges.
34. Nominated as an expert for conducting B.B.A. admission interviews for the following

Colleges: Year 2000.

- i. D.H.A. College
 - ii. CAMS College of Business Administration
 - iii. Dada Bhoy College
 - iv. I.M.C.S.
35. Nominated as an expert on the selection Board of the following Colleges.
- I. CAMS College
 - II. Johar Degree College
 - III. Central Degree College for Women
 - IV. D.H.A. Degree College
 - V. KMA Degree College
 - VI. SSAT Degree College
 - VII. Askari Degree College
 - VIII. Ar- Rehman College
36. . Nominated as an expert on the panel for selection of Lecturer BS-17, Islamabad Model Colleges for Girls, Ministry of Education (FPSC).
37. Appointed as an expert for selecting the candidates for the post of Lecturers in the Institute of Commerce, University of Sindh Jamsharo. (2005, 2007)
38. Appointed as an expert for selecting the candidates for the post of Lecturers / Assistant Professor for the Federal Urdu University for Science & Technology.
39. Visiting Faculty Member in the Department of Public Administration, University of Karachi.
40. Visiting Faculty Member in the Department of Business Administration, University of Karachi.
41. Member of the committee for strengthening National & Provincial Legislative Governance constituted by Vice-Chancellor, University of Karachi.
42. Started B.Com. (Hons) for the first time in the history of Karachi University from Jan 1, 2004 in the Department of Commerce.
43. Designed four years Bachelor's programmed for the Commencement in the Department of Commerce from the year 2007, (B.S Four years).
44. Designed Two years MS/ M.Phil, Programmed after Four years B.S.
45. Amended M.Com. Syllabi, including all the essential courses which are the market demand.(year 2004and 2007).

46. Revised B.Com (Pass) Syllabi in the year 2001 and 2006, for affiliated colleges.
47. Engaged in confidential work for Federal Public Service Commission.
48. Amended B.Com Syllabi for Colleges in the year 2012, implemented in the year 2013.
49. Interview given for Pak-Gulf Economist Journal and Movers Nov 27,-Dec 3, 2006 Volume XXV No.48.and Shakers, Business Magazine (Issue 07, 2008), respectively.
50. Interview given for PTV Live Program “Meena Bazar”, Invited as a Guest.
51. Designed One year Master’s programmed after Four years (Hons).
52. Invited as a guest speaker in Mohammad Ali Jinnah University(year 2004).
53. Invited as a guest speaker at Adamson Institute topic“ steps required for Economic Development”, March 13, 2010.
54. Invited as a Chief Guest at Premier College Karachi.
55. Invited as a Chief Guest at Programmer School Karachi Sept 6, 2012.
56. Invited as a guests speaker by ORIC in university of Karachi. Topic Entrepreneurship on October 18, 2017.

EXTRA CURRICULUAR ACTIVITIES:

Remained Best athlete in sports for playing Table tennis, Bad Minton, Racing, Long Jumps, and High Jump etc.

TEACHING AREAS AT M.COM./M.P.A./M.B.A. LEVELS

Courses

1. Financial Accounting
2. Cost Accounting
3. International Banking
4. Business Policy
5. Export Marketing
6. Auditing
7. Strategic Management.
8. Principles of Accounting

Levels

- M.Com./M.B.A.
M.Com./M.B.A
M.Com.
M.Com. {Insurance}
M.Com.
M.P.A. /B.S. COM.
M.Com {General}
B.S

