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“HAXI ZEKA” UNIVERSITY IN PEJA
INSURANCE AND RISK MANAGEMENT, MSc

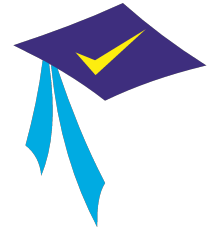
ACCREDITATION

REPORT OF THE EXPERT TEAM

April, Zagreb



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1. INTRODUCTION	3
1.1. Context.....	3
<i>Additionally, Received documents:</i>	4
1.2. Site visit schedule	5
1.3. A brief overview of the institution and program under evaluation	8
2. PROGRAM EVALUATION.....	11
2.1. Mission, objectives, and administration.....	11
ET recommendations:	13
2.2. Quality management	13
2.3. Academic staff	21
2.4. Educational process content.....	24
2.5. Students.....	28
2.6. Research.....	31
2.7. Infrastructure and resources	34
3. OVERALL EVALUATION AND RECOMMENDATION OF THE ET.....	38
4. APPENDICES (<i>if available</i>)	40



Republika e Kosovës
Republika Kosova - Republic of Kosovo



Agjencia e Kosovës për Akreditim
Agencija Kosova za Akreditaciju
Kosovo Accreditation Agency

1. INTRODUCTION

1.1. Context

Date of site visit: March 19, 2024

Expert Team (ET) members:

- Prof. Dr. Sanja Kalambura, University of Applied Science Velika Gorica
- Mr. Domagoj Švigir, Student Expert TBD
- Prof. Asist. Marina Gregoric, PhD, University North, Croatia
- Marija Vasilevska, Student Expert

Coordinators from Kosovo Accreditation Agency (KAA):

- Arianit Krasniqi, KAA Officer
- Ilirjana Ademaj Ahmeti, KAA Officer

Sources of information for the Report:

- *Self-evaluation report, Accreditation, Peje 2024.*
- *Syllabuses*
- *Staff CV (full time and part time)*
- *Accreditation manual*
- *KAA Accreditation Manual 2022*
- *KAA Manual Annex 4.3.*
- *Compliance calculation*
- *Practical informations of the general context of Kosovo*
- *Law on higher education*
- *Statute of the University*
- *Strategic plan UHZ 2023-2026*
- *Strategic plan 2020-2024*
- *Strategic Plan 2017-2022*



Republika e Kosovës
Republika Kosova - Republic of Kosovo



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Agencija Kosova za Akreditaciju
Kosovo Accreditation Agency

- *Administrative instructions UA 17-2024*
- *Administrative instructions UA 09-2021*
- *Law No 4 L-054*
- *Law No 4 L-261*
- *Manual for practical work of Students*
- *Regulation on monitoring*
- *National qualification framework*
- *Ethic code*
- *Regulation on quality*
- *Quality assurance strategy*
- *Quality assurance guide*
- *Evaluation results*
- *Statistical report from the evaluations*
- *Regulation for academic staff*
- *Regulation of evaluation procedures for engaging external collaborators*
- *UA Accreditation*
- *Law on labour*
- *Regulation on MSc studies*
- *Regulations on personal incomes*
- *Performance indicators for the study program*
- *The Guidebook for young students*
- *Research Strategy*
- *Proof of ownership*
- *Statistical report from evaluation results*
- *Etc.*

Additionally, Received documents:

- *Manual on the Determination of Measuring Indicators*
- *Questionnaire - Dean the Teacher*
- *Questionnaire - Academic Staff Self-Assessment*
- *Questionnaire - Student Teacher*
- *Questionnaire - Student Administration*



Republika e Kosovës
Republika Kosova - Republic of Kosovo



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Agencija Kosova za Akreditaciju
Kosovo Accreditation Agency

- *Questionnaire - Employer*
- *Evaluation results for all questionnaires above*
- *Proposed recommendation for all questionnaires above*
- *Financial plan regarding new Master program.*

Criteria used for program evaluation:

The experts team followed the program re-accreditation assessment areas and respective performance indicators, developed by Kosovo Accreditation Agency that are presented in Accreditation Manual – 2021.

