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PhD (Finance)

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**CONTACTS**

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**IN BRIEF**

This is Islam Abdeljawad, an assistant professor of finance, interested in the areas of corporate finance, local economic development, financing of development and engineering economics. I have over 20 years of teaching and consulting experience in the areas of corporate finance, investments, engineering economics and local development. I have a BA in accounting from the University of Jordan, an MA in Finance and Accounting from the Arab Academy for Banking and Financial Sciences, Jordan, and a PhD in Finance from the Graduate School of Business, National University of Malaysia (UKM). I have several refereed papers, text books and conferences. Currently, I am an assistant professor of finance at Al-Najah National University, Nablus, Palestine.

**KEY QUALIFICATIONS**

- 15 years of Local Economic experiences in the West Bank.
- Actively involved in many projects concerning Local Economic development, strategic development and strategic planning, programs and projects evaluations, feasibility studies and field surveys for public, Private and NGOs sectors.
- Conduct numerous capacity building programs and training courses in various areas such as strategic planning, human resources management, projects management, feasibility studies, proposal writing and fund raising.
- Fully understand the general atmosphere and working environment of the local governmental units. Worked with large, medium and small sizes municipalities and is aware of the main problems facing the different types of these municipalities/LGUs.
- Knowledge of prevailing local conditions and needed efforts in addition to excellent computer and communication capabilities.

## **WORK EXPERIENCES:**

- 1997– present      **Assistant professor**, full time, Faculty of Economics and administrative Sciences, An-Najah National University, Nablus, Palestine.
- 2002- present      **Freelance Consultant**, a member of the consulting team, as a financial expert or an economic expert, for many projects for both governmental and private sectors. Worked with many national and international consulting firms.
- 2000-present      **Trainer** Worked with many institutions i.e *Korean Palestinian IT Institute of Excellence*, the *Continuing Education Center* both at An-Najah National University, and the *Business Enabling and Supporting Team* co. to mention few.
- 2006-2014      **Principal researcher** and supervisor of economic research team, *Work Without Borders Company*, Nablus, Palestine.
- 2013- 2016      **Principal consultant**, Business Enabling and Supporting Team (BEST). Nablus, Palestine
- 2010-2011      **Lecturer**, part-time, Faculty of Business, Communications and Law, *INTI International University*, Nilai, Malaysia.
- 1995-1997      **Accountant**, *C–Town Department Stores*, Amman, Jordan.

## **CONSULTATIONS**

Participate as principal Financial Expert, Economic Expert, or project manager in many assignments and consultancies including the following

**“Establishment of Multi-Story Shopping Mall in City of Ramallah” and “Establishment of Food Processing/Manufacturing Factory in Village of Kufr Ra’ee”**. Team Leader and economist, General for Training and Consulting, Ramallah, Client: MDLF, 2016-2017.

**End-Line Survey for the Project for Sustainable Tourism Development through Public-Private Partnership in Palestine Phase 2 (PSTP)**, Team leader, General for Training and Consulting, Ramallah Client: JICA and the Ministry of Tourism and Antiquities (MOTA), 2016.

**Feasibility Study: Wastewater Disposal in 5 Villages in West Bethlehem**, Financial expert, JV between Arabtech Jardaneh Palestine (AJP)-palestine & Dahlem Beratende Ingenieure GmbH &Co-Germany. Client: Palestinian Water Authority. 2016-2017.

**Road and Transportation Master Plan for Gaza and the West Bank**”, Financial expert, Systematica S.r.l, Italy. Client: Ministry of Transport. **2015-2016**.

**Conduct Feasibility Study for Establishment of -Al-Dahrieh- International Football Stadium**, Team Leader and financial expert, General for Training and Consulting, Ramallah, Client: MDLF, 2015.

**Preparation of Strategic Development Plan for Qalqilia and Tubas Governorates: Spatial Strategic Planning Framework**, Client: UNHABITAT and UKaid. 2015-2016.

**Preparation of a Master Plan for rehabilitation of Wadi Abu Nar and carry out Feasibility Study on wastewater management for Baqa Al-Sharqia and Nazlat** (& Preparation of complete Tender Documents), JV between Aqua Consulting Center (ACC)-Nablus, Community Development Group-Bethlehem, & Hydrophil GesmbH–Vienna. Client UNDP/PAPP. 2014

**The Fourth Legal Monitor (2014 -2015)**, Team Leader, BEST consulting, client: The Palestinian center for the independence of the Judiciary and the legal profession “MUSAWA”, 2015- 2016.

