Palestinian Women Accounting Technicians (PWAT) Program

Final Report - July 2015

Overview

The Palestinian Women Accounting Technicians (PWAT) program was designed to provide marginalized Palestinian women with accounting training, employment advisory support and counseling to increase their employability and enable them to provide quality accounting services for Micro-, Small-, and Medium-sized Entities (MSMEs). AMIDEAST’s partnership with the Ministry of Women’s Affairs and the Palestinian Association of Certified Public Accountants (PACPA) supported and benefited over 70 marginalized Palestinian women in the West Bank. By providing opportunities for Palestinian women to develop and enhance basic accounting skills, PWAT offered cost-effective accounting services for MSMEs, with the aim of contributing to the development of MSMEs such that they are able to grow to the point of being able to provide more jobs and employ additional staff.

Before beginning the training component, AMIDEAST and the World Bank agreed together on the final criteria and process for selecting 70 marginalized women with demonstrated interest and apparent capacity to undertake the proposed accounting technician education program. Initial proposed required selection criteria included the following:

1. currently unemployed
2. demonstrated openness to new education and career opportunities
3. clear commitment to the program
4. completion of formal secondary education with at least some level of tertiary education

In addition, AMIDEAST proposed that emphasis be placed on identifying and recruiting younger women who are just starting their careers, particularly those who may have already had some exposure to the workplace and may have some knowledge of basic business concepts. Finally, AMIDEAST recommended that recruitment efforts at a minimum included, and preferably also prioritized, women who are registered refugees, particularly those residing in refugee camps. AMIDEAST then sought input and support from the Ministry of Women’s Affairs during the recruitment and selection phase of the program.
AMIDEAST provided 121 hours of professional skills training over 22 days for the 70 women selected to participate in the program:

<table>
<thead>
<tr>
<th>Activities/Task</th>
<th>Number of hours</th>
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<tbody>
<tr>
<td>Basic Accounting Skills</td>
<td>75</td>
</tr>
<tr>
<td>Computer Skills and Accounting Software</td>
<td>20</td>
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<tr>
<td>How to Apply for a Job</td>
<td>6</td>
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<tr>
<td>Business English &amp; Writing Skills</td>
<td>15</td>
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<tr>
<td>Psychological Support</td>
<td>5</td>
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<td>Total hours</td>
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Completion of the above four training modules facilitated the transition of each young woman from an unemployed unskilled worker to a qualified accounting service technician. AMIDEAST marked this milestone with a graduation and certificate award ceremony for all participants who successfully completed the program where there were invited representatives from the World Bank, the Ministry of Women's Affairs, the Palestinian Association of Certified Public Accountants, and others from government, civil society, and the private sector.

**Meeting with Program Partners**

Representatives from AMIDEAST/West Bank and the World Bank held a partners’ meeting for those involved in the PWAT program on Monday, March 23, 2015 to discuss program details, recruitment of PWAT trainers, curriculum development, and trainee application process and recruitment. Executive Manager of the Palestinian Association of Certified Public Accountants (PACPA), Mr. Belal Al Fares, Executive Director of Talal Abu-Ghazaleh & Co., Mr. Jamal Milhem, Palestinian Ministry of Women’s Affairs representative, Mr. Hanna Nakhleh, World Bank’s Financial Management Specialist, Ms. Riham Hussein, and AMIDEAST’s Assistant Country Director, Maha Hasan, and Training Program Officer, Reema Awadallah, were in attendance. AMIDEAST shared a draft trainee application with the World Bank, the Ministry of Women’s Affairs and the Palestinian Association of Certified Public Accountants (PACPA) for discussion and suggestions.

In preparation for this program, AMIDEAST drafted a PWAT TOR in January 2015 for World Bank approval for an early launch to identify qualified local trainers. After World Bank comments were received, AMIDEAST disseminated a revised trainer advertisement via jobs.ps, colleges and university in each of the three training site locations: Nablus, Hebron and Ramallah. Refer to Annex 1 for PWAT trainer TOR.
In addition to the above mentioned agenda topics covered during this meeting, AMIDEAST shared ten CVs of potential candidates with those present. The Palestinian Association of Certified Public Accountants (PACPA) Executive Manager, Mr. Belal Al Fares, suggested that he also circulate the trainer advertisement to association members in search for other qualified trainer candidates.

