

Prof. Dr. TALAT AFZA

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ACADEMIC QUALIFICATIONS:

- Ph.D. (Aug. 1988), Wayne State University –USA.
(International Trade and Finance)
- Master of Arts in Economics (May 1984), Wayne State University – USA.
- Master of Business Administration (Aug. 1980), B.Z. University, Multan,
Pakistan.
(Finance and Accounting)
(Gold Medallist and Quaid-e-Azam Scholarship holder)

AREAS OF INTEREST:

Corporate Finance, Money and Banking, International Finance, Entrepreneurship,
Economics

EXPERIENCE:

A. ACADEMIC:

- Jan. 2008 to date **Dean, Faculty of Business Administration, COMSATS Institute of Information Technology**
- Looking after the academic and research activities of departments of Management Sciences and Development Studies
 - Collaborating with national/international academic/research institutions to kick start the research culture at the departments under faculty of business administration
 - Liaisoning with the researchers from universities of advanced countries for collaborative research and to evaluate the research output of the faculty and research students
 - Encouraging/mentoring the faculty members to enhance their teaching and research potential by obtaining the higher academic/research degrees
- Oct. 2007-Jan. 2008 **HOD, Department of Management Sciences, COMSATS Institute of information Technology, Lahore**
- Leading a team of 51 highly qualified faculty members in various fields of management and humanities.

- Responsible for planning, scheduling, hiring, and evaluating the faculty and staff members.
- Teaching graduate courses of Advanced Financial Management, Advanced Topics in International Finance and Investment & Portfolio Analysis

Sep. 2003-Sep. 2007 **Professor and Incharge Post Graduate Program, COMSATS Institute of Information Technology, Lahore**

- Teaching graduate courses in the area of Finance and Economics including Financial Management, Corporate Finance, International Finance, Investment Analysis, Micro & Macro Economics, and Managerial Economics.
- ❖ **Post Graduate Program Coordinator:**
 - Responsible for designing, coordinating and supervising post Graduate courses.
- ❖ **Coordinator Faculty Evaluation Committee:**
 - Responsible for strengthening, guiding and evaluating the faculty pool.
- ❖ **Warden Girls Hostel:**
 - Responsible for managing all the affairs of girls hostel.

2004 – 2007

Professor. Virtual University of Pakistan

- Developed and got the lecturers recorded of following course which are delivered to the students though satellite on dedicated channels of Virtual University of Pakistan.
 - Microeconomics, Macroeconomics, Business Finance, Money and Banking.

Apr 2001- Aug.2003

Professor and Head of Academics, NUST Institute of Management Sciences (NIMS), HQ NUST, Rawalpindi

- Responsible for supervising all the academic activities related to BBA, MBA and Ph.D. in Management Sciences programs.
- Developing the faculty pool.
- Supervising the Research activities
- Arranging for the seminars on the current issues
- Updating the curriculum.
- Regulating the faculty activities.
- Teaching graduate courses in the areas of Finance and Economics.
- Supervising/guiding the research thesis of MBA and MS students.

- Jan 2000 - Apr 2001 **Professor and Incharge MBA-IT Program, Institute of Management Sciences, The University of Lahore, Pakistan**
- Developed the curriculum for M. Phil in Management Sciences
 - Teaching and guiding M. Phil students.
 - Teaching Financial Management, Macroeconomics, Microeconomics, International Finance, investment Analysis, Business Economics.
- 1997 – 1999 **Associate Professor and Incharge Finance and Accounting Department, The Pak-American Institute of Management Science, Lahore, Pakistan**
- Teaching: Macroeconomics, Microeconomics, International Finance, Investment Analysis, Financial Management, Money and Banking.
- 1992-1997 **Assistant Professor, The Pak-American Institute of Management Science, Lahore, Pakistan**
- Taught: Financial Accounting, Macroeconomics, Microeconomics, International Finance, Investment Analysis, Money and Banking, and Managerial Economics.
- 1989-92 **Lecturer, Department of Business Administration, B.Z. University, Multan, Pakistan**
- Taught: Macroeconomics, Microeconomics, International Finance, Managerial Economics, and International Business.
- 1988-89 **Adjunct Lecturer, Department of Social Sciences, University of Michigan, USA**
- Taught: Micro Economics and Macro Economics.
- 1987-89 **Adjunct Lecturer, Department of Economics, Wayne State University, USA**
- Taught: Business Statistics, Micro and Macro Economics.
- 1982-87 **Teaching / Research Assistant, Department of Economics, Wayne University, USA**
- 1980-82 **Lecturer, Department of Business Administration, B.Z. University, Multan, Pakistan**
- Taught Macroeconomics, Microeconomics, Fundamentals of Accounting and business Finance.

