

CURRICULUM VITAE



1. Family Name:	TMAVA
2. First Name:	Qazim
3. Nationality:	Albanian
4. Citizenship:	Kosovar
5. Date of Birth	February 13, 1964
6. Gender:	Male
7. Contact details:	
<i>Email:</i>	qazim.tmava@umib.net qazimt1964@yahoo.com
<i>Tel:</i>	+377/44/200 021
<i>Date :</i>	25.02.2020
8. Education Degree:	PhD in Economic Science
<i>Institution:</i>	University of Prishtina
<i>Degree Date:</i>	September 14, 2014
<i>Diploma / Doctorate :</i>	The Banks Role in SME's Investment Financing in Kosova.
	Master in Economic Science
<i>Institution:</i>	University of Prishtina
<i>Degree Date:</i>	30.09. 2000
<i>Degree/ Master :</i>	The Experience of Project Investment Managing in Trepca.
	Bachelor in Economics
<i>Institution:</i>	University of Prishtina
<i>Degree Date:</i>	27. 06.1988
<i>Diploma</i>	Techno-Economic Aspects of super phosphats Production in Chemical Industry, in Mitrovica.
9. Academic Degree:	Associate professor
<i>Institution:</i>	Faculty of Economics, University of Mitrovica "Isa Boletini" Kosovo






<i>Degree Date:</i>	19.02. 2020
9. 1 Academic Degree:	Professor Asistant
<i>Institution:</i>	Faculty of Economics, University of Mitrovica “Isa Boletini” Kosovo
<i>Degree Date:</i>	23.10. 2015
9.2 Academic Degree:	Professor assistant
<i>Institution:</i>	GLOBUS Coledge, Prishtina
<i>Degree Date:</i>	2014
10. Work experience record:	
10.1 In Academic field	
<i>Date and year</i>	2020 - actual: Asociate Professor in University of Mitrovica “Isa BOLETINI”, Mitrovica
<i>Date and year</i>	2014 / 2019: Assistant Professor in University of Mitrovica “Isa BOLETINI”, Mitrovica
<i>Date and year</i>	2012 / 2017: Lecturer and Profesor Asistant in GLOBUS Coledge, Prishtina,
<i>Date and year</i>	2012 / 2016: Lecturer and profesor asistant in FAMA Coledge, Prishtina,
<i>Date and year</i>	2007 / 2012: Lecturer, UNIVERZUM Coledge, Prishtina,
<i>Date and year</i>	2006 / 2007 Lecturer, AAB University Coledge, Prishtina
<i>Date and year</i>	1988-2000: Profesor of economics in Economic High School “Hasan Prishtina”, in Mitrovica
10.2 In Company-Institution Managing	
<i>Date and year</i>	2012- august 2013,
	<u>Non Banking Finantial Institution “Lesna”</u> , Duties: Branch Manager, Mitrovica,
<i>Date and year</i>	2011(januar-december)
	<u>Banka Ekonomike, Sh. A. Prishtina</u> , Duties: Branch Manager, Mitrovica
<i>Date and year</i>	2001-2010
	<u>Banka for Biznes, Sh.A. Prishtina, :</u> Duties:

	2001- 2002, Manager- Branch Cordinator, HO, Prishtina, 2002- 2005, MO for HR-HO (Deputy CEO, HO), 2005- prill ,2008, Manager for HR, Legalities and Administration, April,2008 - 2010, Branch Manager of BpB bank, Mitrovica,

11. Scientific Publications:

Scientific journal (2016-2019)