**Trainer Selection**

Immediately following the PWAT program partners’ meeting, AMIDEAST emailed all ten short-listed CVs of trainer candidates to the Palestinian Association of Certified Public Accountants (PACPA), the World Bank, and the Ministry of Women’s Affairs along with the trainer position advertisement. On Thursday, March 26, Mr. Belal Al Fares shared an additional 4 CVs with AMIDEAST. On March 30-31, AMIDEAST conducted interviews for a total of 11 prospective trainers. A committee of three representatives from AMIDEAST and PACPA interviewed these candidates over two days and a total of three trainers were selected as the most qualified: Mr. Maisara Salameh in Nablus, Ms. Rasha Qassas in Hebron and Ms. Lina Jildeh in El Bireh/Ramallah.

World Bank’s Financial Management Specialist, Ms. Riham Hussein, suggested trainers for the 5-hour Psychological Support component of this program. AMIDEAST reached out to one of the suggested trainers, Ms. Samah Jaber, for an interview and Ms. Jaber was identified as the psychological support trainer in all three locations. Refer to Annex 2 for recruited trainers’ CVs.

AMIDEAST’s English language trainers in Nablus, Hebron, and Ramallah delivered the Business English and Writing Skills training to the selected PWAT trainees.

**Training Outline and Curriculum**

In April, AMIDEAST developed a training outline with input from the recruited trainers and shared with PACPA for suggestions. Refer to Annex 3 for the training outline of the Basic Accounting Skills, Computer Skills and Accounting Software, and How to Apply for a Job training hours.

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After the PWAT final training outline was review by PACPA, AMIDEAST shared the final version with the World Bank for approval. Immediately following, the trainers, Ms. Lina Jildeh, and Mr.
Maisara Salameh co-developed the training material for the 101 hours of Basic Accounting Skills, Computer Skills and Accounting Software, and How to Apply for a Job in Arabic. AMIDEAST shared in May 2015 the draft training material with PACPA, Ministry of Women’s Affairs and the World Bank. Refer to Annex 4 for the curriculum for this section.

Applications

With input from the Ministry of Women’s Affairs and the World Bank, AMIDEAST drafted the below eligibility criteria with the intent to target marginalized/unemployed women.

- I come from an underprivileged/disadvantaged background
- I am unemployed
- I have completed secondary school
- I am between 25-35 years of age
- I am able to participate in a two-month intensive training in April and May 2015 from 8:00 am to 2:00 pm
- I am a resident from a village or town near one of the following cities: Nablus, Ramallah, Hebron
- I want to use the skills I acquire to pursue a career

Based upon the above criterion and suggestions made by the Ministry of Women’s Affairs and the World Bank, AMIDEAST began working on the first draft of the PWAT program trainee application which was shared with all program partners. Refer to Annex 5 for the PWAT trainee application.

On Monday, March 30, the application was sent to Mr. Hanna Nakhleh from the Ministry of Women’s Affairs Work to disseminate to the over 100 women’s centers and charities that work in cooperation with the Ministry. The Ministry of Women’s Affairs agreed to disseminate and collect applications from identified targeted organizations, centers and charities for collection of at least 40 applications for the selection of the 70 marginalized Palestinian women in the West Bank. The deadline for submission was April 2, 2015.

On Thursday, April 9th, AMIDEAST received an update from the Ministry of Women’s Affairs that the Ministry collected 30 completed applications for the Nablus area, 30 completed applications from the Hebron area and zero applications from the Ramallah area. Immediately following the Ministry update, AMIDEAST requested approval to place an advertisement in the local newspapers and to send emails to municipalities, village councils and vocational colleges informing them of the program and for further recruitment in Hebron, Nablus and Ramallah areas. The deadline was extended until April 17th to give an opportunity to the municipalities, village councils and local colleges to inform interested parties of the PWAT training opportunity. The following week the Ministry of Women’s Affairs informed AMIDEAST that another 25 applications were collected for the Nablus area.

Screening and Selection

With recruitment efforts from the Ministry of Women’s Affairs and AMIDEAST, AMIDEAST received 29 applications from the Ramallah area, 63 applications from the Nablus area, and 23 applications in the Hebron area. On Wednesday, April 15th, AMIDEAST held an information session for the applicants in the Nablus area at AMIDEAST’s office in Nablus at 11:00 a.m.
Although program partners were invited to attend the session in Nablus, only AMIDEAST staff were present to conduct the session. AMIDEAST contacted and informed all 63 applicants of the session.