B. MANAGEMENT CONSULTANCY:

- 1978 – 80: Evaluated the banking practices and procedures of Habib Bank Ltd. Ladies Branch, Multan Cantt
- 1989 – 92: Supervised the financial analysis of various banking and non-banking financial institutions.
- 1992 – 98: Member Advisory Board of AKIDA Management Consultants, a sister concern of Pak-AIMS Lahore, Pakistan.
- Evaluated the need and the performance of the population welfare centers in Punjab through an extensive field surveys under the auspices of Punjab Population Welfare Department, Govt. of Punjab, July 1995.
 - Financial Analysis and Appraisal of Konya Industries (Pvt.) Limited for working capital needs.
 - Advised on the Financial Appraisal Techniques at an international course conducted by Pakistan Institute of Entrepreneurship Training Ministry of Industry and Production, Govt. of Pakistan.
 - Evaluated the Economic Aspect of Quality control for a Quality Control Training Module.
 - Supervised a study to evaluate the impact of the Euro on Pakistan's economy.

RESEARCH SUPERVISION & GRANTS

- **HEC Approved PhD Supervisor**
- **“Working Capital Management in Pakistan – A Sector-wise Analysis”** (thesis submitted) PhD Dissertation by Abdul Rahman
- **“Working Capital Management Policies and Impact on Profitability: Empirical Evidence from Pakistan”** (2007) an MS thesis by Sajid Nazir
- **“Ownership Structure and Firm Performance: Evidence from Pakistan”** (2007) an MS thesis by Ch. Slahudin
- **“Determinants of Corporate Cash Holdings and the Impact on Profitability”** (2008) an MS thesis by Sheikh Muhammad Adnan
- **“Factors Influencing Foreign Direct Investment in Pakistan”** (2008) an MS thesis by Muhammad Mahmood Shah Khan
- **“Performance Evaluation of Pakistani Mutual Funds”** (2008) an MS thesis by Muhammad Ali Rauf
- **“The Impact of Mergers on the Efficiency of Financial Institution in Pakistan”** MS thesis by Usman Yousaf

- **“Effects of Financial Liberalization on the efficiency of Insurance Companies in Pakistan”**(2010) an MS dissertation by Jam-e-Kausar
- **“Determinants of Corporate Dividend Policy: Evidence from Emerging Economy of Pakistan”**(2010) an MS Dissertation by Hammad Hassan Mirza
- **“The Determinants of Corporate Hedging: A Case Study of Non-Financial Firms of Pakistan”** MS thesis by Atia Alam
- **“Determinants of Capital Structure: A Study of Selected manufacturing Sectors of Pakistan”** MS thesis by Amer Hussain
- **“Corporate Governance and Capital Structure Decisions of Listed Corporations in Pakistan”** MS thesis by Iftikhar Ahmed
- **“Investors Behavior in Capital Market of Pakistan”** MS thesis by Muhammad Fahid Saleem
- **“Determinants of Capital Structure: A Case of Insurance Sector of Pakistan”** MS thesis by Naveed Ahmed
- **“Analyzing the Risk Management Practices of Commercial Banks in Pakistan”** (in process) by Rabia Asif

