

## إلى / الكليات كافة

### الاقسام والشعب والوحدات كافة

### م / اعمام سياسة التنوع في جامعة الكفيل



#### 1. المقدمة والغرض

تدرك جامعة الكفيل أن تعزيز التنوع في قراراتها المالية والاستثمارية يعد ركيزة أساسية لتحقيق العدالة الاجتماعية والتنمية الشاملة. وانطلاقاً من مسؤوليتها المؤسسية، تلتزم الجامعة بتوجيه أصولها نحو مشاريع تدعم تكافؤ الفرص وتعددية الثقافات والخلفيات، بما يضمن بناء بيئة أكاديمية واقتصادية شاملة. تم اعتماد هذه السياسة كجزء من تحديثات عام 2026 لتتوافق مع أهداف التنمية المستدامة للأمم المتحدة والمبادئ الأخلاقية للشريعة الإسلامية، بهدف وضع إطار يدمج التنوع كمعيار أساسي لتحقيق عوائد مالية وأثر اجتماعي إيجابي طويل الأمد.

#### 2. المبادئ الأساسية

تسترشد أنشطة الجامعة المرتبطة بالتنوع بالمبادئ الآتية:

- العدالة والاشتمال: الالتزام بأحكام الشريعة الإسلامية التي تنبذ التمييز وتعزز المساواة في الحقوق والواجبات.
- دمج معايير التنوع: يُعد تمثيل الفئات المختلفة والعدالة في التوظيف والتعامل جزءاً أساسياً من تقييم الاستثمارات.
- تمكين الكفاءات المحلية: إعطاء الأولوية للاستثمارات التي تسهم في تطوير الكوادر المحلية المتنوعة في محافظة النجف الأشرف والعراق عموماً.
- الاستدامة البشرية: تهدف الاستثمارات إلى خلق بيئة عمل وتعلم تحترم الاختلاف وتنمي مهارات الأجيال القادمة دون استثناء.

#### 3. استراتيجيات الاستثمار

تعتمد جامعة الكفيل نهجاً يدعم التنوع عبر المستويات الآتية:

- الفحص الإيجابي: اختيار الشركات والمشاريع التي تتبنى سياسات واضحة لدعم التنوع في مجالس إدارتها وقواها العاملة.
- الاستثمار الموجه للمجتمع: توجيه رأس المال نحو المشاريع التي تدعم الفئات الأقل تمثيلاً وتوفر تكنولوجيا التعليم والبنية التحتية للجميع.
- دعم ريادة الأعمال الشاملة: الاستثمار في الصكوك والمشاريع التي تمول المبتكرين من خلفيات اجتماعية واقتصادية متنوعة.



**To: All Colleges  
All Departments, Divisions, and Units**

**Subject: Circular on the Diversity Policy at University of AlKafeel**



## 1. Introduction and Purpose

University of AlKafeel recognizes that promoting diversity in its financial and investment decisions is a fundamental pillar for achieving social justice and inclusive development. In line with its institutional responsibility, the University is committed to directing its assets toward projects that support equal opportunities and the diversity of cultures and backgrounds, thereby ensuring the creation of an inclusive academic and economic environment. This policy has been adopted as part of the 2026 updates to align with the United Nations Sustainable Development Goals and the ethical principles of Islamic Sharia. Its purpose is to establish a framework that integrates diversity as a core criterion for achieving financial returns alongside a positive and long-term social impact.

## 2. Core Principles

The University's diversity-related activities are guided by the following principles:

- **Justice and Inclusion:** Commitment to the principles of Islamic Sharia that reject discrimination and promote equality in rights and responsibilities.
- **Integration of Diversity Criteria:** Representation of different groups and fairness in employment and engagement are considered essential components of investment evaluation.
- **Empowerment of Local Talent:** Prioritizing investments that contribute to the development of diverse local capacities in the Holy Governorate of Najaf and Iraq in general.
- **Human Sustainability:** Investments aim to create a work and learning environment that respects differences and develops the skills of future generations without exclusion.

## 3. Investment Strategies

University of AlKafeel adopts an approach that supports diversity at the following levels:

- **Positive Screening:** Selecting companies and projects that adopt clear policies to support diversity within their boards of directors and workforce.
- **Community-Oriented Investment:** Directing capital toward projects that support underrepresented groups and provide educational technology and infrastructure accessible to all.
- **Inclusive Entrepreneurship Support:** Investing in sukuk and projects that finance innovators from diverse social and economic backgrounds.

## 4. Exclusion List (Negative Screening)

University of AlKafeel prohibits investment in entities that engage in the following activities:

- Discrimination and Violations: Companies proven to be involved in discriminatory practices based on race or religion, or those that violate human rights.
- Unethical Activities: Entities that are inconsistent with Islamic values or that exploit vulnerable groups within society.
- Child Labor: Any engagement with entities proven to exploit children or violate fair labor standards is strictly prohibited.



## 5. Priority Sectors for Investment

The University grants special priority to sectors that promote diversity and equitable access:

- Inclusive Educational Technology: Platforms that ensure access to education for all segments of society, regardless of differing levels or circumstances.
- Community Healthcare: Facilities and research initiatives that contribute to improving public health for all citizens without discrimination.
- Local Development Projects: Investments that create diverse and sustainable employment opportunities within the Iraqi context.

## 6. Governance and Reporting

- Oversight Committee: A specialized committee is responsible for monitoring the compliance of investments with diverse standards and includes an expert in social responsibility.
- Periodic Evaluation: The investment portfolio is reviewed on a quarterly basis to ensure alignment with diversity and inclusion objectives.
- Annual Disclosure: The University issues an annual report outlining the extent to which its investments contribute to enhancing diversity and the social impact achieved.

## 7. Exit Policy (Divestment)

If any investment asset is proven to be involved in discriminatory practices or violations of the diversity provisions set forth in this policy, the Investment Committee is obligated to implement a divestment plan from that asset within a period not exceeding twelve (12) months. In divestment decisions, adherence to ethical and social values shall take precedence over financial considerations.

## 8. Review Clause

This policy shall be subject to periodic review every five years. The 2026 edition represents the first official revision since its initial adoption in 2021. Subsequent reviews shall ensure its continued alignment with international best practices, regulatory developments, and the strategic vision of the University of AlKafeel.

N. ALDAHA

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