1.2. Site visit schedule

Date: 19th of March 2024

Expert Team

- Prof. Dr. Sanja Kalambura, University of Applied Science Velika Gorica
- Domagoj Švigir, Student Expert
- Prof. Asist. Marina Gregoric, PhD, University North, Croatia
- Marija Vasilevska, Student Expert

Coordinators of KAA

- Arianit Krasniqi, KAA Officer
- Ilirjane Ademaj, KAA Officer

Site Visit Program

09.00 – 09.50 Meeting with the management of the institution

1. Prof. Dr. Halit Shabani (Dean of Faculty of Business)

5



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Republika Kosova - Republic of Kosovo



Agjencia e Kosovës për Akreditim
Agencija Kosova za Akreditaciju
Kosovo Accreditation Agency

2. Prof. Ass. Dr. Fisnik Morina (Vice - Dean for Teaching, Student Affairs and Scientific Research at Faculty of Business)
3. Prof. Ass. Dr. Vlora Berisha (Vice- Dean for Finance, Budget and Infrastructure at Faculty of Business)
4. Adem Dreshaj, Dean of Faculty of MTHM)
5. Bedri Millaku, Vice - Dean for Teaching, Student Affairs and Scientific Research at Faculty of MTHM)
6. Prof. Dr. Nexhdet Shala, (Dean of Faculty of Agribusiness)
7. Prof. Asoc. Dr. Ibrahim Hoxha (Vice- Dean for Finance, Budget and Infrastructure at Faculty of Agribusiness)
8. Prof. Asoc. Dr. Ismajl Cacaj, (Vice - Dean for Teaching, Student Affairs and Scientific Research at Faculty of Agribusiness)

09.50 – 10:35 Meeting with quality assurance representatives and administrative staff

1. MSc. Liridon Cukaj (Secretary of the Faculty of Business)
2. Prof. Ass. Dr. Osman Sejfiqaj
3. Luan Lulaj, Officer for Quality Assurance and Evaluation (Quality Coordinator at the Faculty of Business)
4. MSc. Agron Halitaj (Quality Officer at the Faculty of Business)
5. MSc. Rialda Muharremi (Student Affairs Officer at the Faculty of Business)
6. MSc. Leonora Zefi, Officer for career development
7. Besa Baloku (Secretary of the Faculty of MTHM)
8. Mimoza Nurboja (Student Affairs Officer at the Faculty of MTHM)
9. Armend Fetahaj (Quality Officer at the Faculty of MTHM)
10. MSc. Ukë Selimaj (Secretary of the Faculty of Agribusiness)
11. MSc. Alberina Brahimaj (Student Affairs Officer at the Faculty of Agribusiness)
12. MSc, Floriana Zogaj (Quality Officer at the Faculty of Agribusiness)

10:40 – 11:40 Meeting with the heads of the study programme

1. Halit Shabani
2. Ibish Mazreku
3. Afrim Selimaj

12:40 – 13:40 Lunch break

13:40 – 14.20 Visiting facilities



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Republika Kosova - Republic of Kosovo



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Agencija Kosova za Akreditaciju
Kosovo Accreditation Agency

14:20 – 15:05 Meeting with the teaching staff

1. Prof. Ass. Dr. Fisnik Morina (Vice - Dean and Professor at the Faculty of Business)
2. Prof. Ass. Dr. Alma Shehu Lokaj (Vice - Rector and Professor at the Faculty of Business)
3. Prof. Ass. Dr. Elvis Elezaj (Professor at the Faculty of Business)
4. Prof. Ass. Dr. Valdrin Misiri (Professor at the Faculty of Business)
5. Afrim Hoti, Professor at the Faculty of MTHM)
6. Behrije Ramaj, Professor at the Faculty of MTHM)
7. Prof. Asoc. Dr. Ilir Morina, Professor at Faculty of Agribusiness - full-time.
8. Prof. asoc.dr. Ferdije Zhushi Etemi, Professor at Faculty of Agribusiness - part time.