RESEARCH GRANT

July 2006, Higher Education Commission of Pakistan awarded a research grant of Rs. 1.2 Million for a 16-month project titled “Women Entrepreneurship: The Tool for Sustainable Development of Remote Areas”

MEMBERSHIPS:

- Member, Editorial Board of 2nd International Conference on Assessing Quality in Higher Education (2nd ICAQHE 2008).
- Member, Editorial Board of COMSATS International Conference on Management (CICM 2008).
- Member, Editorial Board of 1st South Asian International Conference(SICON 2008)
- Reviewer, *International Small Business Journal* , SAGE Publishers
- Reviewer, *International Business Review*, Canadian Center for Science and Education

- Reviewer, *International Journal of Social Economics*, Emerald Publishers
- Reviewer, *South Asian Journal of Management*, AMDISA
- Reviewer, ” *Pakistan Social and Economic Journal*, The University of Punjab
- Member, Pakistan Society of Development Economics, Islamabad.
- Member, Management Association of Pakistan, Lahore.

- Member, Board of Governor (BoG), COMSATS Institute of Information Technology.
- Member, Academic Council, COMSATS Institute of Information Technology.
- Member, Board of Advanced Studies and Research (BASAR), COMSATS Institute of Information Technology.
- Member, Academic Council, Virtual University of Pakistan.
- Member, Finance and Planning Council, Virtual University of Pakistan.
- Convener, Board of Faculty (BoF), COMSATS Institute of Information Technology.
- Member, Board of Studies (BoS), COMSATS Institute of Information Technology.
- Member, Board of Management of Endowment Fund, COMSATS Institute of Information Technology.
- Member, Board of Management for Employees Benevolent and Group Insurance Funds. COMSATS Institute of Information Technology.

RESEARCH AND PUBLICATIONS:

Afza, Talat (1988), “The US – Canadian Auto Pact of 1965: A Case Study of Sectoral Trade Liberalization” Unpublished Ph. D dissertation, Department of Economics, Wayne State University, Detroit, USA.

A. *Journal Publications:*

Afza, Talat (1989), “Scale Economies, Factor Substitution, Technical change and Unit Production Cost in the North American Auto Industry: Journal of Research (Humanities), Bahauddin Zakariya University, Multan Pakistan vol. 5&6 PP. 69-95.

Afza, Talat and M.A. Bodla, (1991), “Production Efficiency in the US – Canadian Automobile Industry.” Govt. College Economic Journal, Department of Economics, Government College Lahore, Pakistan. Vol. XXIII no. 1 & 2 pp. 27-58.

Afza, Talat (1992), “The US- Canadian Auto pact of 1965: Free Trade in Perspective”. Journal of Research (Humanities) Bahauddin Zakariya University, Multan, Pakistan. Vol.9, pp 55-64.

Bodla M. A. and Talat Afza (1997) “Status and Prospects of the Informal Sector of Pakistan.” Pakistan Economic and Social Review, the University of Punjab, Vol. XXXV, no.2, pp 153-181.

Afza, Talat (1998), “Structural Adjustment Package of IMF and Pakistan” Journal of Research (Social Sciences), Bahauddin Zakariya University, Multan, Pakistan. Vol. 15, pp. 56-57.

Afza, Talat and Ali Salman (2000), “Impact of Reduction in the Lending Rates” Pakistan & Gulf Economist, Vol. XIX, no. 21, pp.37 – 38 May 22-28, 2000.

Afza, Talat (2000), “Ethical Behavior and Allocative Efficiency” Vol. xxxviii, No. 2 pp 129 – 144, Pakistan Economics and Social Review, The University of Punjab, Lahore.