**Provision of a Participatory District Strategic Development Plan in Jenin District-** Participatory Rural Development Planning (PRDP) Project. *Universal Group for Engineering and Consulting*. Client: UNDP. 2007-2008

**City Development Strategies for Ramallah, Al-Bireh, and Beitunia.** Universal Group for Engineering and Consulting and An-Najah National University, Client: the GTZ. 2005-2006

**The Old City of Nablus Revitalization Plan**, economic Sector, Client: Welfare Association. 2007-2008

**City Development Strategies for Salfit.** An-Najah National University, Client: the GTZ. 2006-2007

**Local Government Capacity Building Project (LGCBP)**, *Universal Group for Engineering and Consulting*. Client: the World Bank. 2007-2008

**Emergency Management Services Rehabilitation Project (EMSRPII).** *Universal Group for Engineering and Consulting (UG)*, Nablus, Palestine. Client: *Municipal Development and Lending Fund (MDLF)*. Funded by World Bank. 2008-2009

**Local Consulting Services for Monitoring, Assisting and Reporting on the Emergency Municipal Services Rehabilitation Project (EMSRP).** *Universal Group for Engineering and Consulting (UG)*, Nablus, Palestine. Client: *Municipal Development and Lending Fund (MDLF)*. Funded by World Bank. 2004-2005.

**Evaluation of Municipal Infrastructure Development Program I (MIDP I)**, *Universal Group for Engineering and Consulting*. Client: the World Bank. 2006

**Municipal Infrastructure and Services Assistance (MISA)** project. *Universal Group for Engineering and Consulting*. Client: *Municipal Development and Lending Fund (MDLF)*. Funded by *World Bank*. 2005-2006

**The Economic Feasibility of Tulkarem Water supply and Sewage Project**, Tulkarem District. UG in joint Venture with MVV-Consulting, funded by KfW. 2005

**The Conceptual Framework for Defining Spatial Structure for Public Service Centers in the West Bank and Gaza Strip**. *Universal Group for Engineering and Consulting*. A project funded by the *Norwegian Government*, through the *Ministry of Planning*. 2007

Feasibility Study for a **higher education institute** in the West Bank, *Universal Group for Engineering and Consulting*. Client: *The Private Sector*. 2004

Feasibility study of a **real estate corporation**. *Universal Group for Engineering and Consulting*. Client: *the private sector*. 2006

Financial analyst for the Feasibility Study for **Bir Nabala Hospital project**, *Universal Group for Engineering and Consulting*. Client: *Kind Hearts*. 2003

Feasibility study of a corporation working in **food manufacturing** sector. Client: *the private sector*. 2007

**Reviewing, Evaluating and Restructuring of a cement products company**. *First Step for Research and Consulting*, Client: *Samed institution*. 2006

Feasibility Study of a **recreational project** in Jerico. *First Step for Research and Consulting*, Client: *Samed institution*. 2007

Feasibility Study of a **brokerage firm**. Client: *the private sector*. 2004

Feasibility Study of an **Islamic brokerage firm**. Client: *the private sector*. 2005

Feasibility Study of a **Tire Recycling Project**. *First Step for Research and Consulting*, Client: *Samed institution*. 2006

## **EDUCATION**

**Doctor of Philosophy (PhD)**, Financial Economics, Graduate School of Business (GSB), National University of Malaysia (UKM) ([www.ukm.my](http://www.ukm.my)), Malaysia.

**Thesis title:** “The role of equity market timing in determining the capital structure of the firm”.

**Master of Science (MA)**, Accounting and Finance, Arab Academy for Banking and Financial Sciences ([www.ubfs.edu.jo](http://www.ubfs.edu.jo)), Amman, Jordan, 1997.

**Graduation project title:** “Testing the market efficiency of Amman Stock Exchange”

**Bachelor's degree of Accounting (BA)**, University of Jordan ([www.ju.edu.jo](http://www.ju.edu.jo)), Amman, Jordan, 1995.

**General Secondary Education Certificate (tawjihi)**, Scientific Stream, Ministry of Education and Higher Education, Palestine, 1990.