15:05 – 15:50 Meeting with students

1. Medijona Lajqi (Student – First Year, HRM)
2. Sihana Mustafa (Student – First Year, HRM)
3. Fitore Haxhihasani (Student – Second Year, HRM)
4. Dafina Galani (Student – Second Year, HRM)
5. Yllka Berisha, students from Faculty of Agribusiness – first year
6. Lirigzon Gocaj, students from Faculty of Agribusiness - first year
7. Sauda Skenderovic, students from Faculty of Agribusiness – second year
8. Vesa Bejtullahu, students from Faculty of Agribusiness – second year

15:55 – 16:45 Meeting with graduates

1. MSc. Genc Pilingjurka (Graduate student in the HRM Program)
2. MSc. Bleron Elezaj (Graduate student in the HRM Program)
3. MSc. Sara Dervishaj (Graduate student in the HRM Program)
4. MSc. Fatlind Shala (Graduate student in the HRM Program)
5. Dijesa Morina, Graduated from Faculty of Agribusiness
6. Alferd Tahirsylaj, Graduated from Faculty of Agribusiness
7. Adem Lushaj, Graduated from Faculty of Agribusiness
8. Artur Morina, Graduated from Faculty of Agribusiness

16:45 – 17.35 Meeting with employers of graduates and external stakeholders

1. Zana Lipoveci (Human Resources Manager at Elkos Group)



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Republika Kosova - Republic of Kosovo



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Agencija Kosova za Akreditaciju
Kosovo Accreditation Agency

2. Irfete Pasha (Human Resources Manager at Agency for Funding in Kosovo)
3. Fatos Salihaj (Director of Underwriting at "Dukagjini Insurance Company")
4. Shefqet Dervishaj (Director of the Tax Administration of Kosovo - Branch in Pejë)
5. Armend Delijaj, Director of the Freskia company
6. Mentor Bojku, Director of the tourist company
7. Agron Shala, Director of the hydrometeorological institute

17:35 – 17.45 Internal meeting – Expert Team and KAA

17:45 – 17.55 Closing meeting with the management of the institution

1.3. A brief overview of the institution and program under evaluation

University "Haxhi Zeka" (UHZ), was established in 2011 and was part of the transformation from the academic unit of the University of Prishtina to an independent university. The very attractive geographical position, the identification of the city of Peja as a city of culture, as a destination of international tourism and mountain sports, has necessarily been important in profiling the study programs that the University of Peja offers. These qualities have made UHZ attract students not only from the region of Peja and Kosovo but also from the Albanian-speaking countries of the region. UHZ together with the University of Prizren are the only higher education institutions in the Republic of Kosovo which have students from the Bosniak community.

UHZ has five faculties in its composition: Business faculty, Faculty of Management in Tourism, Hospitality and Environment, Law faculty, Faculty of Agribusiness and Faculty of Arts.

The program will be organized at the Faculty of Business. Faculty of Business is led by the Dean of the Unit. Within the leadership of the faculty is the Vice – Dean for Academic Affairs and Students and Vice – Dean for Budget, Finance and Infrastructure. Five heads of departments as well as the legal officer (secretary) are also in the composition of the management.



Republika e Kosovës
Republika Kosova - Republic of Kosovo



Agjencia e Kosovës për Akreditim
Agencija Kosova za Akreditaciju
Kosovo Accreditation Agency

The program under evaluation is High Education – Bologna Second Cycle (Master) MSc., Level - 7, According to National Qualifications Framework (NQF), of total duration 2 years, with 60 ECTS credits per academic year, total 120 ECTS. The study program is first time in accreditation process.

The academic degree and title of diploma will be Master of Science in Insurance and Risk Management (MSc.)

In its policies and development plans, the UHZ is committed to the development and implementation of the concept of integrated studies. In response to the diversification and increased complexity of contemporary demands, the Business Faculty at UHZ allows students to self-design their degree, choosing subjects they deem suitable for their future careers. This integrated studies concept provides more flexible study paths, encourages autonomy and decision-making in the student's personal development, and expands academic and scientific experience beyond the narrow field of studies to build the necessary competencies for their future professional endeavours.

The main mission/objective of the study program are:

- To prepare skilled students for labour market
- To empower students with a deep understanding of the principles, practices, and regulations that govern the insurance industry in the newly established market
- To cultivate a learning environment that encourages collaboration, research, and practical application of theoretical knowledge
- To provide comprehensive education and training in identifying, analysing, and managing different types of risks in various industries
- To cultivate a deep understanding of how insurance products function and their role in managing risk for individuals and organizations.