<i>Nr</i>	<i>Author name/ Title of paper</i>	<i>Journal name</i>	<i>Year / Volume / Pages</i>
1.	Qazim TMAVA, Shefket JAKUPI : „Comparative Analysis of Interest Rates in Western Ballkan Countries, Kosova Perspective.” Index:  WorldCat [®] ,  Impact factor: 5.553	<ul style="list-style-type: none"> International Journal of English Literature and Social Sciences (IJELS) Vol-4, Issue-1, Jan - Feb, 2019 https://dx.doi.org/10.22161/ijels.4.1.4 ISSN: 2456-7620 www.ijels.com Page 19 	019-025
2.	Qazim Tmava, Fahredin Berisha and Milaim Mehmeti: „ Comparative Analysis of Banking System Profitability in Western Balkan Countries.” Index:  WorldCat [®] , 	<ul style="list-style-type: none"> Journal of Economics and Management Sciences; Vol. 2, No. 2; 2019 ISSN 2576-3008 E-ISSN 2576-3016 https://doi.org/10.30560/jems.v2n2p33 	33-44
3.	Qazim Tmava, Ajtene Avdullahi, Besë Sadikaj: „ Loan portfolio and nonperforming loans in Western Balkan Countries. ” Index: DOAJ , ProQuest, IndexCopernicus	<ul style="list-style-type: none"> Journal of Finance & Banking Studies 7(4), 2018: 10-20 Page10 Finance & Banking Studies IJFBS, VOL 7 NO 4 ISSN: 2147-4486 Contents available at www.ssbfn.net/ojs https://doi.org/10.20525/ijfbs.v7i4.203 	10-20
4.	Prof. Ass. Dr Qazim TMAVA : „Bank Loans as a Source of Financing	International Journal of Management Excellence, [S.l.], v. 12, n. 2, p. 1835-1840, feb. 2019. ISSN 2292-1648. Available at:	1835-1840

	<p>Small to Medium-Sized Enterprises in Western Balkans. The Kosovo Case Study.</p> <p>Index:  , </p>	<p>http://www.ijmeonline.com/index.php/ijme/article/view/539 . doi:10.17722/ijme.v12i2.539.</p>	
5.	<p>Ajtene AVDULLAHI and Qazim TMAVA:</p> <p>„PUBLIC-PRIVATE WAGE GAP: THE EFFORT OF THE PRIVATE SECTOR TO ATTRACT, MOTIVATE AND RETAIN QUALIFIED STAFF IN KOSOVO.”</p> <p>Index:  , </p>	<ul style="list-style-type: none"> • EURASIAN JOURNAL OF ECONOMICS AND FINANCE www.eurasianpublications.com ISSN: 2148-0192, 2018/ vol 6/ 3 pp. 59-71 DOI: 10.15604/ejef.2018.06.03.005 Web: https://eurasianpublications.com/Eurasian-Journal-of-Economics-and-Finance.aspx 	59-71
6.	<p>Bashkim BELLAQA and Qazim TMAVA: „IMPACT OF REMITTANCES ON ECONOMIC DEVELOPMENT AND MANAGEMENT OF REMITTANCES: EVIDENCE FROM KOSOVO. ”</p> <p>Index: </p>	<ul style="list-style-type: none"> • International Journal of Economics, Commerce and Management United Kingdom Vol. VI, Issue 4, April 2018 Licensed under Creative Common Page 179 http://ijecm.co.uk/ ISSN 2348 0386 	179-192

12. Abstracts from the International and National Conferences(2015-2019)

	Author name /authors/name of publikation	Name of journal	year / Volume/ pages
1.	Qazim TMAVA, Enis ABDURRAHMANI, Donika ALIU-ZHUJA : „Performance of Nonbanking Financial Insititutions in Kosova - Pensions, Insurance and Microfinance Institutions. ”	<ul style="list-style-type: none"> • The Eleventh International Scientific Conference: GLOBUS College, Prishtina, 2018, pages:71-94 ISBN 978-9951-582-14-8 , 	71-94