### **WORKSHOPS CONDUCTED**

Examples of other workshops conducted including the following:

<b>Title</b>	<b>Client</b>
<b>Research methods</b>	<i>Business Enabling and Supporting Team co. Nablus</i>
<b>Preparing effective management reports</b>	<i>Agriculture development association, Jenin</i>
<b>Preparation of business plans</b>	<i>Korean Palestinian IT Institute of Excellence, An-Najah National University, part of a project funded by Palestine Investment Fund.</i>
<b>Financial Planning and Analysis</b>	<i>Continuing Education Center, An-Najah National University.</i>
<b>International Accounting Standards</b>	<i>Business Enabling and Supporting Team co.</i>
<b>Financial Modeling Using Excel</b>	<i>Continuing Education Center, An-Najah National University</i>
<b>Project Analysis and Evaluation</b>	<i>Continuing Education Center, An-Najah National University</i>

### **JOURNALS**

**Abdeljawad, I.** & Mat-Nor, F. (2017). The Capital Structure Dynamics of Malaysian Firms: Timing Behavior Versus Adjustment Towards the Target. *International Journal of Managerial Finance*. (Emerald/Scopus). (Accepted manuscript)

Rashid, M., **Abdeljawad, I.**, Ngalim, S. M. and Hassan, M. K. (2013). Customer Centric Corporate Social Responsibility: A Framework for Islamic Banks on Ethical Efficiency. *Management Research Review*. 36(4). (Emerald/Scopus)  
(<http://www.emeraldinsight.com/journals.htm?articleid=17083225&show=abstract>).

**Abdeljawad, I.** Mat-Nor, F. Ibrahim, I. and Abdul-Rahim, R. 2013, Dynamic Capital Structure Trade-off Theory: Evidence from Malaysia, *International Review of Business Research Papers*, Vol. 9. No. 6. November 2013 Issue. pp 102-110.  
<http://www.irbrp.com/static/documents/November/2013/7.%20Ruzita.pdf>

Thaher, M., **Abdeljawad, I.** and Omar, B., 2007, "Troubled Credit Determinants at the Palestinian Banks", *An-Najah Journal for Research*, Vol. 21(2) (<http://scholar.najah.edu/publication/journal-article/troubled-credit-determinants-palestinian-banks%E2%80%8E>).

Alia, M., Fatouh, B., and **Abdeljawad, I.**, 2006, "Obstacles of Auditing Profession in the Palestinian Authority's Territories as Perceived by Auditors in the West Bank", *Journal of Bethlehem University*, Vol. 25, pp83-109.

## **CONFERENCES & PROCEEDINGS**

**Islam Abdeljawad & Rasha Mahmoud Masri (2017). Board Characteristics and Corporate Performance: Evidence From Palestine.** *Fifth International Scientific Conference: Corporate Governance, Administrative and Economic development in the Institutions: Reality and Aspiration* 21-23/3/2017, at University of Jordan. <http://www.qou.edu/agedConf/eng/index.jsp>

**Islam Abdeljawad, Motasem Omari, & Lama Hammad (2017).** Money Laundry Crime in Palestine. Anti-money laundry tools and obstacles. Conference of *The Role of Auditing in Promoting Governance and Anti-Corruption*. March 7, 2017. By An-Najah National University, the Anti-Corruption Commission and the Palestinian Association of Certified Public Accountants (PACPA). <https://www.najah.edu/ar/events/auditing-profession-conference/>

**Islam Abdeljawad, Rabeh Morrar, Mamunur Rashid, ICT and Labor Productivity of Service Sector Firms in Palestine.** The 4th Palestinian International Conference on Computer and Information Technology (PICCIT 2015). On October 7-8, 2015 at the Palestine Polytechnic University (PPU) campus, Hebron, Palestine. <http://piccit.ppu.edu/node/35>

Morrar, R. Gallouj, F. **Abdeljawad, I.** 2014, The role of ICTs in enhancing the service sector productivity in Palestine. The European Association for Research on Services, RESER, 24th International Conference, Helsinki, Finland. <http://www.reser2014.fi/>

**Abdeljawad, I.,** Nor, F.M., Ibrahim, I. & Abdul Rahim, R. 2013, Dynamic Capital Structure Trade-off Theory: Evidence from Malaysia, *Proceedings of 3rd Global Accounting, Finance and Economics Conference*, Rydges Melbourne, Australia, ISBN: 978-1-922069-23-8 (<http://ausconfo.com/conference-proceedings/>)

**Abdeljawad, I.,** Nor, F. M., 2012. Timing or Targeting: The Asymmetric Motives of Capital Structure Decisions. Paper presented at the 2012 Asian Finance Association Conference, *Asian Finance Association*, Taipei, Taiwan (<http://asianfa2012.mcu.edu.tw/fullpaper/10157.pdf>).

**Abdeljawad, I.,** Nor, F. M., 2012. *Timing Behavior versus adjustment Towards the Target: What Determines The Capital Structure Dynamics*. Paper presented at the 2012 Taiwan Finance Association Conference, *Taiwan Finance Association*, Taipei, Taiwan ([http://asianfa2012.mcu.edu.tw/fullpaper\\_tfa%5C10126.pdf](http://asianfa2012.mcu.edu.tw/fullpaper_tfa%5C10126.pdf)).