From the Self-evaluation report (SER), the strives for achieving these objectives are defined by some of the measures and facts:

- Advancement of teaching at all levels
- Further development of curricula, teaching methodology, modern literature, etc.



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Republika Kosova - Republic of Kosovo



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Agencija Kosova za Akreditaciju
Kosovo Accreditation Agency

- High staff motivation
- High management motivation
- Intensive engagement in research
- Continuous training of academic staff
- Improvement of infrastructure, new campus under construction
- Good local and employee collaboration
- Equal opportunities for all students
- Quality culture
- Good procedures for monitoring, controlling and modernizing study programs.

BRIEF ANALYSIS OF ADVANTAGES AND DISADVANTAGES

ADVANTAGES OF THE HIGHER EDUCATION INSTITUTION:

1. Very Good connection with the local and business community
2. Good opportunity for quality practices implementation
3. Organizational structure open for improvements
4. Clear mission of the program
5. Big motivation of professors and management for study program
6. Satisfactory infrastructure

DISADVANTAGES OF THE HIGHER EDUCATION INSTITUTION:

1. Internationalization aspects are not yet sufficiently developed
2. The transfer of knowledge and technology needs to be improved
3. Lack of funding for academic staff education and research
4. English skills need to be improved

EXAMPLES OF GOOD PRACTICE:

1. Collection and analysis of quality data at all levels at UHZ
2. Great integration into the local community
3. The proposed study program is created for the needs of society



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Republika Kosova - Republic of Kosovo



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Agencija Kosova za Akreditaciju
Kosovo Accreditation Agency

4. University is focused to the creation of first program in this field in Kosovo
5. Good atmosphere and motivated staff ready to learn and teach

2. PROGRAM EVALUATION

2.1. Mission, objectives, and administration

The Master of Science in Risk Management and Insurance program is created to continue the academic tradition in the business field with specific focus to deep understanding of the principles, practices, and regulations that govern the insurance industry in the newly established market. From Self-evaluation report, page 4. the opening of a new MSc. Program is a step that can benefit several interested participants: The Insurance Department at the Central Bank, Insurance companies and the Insurance Bureau in Kosovo. Growth in the insurance market and Contribution to the economic development of the country are also important factors for development. The mission of this program is fully in line with the mission of UHZ.

All necessary policies, guidelines and regulations dealing with recurring procedural or academic issues are publicly available to all staff and students, but it will be helpful that are also on English language. It is important to implement all of these listed in SER. The University has a Code of Ethics of the UHZ, the academic, administrative staff and students. There is a well done prescribe approach to academic integrity and ethics, and the documentation addresses important topics. Management has defined integrity and ethics as a matter of policy. However, plagiarism detection software is not currently used.

There are formal policies and regulations which cover important procedural aspects. These are readily available via different e-platforms or directly through the website and students and staff have confirmed that they know how to refer to them to relevantly address matters arising.

Regarding the well-defined overarching study, academic and scientific research program is oriented to market needs and with active participation in local, national, and regional economies. The ratio between theoretical and practical part in most curricula is 50:50, but in some curricula 60:40. The program is compared with two international programs at University of Malta and Bayes Business School - London UK.



According to quality insurance UHZ set performance indicators and clear SWOT analysis, page 17.

According to SER analyses and CV the academic staffs of the Business Faculty are relatively young. They hold the prospect of having the professional knowledge, skills and competencies needed to provide the right knowledge for the labour market.

This expert team is not able to confirm with yes or no standard 1.6. since in this phase we are in accreditation process of study program. But, based on the regulation on the Quality Assessment and Assurance System, the Quality Management Council, internal evaluations it is obvious that is strong will for this.