Afza, Talat (2000), “Pakistan-Japan Trade: Current Scenario and Future Prospects” Pakistan & Gulf Economist, Vol. XIX, no. 48, pp. 33-35 Nov, 27- December 03, 2000.

Afza, Talat (2002) “Equity Market of Pakistan: A Historical Perspective” The Journal of Research (Humanities) Bahauddin Zakariya University, Multan, Vol. 19 pp 45-54

Afza, Talat and Mahmood A. Bodla (2004) “Pakistan – Japan Economic and Trade Relations”, in Globalization: WTO, Trade and Economic Liberalization In Pakistan edited by Dr. M. Aslam Chaudhary and Dr. Eatnaz Ahmed, published by Ferozsons (Pvt.) Ltd. pp. 123-134

Afza, Talat, and Mian Sajid Nazir (2007) “Economic Competitiveness and Human Resource Development: An FDI Perspective”, *Pakistan Economic and Social Review*, Vol. 45 No. 2 pp 167-180

Afza, Talat and Mian Sajid Nazir (2007) “Is it Better to be Aggressive or Conservative in Managing Working Capital?” *Journal of Quality and Technology Management* Vol.3 No. 2 pp 11-21

Afza, Talat, Mian Sajid Nazir and Ch. Salahuddin (2008) “Diversification and Corporate Performance: An Evaluation of Pakistani Firms” *South Asian Journal of Management*, Vol. 15 No. 3 pp. 7-18

Afza, Talat and Mian Sajid Nazir (2008) “Working Capital Approaches and Firms’ Returns” *Pakistan Journal of Commerce and Social Sciences*, Vol.1, No. 1, pp. 25-36.

Mahmood, Ammara and Talat Afza (2008) “Total Factor Productivity Growth in East Asia: A Two Pronged Approach” *European Journal of Economics, Finance and Administrative Sciences*, Vol.14, pp. 93-113.

Abdul Rehman, Talat Afza, Abdul Qayyum and Mahmood Ahmed Bodla(2008), “Estimating Total Factor Productivity and its Components: Evidence from Major Manufacturing Industries of Pakistan” *Pakistan Development Review*, vol. 47, no. 4, pp 677-694.

Nazir, Mian Sajid and Talat Afza (2009), “Working Capital Requirements and the Determining Factors in Pakistan” *ICFAI Journal of Applied Finance*, Vol. 15, No. 4, pp. 28-38.

Afza, Talat and Choudhary Slahudin (2009) “Management Ownership and Firm Performance: Evidence from an Emerging Economy” *Corporate Ownership and Control Journal*, Vol.6, No. 4, pp. 88-95

Afza, Talat and Amir Rashid (2009) “Marginalized Women Social Wellbeing through Enterprise Development: A Glimpse of Remote Women Status in Pakistan” *Journal of Chinese Entrepreneurship*, Vol. 1, No. 3, pp. 248-267.

Nazir, M.S and Talat Afza (2009) “Impact of Aggressive Working Capital Management Policy on Firms’ Profitability” *The ICFAI Journal of Applied Finance*, Vol. 15, No. 8, pp. 19-30.

Nazir, Mian Sajid and Talat Afza (2009), “A Panel Data Analysis of Working Capital Management Policies” *Business Review Vol. 4, No. 1, pp. 143-158.*

Afza, Talat and Mahmood Shah Khan (2009), “Greenfield in Pakistan: Is It Really Green”? An Empirical Study, *American Journal of Scientific Research*, Issue 4. pp. 59-71.

Afza, Talat and Ali Rauf (2009), “Performance Evaluation of Pakistani Mutual Funds” *Pakistan Social and Economic Journal*, Vol. 47, No. 2 (Winter 2009), pp. 199-214.

Afza, Talat and Choudhary Slahudin (2009), “Ownership Concentration And Firm Performance In Pakistan” under review for publication to *South Asian Journal of Management (SAJM)*.