**Abdeljawad, I.,** Nor, F. M. & Ibrahim, I. 2012. *Heterogeneous Adjustments toward the Target Capital Structure: Dynamic Tradeoff Theory Perspective*. Paper presented at the 14th Malaysian Finance Association. *Malaysian Finance Association*, Penang, Malaysia ([http://submit.confbay.com/index.php?option=com\\_conf&acid=46&Itemid=1](http://submit.confbay.com/index.php?option=com_conf&acid=46&Itemid=1)).

Rashid, M., **Abdeljawad, I.,** Ngalim, S. M. and Hassan, M. K. (2012). Customer Centric Corporate Social Responsibility: A Framework for Islamic Banks on Ethical Efficiency. *2nd Global Islamic Marketing Conference*, Park Rotana Abu Dhabi, UAE, January 17-18, 2012.

**Abdeljawad, I.,** & Nor, F. M. 2011. Equity Market Timing and Capital Structure: Evidence from Malaysia. Paper presented at *13th Malaysian Finance Association*. *Malaysian Finance Association*, Langkawi, Malaysia ([http://submit.confbay.com/index.php?option=com\\_conf&acid=29&Itemid=1](http://submit.confbay.com/index.php?option=com_conf&acid=29&Itemid=1)).

### **TEXT BOOKS**

**Abdeljawad, I. et al.** (2016). Small Business Management. For Twelfth Grade (Tawjihi)" commerce stream, *Ministry of Education and Higher Education*.

**Abdeljawad, I.,** Thaher, M., "Principles of mathematical finance For Twelfth Grade (Tawjihi)" commerce stream, *Ministry of Education and Higher Education*. 2006.

**Abdeljawad, I.,** Thaher, M., and Salem, M., "Principles of mathematical finance For Eleventh Grade" commerce stream, *Ministry of Education and Higher Education*. 2005.

Abu Arub, N., **Abdeljawad, I.** and Thaher, M., "Introduction to Finance", *An-Najah National University*, Nablus, Palestine, 2002.

### **AWARDS**

Best Thesis Award, 2012, Graduate School of Business, UKM, Malaysia.

Best Research Project Award, 1997, Arab Academy for Banking and Financial Sciences, Amman, Jordan.

## **TEACHING**

Many courses at both undergraduate and graduate levels. Examples include:

- Advanced financial management
- Research methods and statistical analysis
- Financial Markets and institutions
- Feasibility Studies
- Business Valuation

## **SUPERVISION**

Examples of master theses supervision include

- Kamel Amre, 2015, capital structure determinants of Palestinian corporations.
- Mohammad abu Tami', 2016, Service quality of tax departments.

## **TRAINING**

*TOT in the field of Entrepreneurship and Business plans*, Ramallah, 2013

*Panel data analysis using Eviews*, School of Mathematical Sciences, UKM, Kuala Lumpur, 16 hours, March 2010

*Cross-sectional data analysis using Eviews*, Faculty of Economics, UKM, Kuala Lumpur, 8 hours, October 2010.

*Structural Equation Modeling*, Faculty of Economics, UKM, Kuala Lumpur, 8 hours, March 2011

*Partial least Square*, Faculty of Economics, UKM, Kuala Lumpur, 16 hours, November 2011

*Seminar on quantitative Islamic finance & Takaful*, School of Mathematical Sciences, UKM, Kuala Lumpur, 16 hours, July 2009

*NVIVO for qualitative research*, Faculty of Economics, UKM, Kuala Lumpur, 8 hours, October 2010.

*Computer Based Statistical Analysis Using SPSS*, An-Najah National University, Nablus, Palestine, 36 hours, April 2004

*Certified Public Accountant (AICPA) training program*, Sky Institute of Technology, Amman, Jordan, February-December 1996.

*Modern Techniques of Decision-Making*. The Arab Academy for Banking and Financial Sciences, Amman, Jordan, 25 hours, April 1996

*Computer-Based Investment Portfolio Management*. The Arab Academy for Banking and Financial Sciences, Amman, Jordan, 60 hours, October 1995.



## **COMPUTER SKILLS**

Software Packages for Research

- EViews 8 for econometrics
- Stata 13 for econometrics
- SPSS 23
- AMOS 16 for SEM analysis
- Smart-pls for PLS analysis

In addition to the general Office and Windows applications.

## **LANGUAGES**

Good command in all communication skills for both English and Arabic.