 **Curriculum Vitae**

Name: Osayd Suleiman "Mohammed Kamal" Fatayer

Country: Palestine/Nablus

Date of Birth: 25/8/1987

Educational Qualification: Ph.D. in Islamic Economics and Finance

Mobile Phone: 0097592930410

Email: [osayd.f@gmail.com](mailto:osayd.f@gmail.com)

**Occupation:**

* University Lecturer/ An-Najah National University - Nablus, Palestine.
* Accredited Financial Dispute Arbitrator/ Palestinian Ministry of Justice.
* Certified Islamic Arbitrator and Expert (CIAE)/ International Islamic Center for Reconciliation and Arbitration.
* Reviewer for several specialized scientific journals in Islamic economics and finance.
* Member of the preparatory committee for various scientific conferences in Islamic jurisprudence and Sharia.
* Presenter and producer of television programs on several Arab and Islamic satellite channels.

**Academic Qualifications**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. Doctorate in Islamic Economics and Finance (2018): Yarmouk University, Jordan, with a Very Good rating, GPA (84.2%), Thesis Title: "Hedging Theory in Islamic Economics: An In-depth Applied Study."
2. Master's Degree in Islamic Economics and Finance (2012): Yarmouk University, Jordan, with an Excellent rating, GPA (89.5%), and ranked first in the graduating class for the academic year 2012/2013.
3. Bachelor of Sharia and Islamic Banking (2009): Faculty of Sharia, An-Najah National University, Nablus, Palestine, with a GPA (77.1%) and a Good rating.
4. Advanced Diploma (Principles of Takaful): Chartered Insurance Institute, London, United Kingdom, 2021.
5. Diploma in Holy Land Studies (2016): Institute of Holy Land Studies, United Kingdom, with a Very Good rating (12-month program).
6. General Secondary Education (2005): Scientific Branch, Salahiyah Boys' Secondary School, Nablus, Palestine.
7. Certified Trainer in the Train the Trainer (TOT) program, 2015.

**Teaching and Professional Experience**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. Part-time Lecturer with the rank of Assistant Professor at the Faculty of Sharia, An-Najah National University, Nablus, Palestine, since 27/8/2018 CE to the present.
2. Part-time Lecturer with the rank of Assistant Professor at the Faculty of Sharia, Al-Khalil University, Al-Khalil, Palestine, from 5/9/2021 CE to 31/12/2021 CE.
3. Part-time Lecturer at the Arab Community College (Intermediate College), Amman, Jordan, in the period from 8/2/2015 CE to 27/8/2015 CE.
4. Research and Teaching Assistant, Department of Islamic Economics and Finance, Yarmouk University, Jordan, in 2012 CE.

**Books and Academic Research**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. Book titled "Zakat and Development," in collaboration with other researchers, comprising 430 pages. Awarded the Sheikh Ali bin Abdullah Al Thani International Endowment Prize, Court of Zakat and Development, Ministry of Awqaf and Islamic Affairs, Qatar (2019-2022).
2. Peer-reviewed research: "The Impact of Knowledge and Scientific Progress on Sustainable Development from an Islamic Perspective," in the Journal of Sharjah University for Sharia and Islamic Studies, United Arab Emirates, Sharjah, 2023 (ISSN: 2616-7166).
3. Peer-reviewed research: "Taxation under an Islamic Economic System: A Study of the Major Jurisprudential and Legal Foundations," lead researcher in collaboration with Dr. Hashem Tekrouri, in the Journal of Administration and Development for Research and Studies, University of Blida 2/ Algeria, 2022 (ISSN 2410-5198).
4. Peer-reviewed research: "The Problem of Non-Performing Debts in Islamic Banks," in the Journal of Dar Al-Atroah for Scientific Publishing, Iraq, Volume 4, 2023 (ISSN 2518-0606).
5. Peer-reviewed research: "Hedging Indications for Contractual Controls in Financial Transactions," lead researcher in collaboration with Dr. Abdel Nasser Abu Al-Basal, in the Journal of the Islamic University for Economic and Administrative Studies, Palestine, Volume 25, Number 4 (2017) (ISSN 2410-5198).
6. Peer-reviewed research: "The Legal Adaptation of the Contractual Relationship between Document Holders and the Fund in Islamic Takaful Insurance," in the Cooperative Insurance Conference, Faculty of Dawah and Fundamentals of Religion, Al-Quds University, Abu Dis, Palestine, 8/4/2019.
7. Research: "Jerusalem and the Levant in the era of Sultan Abdulhamid II: Roles and Responsibilities," presented at the "Palestine in the Ottoman Era" conference, Faculty of Sharia and the Department of History, Tourism, and Antiquities, An-Najah National University, Nablus- Palestine, April 24, 2022.
8. Research: "Islamic Financial Engineering and Its Role in Developing Investment and Financing Formulas in Islamic Banks," presented at the Sixth Academic Conference titled "Islamic Banks Between Reality and Aspiration," Islamic Supreme Council in Jerusalem, Palestine, 20/11/2021.
9. Research: "Recycling and Its Role in Rationalizing Consumption - A Sharia Economic Perspective," presented at the Second International Virtual Multidisciplinary Forum on the Evaluation of Economic, Social, and Environmental Impacts of Recycling in the Context of Sustainable Development Concepts and Dimensions, University of Ferhat Abbas-Setif1, Algeria, 27/2/2021.
10. Master's Thesis Project - Peer-reviewed: "Leasing in Islamic Jurisprudence: A Maqasidic Study," with a grade of "Very Good," prepared for publication in a peer-reviewed scientific journal.
11. Ongoing Research and Development Projects: "The Cause and Intention and Their Impact on Transactions in Islamic Banks."