AMIDEAST gave an overview of the PWAT program, answered applicants questions and sat with each of the over 50 applicants to screen and select a core group of 30 PWAT trainees in the Nablus area. With the shortage of applications in Ramallah and Hebron, AMIDEAST reviewed the applications and selected 27 out of 29 applicants in the Ramallah area and all 23 applicants in the Hebron area to take part in the PWAT program.

In Nablus, the majority of applicants come from underprivileged background, are unemployed, have Bachelor degrees in fields other than accounting from An Najah National University and Al Quds Open University, are 25-35 years of age, are looking employment and are available to attend the training program as specified in the training program schedule per site. Refer to Annex 6 for the Nablus training program schedule.

For the Ramallah area, the majority of applicants were of underprivileged, unemployed women between 25-35 years of age with 2-year diplomas, secondary school certificates or Al Quds Open University graduates in areas other than accounting looking employment and available to attend the training program as specified in the training program schedule per site. Refer to Annex 7 for the Ramallah training program schedule.

In Hebron, the applicants were of underprivileged, unemployed women between 25-35 years of age with 2-year diplomas, secondary school certificates or Al Quds Open University graduates in areas other than accounting looking employment and available to attend the training program as specified in the training program schedule per site. Refer to Annex 8 for the Hebron training program schedule.

AMIDEAST shared the trainee profiles and schedules with the World Bank for approval during our meeting with Ms. Riham Hussein on Thursday, April 23rd at AMIDEAST’s offices in El Bireh/Ramallah.
PWAT Pre-Survey Analysis Summary

As part of the program evaluation plan a series surveys were used to assess the effectiveness of the program in meeting its objectives. The pre-survey was used to collect participant biographical data for the purpose of assessing the success of the recruitment and selection process. This data was also useful in designing a program met the program objectives and would be meaningful to the participants. The data was collected through a survey collected through the SurveyMonkey website. This link, https://www.surveymonkey.com/r/YBKQY9R, is the survey used for the pre-survey and the results can be found here, https://www.surveymonkey.com/results/SM-H9KLV2RY/ and annexed to this report (Annex 9).

The pre-survey data showed that most of the women recruited learned about the program from Women’s organizations, districts, Open Universities, and friends. The original program designed relied heavily on the Ministry of Women’s Affair; however AMIDEAST had to look for alternative recruitment outlets as there were less than 40 applications through the Ministry of Women’s Affairs efforts.

The age eligibility criteria for PWAT was 25-35 however some exceptions were made due to low number of applications initially received in some sites. The majority of the participants were between 21-30 years of age.

In the Nablus and Hebron sites, participants mainly came from the main cities. However, participants in the Ramallah training group were more diversified coming from cities outside Ramallah showing that AMIDEAST’s recruitment was widespread.

The pool of participants came from a diversified pool of academic programs which over 50% having an undergraduate degree. It should be noted that these degrees mainly came from Open Universities which have a low employment rate and target socio economically disadvantaged women. If this program continues, we highly suggest targeting this group again.

AMIDEAST was successful in recruiting women from the target group. Almost 100% of all participants were unemployed and desperately seeking employment. Sixty five percent of the participants were also single indicating that they would not have any major limitations in seeking employment thus increasing the success rate of the program. The majority of the women were reliant on their fathers or husbands for financial support and were in need of work to help in gaining employment so that they may help their families.

The survey results indicated that the women wanted to learn new skills that will assist them in gaining employment. The women were also very interested in learning English. A good number of participants had some experience in accounting which allowed us to tailor the training to material to the women’s needs and deliver a more useful and effective program.
PWAT Training Sites and Training Program Components

AMIDEAST ensured timely delivery and successful completion of the 121-hour Basic Accounting Skills, Computer Skills and Accounting Software, How to Apply for a Job, Business English and Writing Skills and Psychological Support training components over a period of 22 training days. By providing opportunities for Palestinian women to develop and enhance basic accounting skills, PWAT offered cost-effective accounting services for MSMEs, with the aim of contributing to the development of MSMEs such that they are able to grow to the point of being able to provide more jobs and employ additional staff. In all areas, AMIDEAST cost-shared by using AMIDEAST facilities to deliver the PWAT training program. Participants were provided with materials, lunch, and travel allowances for the entire 22 training days.

AMIDEAST launched the PWAT program and soon following issued a press release (refer to Annex 10) approved and written in coordination with the World Bank.