Afza, Talat and Hammad Hassan (2010), “Ownership Structure and Cash Flows as Determinants of Corporate Dividend Policy in Pakistan” *Journal of International Business Research* Vol. 3, No. 3.

Abdul Rehman, Talat Afza, Abdul Qayyum and Mahmood Ahmed Bodla(2010)
“Working Capital Management and Corporate Performance of Manufacturing Sector in Pakistan” *International Research Journal of Finance and Economics Issue 47*

Afza, Talat and Atia Alam (2010), “Corporate Derivatives and Foreign Exchange Risk Management” revised version submitted to *Journal of Risk Finance*.

Afza, Talat and Jam-e-Kausar (2010), “Firm Size and Efficiency in the Non-life Insurers of Pakistan” revised version submitted to *Journal of Quality and Technology Management (JQTM)*.

Afza, Talat and Amir Rashid (2010) “Enterprising Behaviour of Enterprise-less Rural Women Entrepreneurs” Submitted for publication to *International Journal of Gender and Entrepreneurship*.

B. Conferences:

Afza, Talat (1996), “Structural Adjustment Package of IMF and Pakistan.” Proceedings of IBA National Conference on Business Administration and Economics, Karachi, Pakistan, July.

Afza, Talat (1998), “Ethical Behaviour and Allocative Efficiency” Proceeding of the National Conference on Professional Ethics organized by the Pak- American Institute of Management Sciences, Lahore, July.

Afza, Talat (1999), “Equity Markets of Pakistan: Entering into the NEW Millenium” Proceedings of 12th All Pakistan Statistical Conference, (PSA.XXII) Lahore, Pakistan Statistical Association, institute of Statistics, University of the Punjab, Lahore, Pakistan. Vol. XIX, no. 22, pp. 261-270.

Afza, Talat and Bodla (2000), “Pakistan – Japan Economic and Trade Relations” proceedings of the International Conference on Globalization: Pakistan – Japan Economic and Trade Relations organized by Department of Economics, Quaid-I-Azam University, Islamabad and Japan Foundation, Japan. October 24-25.

Afza, Talat (2001), “Exogeneity Test of Automobile Industry” paper presented at the Seventh Islamic Countries Conference on Statistical Sciences, organized by Islamic Society of Statistical Sciences, Faculty of Mathematical Sciences, The University of Lahore, Pakistan, January 2-5.

Bodla, M. A. and Talat Afza (2001) “Modified Non-nested Tests for Errors in Variable Models” Proceedings of Eighth Statistics Seminar – 2001 University of Karachi, July 23-25. Vol. VIII, PP 139-148.

Bodla, M.A. and Talat Afza (2002) “Asymptotic Powers of IV-Modified Non-Nested Tests” presented at 2002 South East Asia Meeting of the Econometric Society, held on December 28-30, 2002 at Lahore, University of Management Sciences (LUMS) Lahore.

Afza, Talat (2005) “Gulf European Free Trade Agreement: A Case for Regional Trade Cooperation”, Published in the Proceedings of 8th Islamic Countries Conference on Statistical Sciences (ICCS-VIII) organized by Islamic Society of Statistical Sciences (ISOSS) Vol. 13 pp 393-404, December 19-22, Lahore, Pakistan. ISBN 969-8858-01-6

Afza, Talat, Mian Sajid Nazir and Ch. Salahuddin (2006) “Diversification and Firm’s Financial Performance: Evidence from a Developing Economy” Proceedings of The First International Conference on Mathematics and Statistics (ICoMS-1), June 19-21, Bandung, Indonesia.

Afza, Talat and Ammara Mahmood (2006) “Effects of Financial Liberalization on the Cost efficiency of Pakistani Banks: A Stochastic Frontier Approach”, presented at International Accounting Conference III (INTAC-III), June 26-28, International Islamic University Malaysia.