2.	Qazim TMAVA, Donika ALIU-ZHUJA, Enis ABDURRAHMANI: „Theoretical and Practical Aspects of Creative Accounting.Kosova’s Perspective. ”	<ul style="list-style-type: none"> • The Tenth International Scientific Conference: GLOBUS College, Prishtina, 20 may 2017, pages:173-196 • ISBN 978-9951-582-14-8 , 	173-196
3.	Luljeta HAXHIMEHMETI-REXHA,Vahedin PREKAZI, Qazim TMAVA: „Privatisation Proces in Countries in Transition(CIT). Kosova Case. ”	<ul style="list-style-type: none"> • The Tenth International Scientific Conference: GLOBUS College, Prishtina, 20 may 2017, pages: 269-289 	269-289
4.	Qazim TMAVA: „Bank Loans as a Source of SME Financing in SEE Countries. The Case of Kosovo. ”	<ul style="list-style-type: none"> • XI Conference: Institute for Sciencific Research and Development-economic sciences, year IV, 2017, Ulqin- Monte Negro, • E-ISSN 2337-0521 ISSN 1800-9794, 	pages: 66-82
5.	Qazim TMAVA, Fahredin BERISHA, Halil BAJRAMI: “Credit Offer of Commercial Banks. Kosova Case”.	<ul style="list-style-type: none"> • -First International Conference – FAMA College, Prishtina, 2015) 	Page-abstract: 15-16
6.	Fahredin BERISHA, Qazim TMAVA” “Electronic Money Transactions”	<ul style="list-style-type: none"> • -First International Conference – FAMA College, Prishtina, 2015) 	Page-abstract: 75-76,

UNTIL ASISTANT PROFESOR
ACADEMIC DEGREE:

23.10.2015

11.a. Scientific Publications:			
Scientific Journals			
	Author name/ Title of paper	Journal name	year / Volume/ pages
	Ramadan Sejdiu, Qazim Tmava: “Corporate Governace and Decision Making”	International Journal of Management and Business Economics, (IJMBE) ISSN 2304-0207	113-124

	Esat Durguti , Qazim Tmava, Nexhat Kryeziu,dhe Erza Arifi: “EMPIRICAL ANALYSIS OF BASEL III EFFECTS IN INTEREST RATE ON THE KOSOVO BANKING SYSTEM”.	European Scientific Journal (ESJ): October, 2014, edition vol. 10, No. 28 ISSN:18577881 (print)e – ISSN 1857-7431	259-270
	Qazim Tmava, Gazmend Luboteni, Florin Peci: “The Role of Banks in Small and Medium Enterprises Financing: A case study from Kosova”,	International Journal of Economics and Finance (IJEF): Vol, 5 No 12, December, 2013 ISSN:1916- 971X E-ISSN 1916-9728 (www.ccsenet.org/ijef)	94-203
	Enver Kutllovci, Florin Peci, Qazim Tmava, Venet Shala: “Small and Medium Enterprises Facing Institutional Barriers in Kosovo”	International Journal of Marketing Studies (IJMS): Vol, 4 No 1, 2012 ISSN 1918 719X (print)	95-107
	Gazmend Luboteni, Qazim Tmava: “Finantial crisis and its reflection in world economy.”	UNIVERSUM JOURNAL, Scientific Journal, no. 2, Prishtina, 2009	7-17
12.a. Abstracts in national and international		conferences	
	Author name /authors/name of publikation	Name of journal	year / Volume/ pages
7.	Qazim Tmava, Esat Durguti, Kushtrim Zebica, Fahredin Berisha: “SME’s Financing in Kosova. (Supply Side and Demand Side Financial Access)”.	• The Seventh International Scientific Conference: GLOBUS College, Prishtina, November , 2014	Pg: 367-380
8.	Qazim Tmava, Florin Peci, Gazmend Luboteni: “The Role of the Banks on Small and Medium Enterprises Investment Financing “	• Sixth International Conference, GLOBUS Coledge: “Public Policies and the Environment for Business Development in the Regional Countries.	109-120
9.	Florin Peci, Shefqet Berisha, Qazim Tmava: “SME’s and Institutional Barriers in Ballkan”	• 5 th International Conference, GLOBUS Coledge (Prishtina, september, 2012)	Pg. 19 (abstract)