Basic Accounting Skills, Computer Skills and Accounting Software, How to Apply for a Job: In each of the three training sites, AMIDEAST delivered 101-hour Basic Accounting Skills, Computer Skills and Accounting Software, and How to Apply for a Job training components. Refer to Annex 4 for curriculum.

Nablus Training Site: A total of 30 trainees in the Nablus area successfully completed the PWAT training program. Mr. Maisara Salameh delivered these 101 hours to the Nablus group in highly interactive setting using group discussions, pair-work, and practical exercises. During the program, the Nablus trainees created a Facebook group, www.facebook.com/groups/1603174943262103/, to share information, job opportunities, and further professional development opportunities with their colleagues. The trainer also used the Facebook group to share program material with the trainees. Mr. Salameh commented that “The course was very beneficial to the attendees. All of the program goals were achieved. The attendees were very serious and they have the initiation to learn. I think now they are able to manage the bookkeeping duties and managing the simple tasks such as the petty cash and bank reconciliation and hope that supports them to find jobs.”
On May 19th, World Bank’s Financial Management Specialist, Ms. Riham Hussein, and Executive Manager of the Palestinian Association of Certified Public Accountants (PACPA), Mr. Belal Al Fares, visited the PWAT program in Nablus to witness the program successes in person.

Mr. Salameh recommended the following trainees for future training/employment opportunities: Leena Abu Awwad, Ruba Sawalmeh, Dana Jawabreh, Elana Jawabreh and Dalia Jawabreh. Refer to Annex 11 for attendance records for the Nablus area.

**Ramallah Training Site:** A total of 21 trainees in the Ramallah area successfully completed the PWAT training program. Ms. Lina Jildeh delivered these 101 hours to the Ramallah group by first assessing the trainees’ skills upon entry to the program in order to pair students knowledgeable in particular skills areas with those that were not. Ms. Lina Jildeh monitored their acquisition of the training material throughout the 101 hours. At the end of the 101 training hours, Ms. Jildeh had program trainees submit project budgets and operation analysis using Microsoft Excel and present their projects as an end-of-program project. Ms. Jildeh recommended the following trainees for future training/employment opportunities: Yasmeen Qandil, Nisreen Mefleh, Aya Tawil, Amani Jbareen, and Diala Rayan. Refer to Annex 12 for attendance records for the Ramallah area.

**Hebron Training Site:** A total of 21 trainees in the Hebron area successfully completed the PWAT program. Ms. Rasha Qassas delivered these 101 hours to the Hebron group. Ms. Qassas accomplished the goals of the program and ensured all of the trainees comprehension of the material and program by giving practical forms of the financial vouchers and reports covered. During the program, the Hebron area trainees created a Facebook group, [www.facebook.com/groups/44662078844020/](http://www.facebook.com/groups/44662078844020/), to share information, job opportunities, and further professional development opportunities with their colleagues. Ms. Qassas stated that the program “increased self-esteem and confidence by
communicating in classes and participating actively.” She believes at the end of the program trainees were educated on financial concepts that “expand horizons about the correct financial thinking, how to handle accounting in the scope of work and within the private and public sectors.” Ms. Qassas recommends the following trainees for future training/employment opportunities: Haneen Hmoz, Rawand Dababsa, and Samia Al Rojob. Refer to Annex 13 for attendance records for the Hebron area.

**Business English and Writing Skills:** A 15-hour training workshop administered by AMIDEAST English language teachers in each of the three training sites. The main focus of the training was to equip the trainees with key English skills needed for employability purposes. Many of the trainees requested that they be given more English language training to further prepare them for the workforce.

The following is a list of some of the activities covered:

1. Introducing yourself in English
2. Role-play in an interview setting
3. Receiving and making phone calls in English
4. Completion of CV in English
5. How to write an email in English

**Psychological Support:** A 5-hour experiential training workshop for participants in (PWAT) program took place on Monday, May 11 in Hebron, Tuesday, May 12 in Nablus and Wednesday, May 13 in Ramallah. The objectives of this training were to develop assertive behavior, to identify common stressors and stress reactions, and to learn stress management skills to providing participants with tips for wellness, stress management and mood regulation.

The following is a list of topics covered:

1. Explanation of assertiveness and effective communication skills
2. Creation of boundaries that can help interpersonal relationships
3. Explanation of the stress vulnerability model
4. Review of the ABC model of Cognitive Behavioral Therapy
5. Monitoring of emotions
6. Learning thought errors that elicit biased thoughts that might contribute to distress
PWAT Post-Survey Analysis Summary

A post survey was given participants at the end of the training program. The post survey results indicated that the participants were extremely satisfied with the training program and trainer in each of the three sites. Almost 100% of the participants agreed the objectives of the training were clearly defined and met. They also agreed that the materials developed were helpful and easy to follow, and the time period allotted for the training was sufficient to deliver the training effectively. The full results can be seen here: https://www.surveymonkey.com/results/SM-KCRNSYRYA and Annex 14.