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LIST OF PUBLICATIONS/PAPERS OF SPECIAL SIGNIFICANCE/ACHIEVEMENTS

	<u>Published in</u>
1. Mobilizing Resources for Development	Management Accountant Volume # 1, Jan-Feb 2000 The Journal of the Institute of Cost and Management Accountants of Pakistan.
2. Modernized Banking	Economic & Finance Review Volume # 1, issue 3, Feb-Mar 2000 Published Under the Patronage of the Chamber of Commerce and Industry, Karachi.
3. Management Development Programme	Economic & Finance Review Volume # 1, Issue 4, Aug-Sept 2000. Chamber of Commerce and Industry.
4. Islamic Economy	“Management Accountant” Volume: 11,12, Dec. 2002, The Journal of the Institute of Cost and Management Accountants of Pakistan.
5. Central Depository System	Research Journal “Commerce & Economic Review” of Shah Abdul Latif University, Khairpur, Volume XII.(2002-2003)
6. “Financial Intermediaries” with respect to Non Banking Financial Institutions.	Quarterly Insurance Journal. ISSN. 0257-8603(Jan-Feb-March 2003), No.74-1 Vol-19.
7. Credit Cards in Pakistan.	“Pakistan Journal of Economics & Management” May,Aug-2003. Volume III No.2, Iqra University.
8. The Role of Education and Health in Human Resource Development	Quarterly Insurance Journal – ISSN 0257-8603 (April – May – June 2003), No.75-2 Vol-19.
9. Globalization and its effects	Iqra Journal of Business Management, September-December 2003, Volume III, No.3
10. Islamic Insurance	Insurance Journal No. 78-1 Vol-20 Jan-Feb-March,2004, ISSN. 0257-8603.

11. The Role of the EURO as a new European Currency Insurance Journal ISSN. 0257-8603, 81-4 Vol-20, Oct/Nov/Dec.2004.
12. Human Resource Management In Banks Published in Insurance Journal, ISSN.0257-8603 Oct-Nov-Dec. 2005 No. 85-4Vol-21.
13. Innovative Marketing of Financial Products “Management Accountants” a research, Journal Published by Institute of Cost & Management Accountants, Vol-14.4 July – August 2005.
14. Pakistan & the WTO Published in Insurance Journal April – May – June, 2005, ISSN. 0257-8603 No. 83-2 Vol-21.
15. Islamization of Financial Sector of Pakistan Insurance Journal April/May/June 2007 ISSN-0257-8603 No.91-2Vol23
16. The Role of Marketing in Banks Published in “Management Accountants” a research Journal Published by Institute of Cost & Management Accountants. Volume No. 16.5 Sept-Oct 2007.
17. Risk Management Insurance Journal. ISSN.0257-8603 July-Aug-Sept, 2007 No. 92-3 Vol.23.
- 18 Product Development Insurance Journal. ISSN.0257-8603 July-Aug-Sept 2012,No112 Vol 28
19. Quality Assurance in Higher Education Insurance Journal. ISSN.0257-8603 Oct-Nov-Dec 2012 No 113 Vol 28
20. Entrepreneurship Published in the Newspaper “The Financial Daily” Saturday, Sept 22, 2007.
- 21.Impact of Financing Public Welfare Projects by private sector On the economics growth of a country Published in RADS Journal of Business Management Vol.1, No.1, 2019. ISSN NO: 27084051, ONLINE: 2708406X
- 22.FDI, Private Investment Export, Government Spending And Unemployment In Pakistan: A Missing Link Dubai Conference 1ST International Conference On Business & Technological Trends (ICBTT-2020) & Research, Training, Solutions (RTS) Conference (21st &22nd January, 2020)
- 23.Factors contribution to better Entrepreneurship Capabilities: A SEM based research on Social Media & Moral Judgment International Journal of Social Science & Entrepreneurship Vol.2 Issue 2, 2022
24. An Interview/Published in “Pakistan and Gulf Economist” Nov 27-Dec03, 2006 Vol.XXV,No.48.
25. Interview given for Movers and Shakers, Business Magazine Issue 07, 2008
26. An Invitation to Strategic Management Completed and Sent for publication

27. Project Financing Sent for Publication.
28. "Career Development" Sent for Publication,
29. Strategic Partnership between European Union
and South Asian Countries. Sent for Publication