**Scientific Courses and Training Workshops**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. "Award in General Insurance" course, Chartered Insurance Institute, London, United Kingdom, 2022.
2. "Personal Insurances Examination" course, Bahrain Institute of Banking & Finance, Central Bank of Bahrain, Bahrain, 2022.
3. "Training of Trainers (TOT)" course, Synergy Experts Academy, Amman, Jordan, accredited by the International Accreditation Organization (IAO), held between 14-25 November 2015.
4. "Foundations of Sharia Supervision and Auditing" course at Yarmouk University in collaboration with the Queen Rania Center for Jordanian Studies and Community Service, Yarmouk University, 2015, comprising 40 training hours with Dr. Ahmed Al-Saad.
5. Weekly discussion sessions to explain the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) standards, Yarmouk University, Irbid, Jordan, spanning 14 months, 2014-2015.
6. "Contracts of Trust and Liability" course at the Arab Islamic International Bank, Amman, Jordan, 2015, comprising 20 training hours.
7. Training sessions on risk management in financial and banking institutions at the Arab Economic Forum, International Standards Organization, Amman, Jordan, 2015.
8. "Islamic Financial Accounting" course at the Queen Rania Center for Jordanian Studies and Community Service, Yarmouk University, Irbid, Jordan, 2015, comprising 40 training hours.
9. "Sharia Supervision and Auditing in Islamic Banks" course at the Training Institute of the Jordan Islamic Bank, Irbid, Jordan, 2014, comprising 9 training hours.
10. "Mechanisms for Issuing Islamic Bonds: The Jordanian Model" course, Jordanian Association for Islamic Finance, Amman, Jordan, 2014, comprising 15 training hours.
11. "Sharia Supervision and Auditing in Islamic Financial Institutions" course at the Queen Rania Center for Jordanian Studies and Community Service, Yarmouk University, Irbid, Jordan, 2012, comprising 25 training hours.

**Languages**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Arabic: Excellent

English: Good

**Courses Studied**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Bachelor's Program**

1. Islamic Culture.
2. Fundamentals of Scientific Research.
3. Contemporary Islamic Financial Transactions Jurisprudence.
4. Introduction to Islamic Banking.
5. Jurisprudence of Financial Markets.
6. Corporate Jurisprudence.
7. Ijtihad and Objectives of Sharia.
8. Economics of Zakat and Its Contemporary Applications.
9. Financing Risks in Islamic Banking.
10. Islamic Monetary and Banking Theory.
11. Public Finance in Islam.
12. History of Economic and Banking Thought in Islam.
13. International Economics and the Islamic World.
14. Challenges of Islamic Banking.
15. Economic Development in Islam.
16. Family System in Islam.
17. Supervision of Student Graduation Projects.

**Master's Program**

1. Course: Specialized Topics in Islamic Banking Instruments and Contracts - A Theoretical and Applied Study.
2. Internal Examiner for Master's Theses:

a. "The Acceleration and Postponement of Checks and Their Impact on Jurisprudential Rulings," Student: Bilal Mazen Rajeh Abu Hassan, Supervisor: Prof. Jamal Zaid Al-Kilani, (December 18, 2022).

b. "Measurement and Distribution of Profits in Palestinian Islamic Banks," Student: Omar Ghassan Muhammad Nada, Supervisor: Dr. Alaa Sobhi Najib Rizqieh, (August 23, 2023).

**Academic References**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. Prof. Dr. Jamal Zaid Al-Kilani, Dean of the Faculty of Sharia, Professor of Jurisprudence and Legislation, An-Najah National University, [shar@najah.edu](mailto:shar@najah.edu).
2. Prof. Dr. Abdel-Nasser Musa Abu Al-Basal, Minister of Awqaf, Islamic Affairs, and Holy Places, Jordan, Professor of Islamic Economics, Faculty of Sharia and Islamic Studies, Yarmouk University, [amousa@yu.edu.jo](mailto:amousa@yu.edu.jo).
3. Prof. Dr. Abdul Jabbar Al-Sabbahani, Professor of Islamic Economics, Yarmouk University, Jordan, [sabhany@gmail.com](mailto:sabhany@gmail.com).
4. Prof. Dr. Ahmed Al-Saad, Professor of Islamic Economics, Yarmouk University, Jordan, [shaikh\_as2000@yahoo.com](mailto:shaikh_as2000@yahoo.com).