The results indicate that the participants felt that the trainers were competent professionals in their field and were helpful and supportive to them during the training. The trainers encouraged participation and interaction. The trainees were satisfied that the training met their expectations and will be useful in their future career.

The program schedule and timing were acceptable to the women and they were satisfied with facilities, refreshments and lunch provided during the training.

Overall the women felt that their skills were improved in the main focus areas of the training program. A small percentage indicated that they would have like more focus on the Business English and accounting software modules. Sixty-one percent of the women found the psychological support and counseling session helpful to them with almost 10% indicating that they thought this area was not effective at all. Almost 100% of the trainees indicated that they would likely attend another training.

Of the components delivered in the 121-hour PWAT training program, trainees commented that the practical delivery of the accounting and English components of the program were enjoyed the most. Some of the trainees mentioned that the component that was least liked was the psychological support hours.

Many of the female trainees expressed that they skills acquired would assist in the attainment of employment or in their own start-up SMEs. The results of the survey also show that the trainees will continue to develop the skills they acquired, particularly their English language skills.

Graduation and Job Fair

On Thursday, July 11th, AMIDEAST held a graduation ceremony for the over 70 trainees that successfully completed the Palestinian Women Accounting Technicians (PWAT) Program at Grand Park Hotel in Ramallah. An invitation was sent to the Ministry of Women’s Affairs, the World Bank and the Palestinian...
Association of Certified Public Accountants (PACPA), to partake in the event to honor the program beneficiaries. AMIDEAST arranged for bus transportation of the Nablus and Hebron area trainees to participate in this ceremony held in Ramallah. AMIDEAST shared a draft certificate to the World Bank for approval prior to the graduation on the 11th.

The PWAT program graduation agenda can be found below.

11:00-11:10 am AMIDEAST Country Director, Mr. Steven Keller, Welcoming
11:10-11:20 am Ministry of Women’s Affair Representative Speech (Communications Coordinator in Hebron, Ms. Safa Abu Snieeh)
11:20-11:30 am PACPA Representative Speech (Executive Director, Mr. Belal Fares)
11:30-11:40 am PWAT Trainers Speech
11:40-12:20 pm Certificate Award and Group Photo
12:20-1:30 pm Lunch
1:30-2:30 pm Job Fair Coordinated by PACPA

In attendance were the Ministry of Women’s Affairs International Affairs Director, Ms. Nehaya Al Terawi, and Communications Coordinator in the Hebron Directorate, Ms. Safa Abu Sneineh, AMIDEAST’s Country Director, Mr. Steven Keller, Assistant Country Director, Ms. Maha Hasan, and Training Program Officer, Ms. Reema Awadallah and the World Banks’ Program Assistant, Ms. Suha Rabah.
The PWAT training programs include skills training aimed to prepare trainees for job placement. The Palestinian Association of Certified Public Accountants arranged for 4 audit firms to be present after the graduation ceremony to further practice the skills gained in this 121-hour program in a real-context situation. The audit firms were situated around a room and the graduates signed a list for short interviews to take place with as many graduates during the 1-hour timeframe. The program graduates commented that though audit firms from Ramallah and Nablus were present there were none present from the south.

**Job Placement**

After conclusion of the PWAT program, approximately 15% of the trainees received employment/training offers within two months of the conclusion of the training program. AMIDEAST contacted the trainees for updates concerning their employment status. In Hebron, Tharwat Awwad was hired by a law firm, Lamia Al Rjob is currently working as an accountant, Rawand Dababseh was hired as a secretary and Haneen Al Hmuz started her own business. In Nablus, Heyam Salah was recruited by Paltel Telecommunications Company for field work training, Eman Awad received training at the Jerusalem Water Undertaking Company, Haya Salah received training in a link company and Shadia Sawalmeh works as a secretary at a doctor’s clinic. In Ramallah, Huda Al Khateeb was recruited by a Bethany Youth Club as a manager of the youth clubs, Maysoon Nasarallah opened a clothing store for children and Maysa Sayed was recruited as a secretary in a lawyer’s office in Ramallah.