Standard	Compliance	
	Yes	No
Standard 1.1. The study program mission is in compliance with the overall mission statement of the institution.	X	
Standard 1.2. Relevant academic and professional advice is considered when defining the intended learning outcomes which are consistent with the National Qualifications Framework and the Framework for Qualifications of the European Higher Education Area.	X	
Standard 1.3. The study program has a well-defined overarching didactic and research concept.	X	
Standard 1.4. There are formal policies, guidelines and regulations dealing with recurring procedural or academic issues. These are made publicly available to all staff and students.	X	
Standard 1.5. All staff and students comply with the internal regulations relating to ethical conduct in research, teaching, assessment in all academic and administrative activities.	X	



Republika e Kosovës
Republika Kosova - Republic of Kosovo



Agjencia e Kosovës për Akreditim
Agencija Kosova za Akreditaciju
Kosovo Accreditation Agency

Standard 1.6. All policies, regulations, terms of reference and statements of responsibility relating to the management and delivery of the program are reviewed at least once every two years and amended as required in the light of changing circumstances.	n.a.	
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Compliance level: Fully compliant

ET recommendations:

1. *The program needs definition of the intended learning outcomes at the descriptive levels of the European Framework of Qualification.*
2. *The study program should strive for a fundamental revision of the SWOT analysis since strengths and weakness are not in balance and threats are sometimes actually weakness. From that point we can clearly see what we can change in the future.*
3. *Integration of modern teaching practices and research at the program level, especially integration of e-learning and online teaching and learning at all levels of the teaching concept and the entire curriculum in a differentiated way.*
4. *The didactic concept should consider all relevant stages and elements of the teaching and learning process.*
5. *The ET recommends that the Program should amend policies on academic integrity and make anti-plagiarism tools compulsory to better assist with both prevention and detection, especially for high-stakes assignments like final master theses.*

2.2. Quality management

There is a good quality practice on the UHZ since its establishment. In 2016. Quality Assurance Strategy is adopted and for period 2020-2024. The Strategy is design with detail description of activities, in addition, the UHZ has approved the Regulation on quality assurance and quality



Republika e Kosovës
Republika Kosova - Republic of Kosovo



Agjencia e Kosovës për Akreditim
Agencija Kosova za Akreditaciju
Kosovo Accreditation Agency

assessment system, operationalized the University Quality Assurance Office and also established the Quality Management and Evaluation Council.

The procedure is clear and transparent and after the periodical evaluation Rector seek implementation by the managing authorities at the UHZ level, and at the level of the academic units according to the time frame proposed by the Council.

Reports are compiled based on evaluations from the various areas and mainly designed for improvement purposes. Usually reports produced by student questionnaires are analysed in the light of comments or low scores received by academic staff to take the necessary measures for improvement. Documents are public and they clearly define the quality assurance system within the institution, the processes, mechanisms, quality assurance instruments, timelines, as well as the responsibilities of all actors participating in quality assurance and evaluation within the UHZ.

The entire staff of the academic unit is actively involved in quality assurance processes, participates in self-assessments, and continuously cooperates with reporting and quality improvement processes within the academic unit. Through the self-evaluation process, which includes all academic staff, (full-time and part-time, engaged in the teaching process) inputs are provided regarding the satisfaction of academic staff in their workplace. Questionnaire for the self-assessment process of academic staff is administered electronically through the SEVC system. After the evaluation process is completed, the quality coordinator within the academic unit collects the data from the evaluation process. Within the academic unit, also functions the Committee for quality assurance and evaluation, is headed by the quality coordinator. The data collected from the self-evaluation process are processed by this commission, which draws up a report with summary results and gives recommendations derived from the evaluation process. After completion, the same report is sent to The Council for Quality Management and Evaluation (KMCV) for approval of the report and proposed recommendations. The KMCV, after analysing the data, draws up a report which it sends to senior management for decision-making. Also, the summary report publishes on the University's website, so that the academic staff who were part of the evaluation will be informed about the actions planned by the management. Quality assurance processes within the academic unit are regular activities that contribute to the development of the quality culture within the academic unit. All quality assurance and evaluation processes of study programs are fully integrated into normal planning and development processes to improve overall performance within the academic unit and within the institution. The Quality Assurance and Assessment Office regularly monitors the

14



Republika e Kosovës
Republika Kosova - Republic of Kosovo



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Agencija Kosova za Akreditaciju
Kosovo Accreditation Agency

implementation of improvement recommendations provided by the Quality Management and Assessment Council, marking the closure of the PDCA cycle for self-assessment. Summary reports of assessments are published on the official website of UHZ or through other internal communication channels of the university. The results and improvement plans are also communicated to the participating parties in the assessment process.