Afza, Talat and Mian Sajid Nazir (2007) “Economic Competitiveness and Human Resource Development: An FDI Perspective” (2007), *Presented at Conference on WTO, Trade and Human Development*, January 24-25, 2007, Organized by Department of Economics, University of the Punjab, Lahore, Pakistan and United Nations Development Program (UNDP).

Afza, Talat and Mian Sajid Nazir (2007) “Working Capital Management Practices of Firms: Empirical Evidence from Pakistan”, Proceedings of 9th South Asian Management Forum (SAMF), February 24-25, North South University, Dhaka, Bangladesh pp. 234-241

Afza, Talat and Mian Sajid Nazir (2007) “Is it Better to be Aggressive or Conservative in Managing Working Capital?” Proceedings of Singapore Economic Review Conference (SERC) 2007, August 01-04, Organized by Singapore Economics Review and The University of Manchester (Brooks World Poverty Institute), Singapore pp 97-98.

Afza, Talat and Sh. Muhammad Adnan (2007) “Determinants of Corporate Cash Holdings: A Case Study of Pakistan” Proceedings of Singapore Economic Review Conference (SERC) 2007, August 01-04, Organized by Singapore Economics Review and The University of Manchester (Brooks World Poverty Institute), Singapore pp 164-165.

Afza, Talat and Choudhary Slahudin (2007) “Role of Institutional Investors and Firm Performance in an Emerging Market” Proceedings of Singapore Economic Review Conference (SERC) 2007, August 01-04, Organized by Singapore Economics Review and The University of Manchester (Brooks World Poverty Institute), Singapore pp 98-99.

Afza, Talat and Chaudhary Salaudin (2007) “Ownership Concentration and Firm Performance in Pakistan” Presented at INFORMS Midwest Regional Conference, August 24-26, Illinois, USA

Afza, Talat and Sajid Nazir (2008), “A Panel Data Analysis of Working Capital Management Policies” Proceedings of COMSATS International Conference on Management (CICM) 2008, January 02-03, Organized by COMSATS Institute of Information Technology, pp 115-123.

Afza, Talat and Muhammad Amir Rashid (2008), “Women Entrepreneurship: Problems and Prospects” Proceedings of COMSATS International Conference on Management (CICM) 2008, January 02-03, Organized by COMSATS Institute of Information Technology, pp 374-381.

Afza, Talat and Mian Sajid Nazir (2008) “On the Factors Determining Working Capital Requirements” in the proceedings of 15th Annual Conference of American Society of Business and Behavioral Sciences held on February 21-24, Las Vegas, U.S.A.

Afza, Talat and Amir Rashid (2008) “Marginalized Women Social Wellbeing through Enterprise Development: A Glimpse of Remote Women Status in Pakistan” in *the Proceedings of International Conference on Well-Being: are we Happy with Our Standard of Living*, organized by Dipartimento di Scienze Economiche Università degli Studi di Cassino, September 26-27, 2008, Italy.

Afza, Talat and Ali Rauf (2008) “Performance Evaluation of Pakistani Mutual Funds” in *the proceedings of Fourth International Conference on Global Research in Business and Economics*, organized by Global Academy of Business and Economic Research, September 17 – 19, 2008, Orlando, USA.

Rehman, Abdul, Talat Afza, Abdul Qayyum and Mahmood Ahmed Bodla(2009), “Estimating Total Factor Productivity and its Components: Evidence from Major

Manufacturing Industries of Pakistan” presented at *The 24th Annual General Meeting and Conference of the Pakistan Society of Development Economist*, organized by Pakistan Institute of Development Economics, March 31- April 2, 2009.

Afza, Talat and Mian Sajid Nazir (2009) “Impact of Working Capital Aggressiveness on firms’ profitability” presented at *International Applied Business Research Conference* held on March 16-19, at Sana Ntonio, USA .