10.	Florin Peci, Qazim Tmava: "The Effects of institutional barriers in SME's in Kosova".	<ul style="list-style-type: none"> 6th International Conference, in SME Development in Kosova. IASH, Albashkenca, Prishtina, 2011 	wn
11.	Qazim Tmava, Florin Peci: Financial Crisis and its Reflection on SME's Financing in SEE Countries. Kosova Evidnece.	<ul style="list-style-type: none"> International Research Conference for SEE Countries. (ISES UNIVERSUM, nr 2, Prishtina, may, 2010) 	wn
12	Qazim Tmava: Financial Consortium presentation (Bank and IFT) concerning Financial Support of SME's in Kosova.	<ul style="list-style-type: none"> Fourth International Conference (IFT, Peja, november, 2005) 	142-145

13. Trainings- Courses

Year	Trainings
	<ul style="list-style-type: none"> Certificate of Accreditation (October 2005, MTI, Prishtina,) Certificate: Project management, (5-8 september 2006) KBA) Certificate: General management, <i>WIFI Insitute, Wiena, Austria (27 september -1 december 2005)</i> <u>Ceritficate: Certified local trainer (february- september 2006, KBA & Belgian Banking Association, Brussel ,</u> <u>Certificate: train the trainer Course (11-15 september 2006)</u> Certificate of Accreditation (september 2005, MTI, Prishtina) <u>Certificate: L/C and Guarantees in International trade Finance (LHB bank, Bank, Frankfurt am Main, mach 2003)</u> <u>Certificate: International Trade and Finance,(22-226 aprill 2002 Skopje Macedonia,) Organised by: EBRD,</u> <u>CertificateBussines Research Methods (Organised by: QKEMM Insitute , three months module, 2002</u> <u>Certificate: Completed Training Programe on Expenditure Procedures and Certification March 2001, MTI,Prishtina,)</u>

14. Profesional Projects

Project title /Elaborate	Place	Year
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15. Profesional Commisions

N	Study level	Position/candidate/year
1	Master	Cca Fifty (50) master thesis mentoring.
2	bachelor	More than hundred (100) bachelor thesis mentoring

16. Books and Dispences

N	Autor	Dispence	
1	////	////	
16. Recencions:			
N	Name of Journal	Title of paper	
1.	International of Journal of Managment and Business Economics (IJMBE)	Ergys MISHA (PhDc): LEGAL AND REGULATORY FRAMEWORK OF A RESOLUTION PROCES (CONSEVATORSHIP AND LIQUIDATION) FOR FINANCIAL INSTITUTIONS – CASE OF COMMERCIAL BANKS IN ALBANIA Vol.3, no. 3, December, 2014	
2.	International of Journal of Managment and Business Economics (IJMBE)	Irena BOBOLI, Zamira VEIZI, Drita KLLAPI, Sahit SURDULLI: CHALLENGES OF AGRIBUSINESS LENDING IN ALBANIA AND ITS ROLE IN RURAL DEVELOPMENT, Vol.3, no. 3, December, 2014	
3.			
17. Added Information :			
Organisational Skills and Competencies:	<ul style="list-style-type: none"> • Good Communication and Mangerial Skills (speching, writing and presenting), • Skills and abilities for doing job in individual and team maner, • Responsible for doing job under presure, also in stresful situation, • Strong sens for confidence and objectivity, 		
PC knowledge on Competencies:	Microsoft Office Package (word, exel, power point,...)		
Languages knowledges (1 up to 5: 1 very bad -5 excelence)			
<i>Courses</i>			
<i>language</i>	Speaking	Writting	Reading
English	5	5	5
Serbo-croatian	5	5	5
Frengue	-	-	-
Awards and Membership:	Board member oj Scientific Journal-IJMBF (University of Kamza and GLOBUS Coledge)		