The evaluation of the study programs within the academic unit is carried out after every two years. Such assessment is foreseen in the Regulation for study programs (Regulation for study programs, Annex. 22.) The evaluation of the study program is done by the Ad-hoc committee at the level of the academic unit. The Ad-hoc Committee performs the evaluation of the program according to the procedures provided in the Regulation for quality assurance and evaluation. The instruments used to evaluate a study program are numerous and include questionnaires with students, alumni and employers as well as analysis of statistics for the relevant areas of the program and other evaluations, such as: evidence of participation in lectures, possibility of students, evaluation of syllabuses, registration of new students, used literature, etc. The Ad-hoc Commission, after the end of the evaluation process, prepares a report with the findings of the evaluation. The Commission sends the final report with recommendations to the Council for Quality Management and evaluation, through the central office for quality assurance.

All policies, documents, and regulations of the quality assurance system are reviewed at least once every two years to ensure consistency in the actions and processes of quality assurance stakeholders within the university. The legal basis regulating the review of acts is Article 10, point 3 of the Regulation on the Operation of the Quality Management and Assessment Council, which states that regular review of internal quality assurance system policies will be conducted as needed, at least every two years.

As already recognised in the self-report, the university has recognised that there is room for improvement in digitalization of the evaluation system and electronic system of registration lectures. Efforts should be further intensified to involve more Quality Management and Evaluation Council in operational activities. It is necessary to ensure PDCA cycle Plan, Do, Check, Act. From the available documents and the discussions on site, it is clear to the experts that the data collected will also be used for continuous development, but it must be show somehow.



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Alumni are very important part of Quality Assessment, especially when you want to set new study program.

The UHZ performs evaluation activities on an ongoing basis in areas such as: Assessment of the quality of teaching, Evaluation of management measures at all organizational levels, Evaluation of study programs and study organisations, Assessment of teachers work, scientific and artistic work. For all listed quality assurance processes University using instruments like: Questionnaire Dean to teacher, Questionnaire Academic Staff Self-Assessment, Questionnaire Student-Teacher, Questionnaire Student Administration, Questionnaire Employer, Questionnaire Alumni. All set instruments are organised in good way, question structure is satisfactory. But expert team want to point to the fact that is challenging for the university to carry out numerous evaluations, especially in the case of electronic evaluations, when evaluation fatigue sets. Maybe to think about transparent communication and publication of evaluated results. The corresponding responsibilities have been defined and are carried out by the appropriate persons.

Unfortunately, there are no reports on how the public or university members are informed about quality development in a public report beside web site.

This ET did not find in documents and web site Quality Politics.

All presented evaluation report result is in one report, and it represent summary for all University. In those terms' expert team means that are necessary improvements. Also, last report given no ET is for 2020/2021. ET encourage UHZ to have more frequent analyses. Et least every 2-year, student survey every year or semester.

During the evaluation process of the academic staff by the students, the number of respondents for full-time staff was 3,953, while for the engaged staff it was 2,062, the total number of respondents is 6015. Total average grade was 4.53.

ET want to point out some recommendations from QA: Do not allow lectures and exams to be held by assistants, time to implement the proposed recommendation: Immediate, Respecting the schedule of lectures/exercises - Time to implement the proposed recommendation: Immediate., use of cabinets for adequate subjects (learning from IT subjects to be held in the IT cabinet).- timeline to implement the proposed recommendation: Immediate (Annex 16).



Republika e Kosovës
Republika Kosova - Republic of Kosovo



Agjencia e Kosovës për Akreditim
Agencija Kosova za Akreditaciju
Kosovo Accreditation Agency

According to Assessment results from the questionnaire Student to Administration, Business Faculty is graded with 4.01. Some recommendation done in this report are on UHZ level, but it will be good to have recommendation on Faculty level. ET can confirm that recommendations are written correctly and in good sense: organizing trainings for communication with partners, Efficiency and effectiveness at work, Respecting working hours, Efficient and effective communication through e-mail. Communication through e-mail and telephone should also be practiced by referents.