Afza, Talat and Mahmood Shah Khan (2009), “Greenfield in Pakistan: Is It Really Green? An empirical Study” presented at *the Second Annual International Business Conference*, organized by Global Strategic Management Inc., August 13-15, 2009, Dearborn, Metropolitan Detroit, Michigan, USA

Afza, Talat and Atia Alam (2009), “Corporate Derivatives and Exchange Rate Exposure: Does a Relationship Exist?” presented at COMSATS International Business Research Conference: A Conference for Business, Economics and Behavioral organized by COMSATS Institute of Information Technology, November 14, Lahore, Pakistan.

Afza, Talat and Hammad Hassan (2010), “Impact of Ownership Structure and Cash Flows on Corporate Dividend Payout Behavior in Pakistan” accepted for presentation at 3rd International Colloquium on Business and Management (ICBM) conference, 25-28 January 2010, Bangkok, Thailand.

Afza, Talat and Jam-e-Kausar (2010), “Technical Efficiency of Non-Life Insurance Companies in Pakistan” accepted for presentation at 3rd International Colloquium on Business and Management (ICBM) conference, 25-28 January 2010, Bangkok, Thailand.

Rehman Abdul, Abdul Qayyum and Talat Afza (2010), “Efficiency Dynamics of Sugar Industry of Pakistan” to be presented in *The 25th Annual General Meeting and Conference of the Pakistan Society of Development Economist*, organized by Pakistan Institute of Development Economics, March 16-18, 2010, Islamabad, Pakistan.

Afza, Talat and Atia Alam (2010), “Is Hedging a Value Maximizing Activity?” accepted for presentation in 2nd International Conference of the South Asian Chapter

of AGBA SAICON-2010 , July 21-23 Bhurbun, Murree.

Afza, Talat and Naveed Ahmad (2010), “Determinants of Capital Structure: A

Case of Non-Life Insurance Sector of Pakistan” accepted for presentation in 2nd

International Conference of the South Asian Chapter of AGBA SAICON-2010 ,July

21-23 Bhurbun, Murree.

Afza, Talat and Jame-Kausar (2010), “Efficiency of the Insurance Companies in Pakistan”, accepted for presentation in 2nd Annual “SUSTAINABLE ENTERPRISES of the FUTURE INTERNATIONAL CONFERENCE” September 12 - 15, Pittsburg, USA.

C. Seminars and Workshops:

Afza, Talat (1993), “A victim of Ambition or Discrimination?” Workshop in case writing, organized by the Association of Management Development Institution on South Asia and Common Wealth Secretariat, London. September 4-9, Lahore, Pakistan.

Bodla, M. A. and Talat Afza (1995), “Status and Prospects of the Informal Sector of Pakistan”. International Seminar on Productivity Organization (APO) Japan and Pakistan Industrial Technical Assistance Center, (PITAC) Lahore, Pakistan. December 4-8.

Afza, Talat (1995), “Konya Industries (Pvt.) Limited: Evaluation of a Company for Working Capital Financing” seminar on case study organized by Pak-American Institute of Management Science, Lahore, Pakistan December.

Afza, Talat (1996), “Economics of Quality Management” Workshop on Quality Management organized by the Pak-American Institute of Management Sciences, Lahore, February.

Afza, Talat (1996), “Financial Appraisal” International Workshop on Marketing Techniques organized by the Islamic Development Bank (IDB) and the Pakistan Institute of Entrepreneurship Training (PIET), Lahore, Pakistan. April.

Afza, Talat (1998), “Finance Function in the Small and Medium Sized Enterprises” Seminar on Small and Medium Sized Enterprises organized by PITAC Lahore, Pakistan August 27.

Afza, Talat (2003) “Women in Management: challenges and Prospects” presented at the seminar on changing Role of Women in Management, held at NUST sponsored by British Council, Gender Equality Project. March, 01.

Afza, Talat (2004) “Financial Appraisal of Projects” 5-day workshop (March 9-13) for Senior Civil Servants organized by the Civil Services Academy of Pakistan, Lahore.