At the Faculty of Business, a total of 26 academic staff have been evaluated, with a total average of 4.06. This grade is lowest comparing to other Faculties but still high.

Evaluation results from the questionnaire Self-assessment of academic staff is rated 3 different fields: working conditions were rated with an average of 4.03, teaching and personal development are rated with an average of 4.24, the provision of administrative services is evaluated with an average of 4.11.

ET can confirm that recommendations are written correctly and in good sense: creating sufficient space for work, staff training with contemporary teaching methods, activation of smart tables, raising funding for research, mobility, scientific trainings, more frequent organization of conferences and workshops, Functionalization of the web in Bosnian language.

The same is with employers, only 7 for all University fill the questionnaire and given result is 3.68. Comments and recommendations set by this report are to offer more professional internships in study programs, and trainings in relevant fields, to provide training in management, research, and decision making, profiling course within the relevant programs.

According to Anex 16 report only 99 Alumni students participate in evaluation. The total average results were 3,57. Comments which UHZ need to implement are: include more practical work in study programs, do not repeat subjects with the same theme.

It will be very productive to see the comments and improvements since this evaluation report is from 2021.



Republika e Kosovës
Republika Kosova - Republic of Kosovo



Agjencia e Kosovës për Akreditim
Agencija Kosova za Akreditaciju
Kosovo Accreditation Agency

The corresponding responsibilities have been defined and are carried out by the appropriate persons, but this ET did not received any document between 2021 and 2024 to confirm implementation of this recommendations.

Information on the activities of the UHZ is available on the website in Albanian and English, at a level that meets the standards very well. In addition, communication with stakeholders is maintained in a variety of ways.

The UHZ is obviously taking its social role seriously. There is evidence that the UHZ contribution to the local community is at an advanced level and in line with standards.

This expert team is not able to confirm with yes or no standards: 2.1., 2.5, and 2.2. since in this phase we are in accreditation process of study program. But based on the regulation on the Quality Assessment and Assurance System, the Quality Management Council, internal evaluations it is obvious that is strong will for this.

For Standard 2.6. it seems the same. We were in position to analyse existing analytical data (other programmes) delivered by UHZ.

Standard	Compliance	
	Yes	No
Standard 2.1. All staff participate in self-evaluations and cooperate with reporting and improvement processes in their sphere of activity.	n.a.	
Standard 2.2. Evaluation processes and planning for improvement are integrated into normal planning processes.	n.a.	
Standard 2.3. Quality assurance processes deal with all aspects of program planning and delivery, including services and resources provided by other parts of the institution.	X	
Standard 2.4. Quality evaluations provide an overview of quality issues for the overall program as well as of different components within it; the evaluations consider inputs, processes and outputs, with particular attention given to learning outcomes for students.	X	



Standard 2.5. Quality assurance processes ensure both that required standards are met and that there is continuing improvement in performance.	n.a.	
Standard 2.6. Survey data is being collected from students, graduates and employers; the results of these evaluations are made publicly available.	n.a.	
Standard 2.7. Results of the internal quality assurance system are taken into account for further development of the study program. This includes evaluation results, investigation of the student workload, academic success and employment of graduates.	X	
Standard 2.8. The institution ensures that reports on the overall quality of the program are prepared periodically (eg. every three years) for consideration within the institution indicating its strengths and weaknesses.	X	
Standard 2.9. The quality assurance arrangements for the program are themselves regularly evaluated and improved.	X	

Compliance level: Substantially compliant

ET recommendations:

- 1. The ET recommends analysing all proposals for improvement set in report, Annex 16. It is obligatory to implement them or at least analyse and propose solution for each of them on Faculty level.*
- 2. The Faculty need to analyse grades recived in evaluations and need to prepare Improvements plan.*
- 3. The ET recommends that the Program should evaluate teaching and learning outputs with particular attention to learning outcomes achieved by students.*
- 4. The ET recommends that the Program should introduce formal mechanisms for gathering feedback from alumni for the purpose of quality enhancement of the Program on Faculty level.*



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Agencija Kosova za Akreditaciju
Kosovo Accreditation Agency

5. *The ET encourages the Faculty to develop strategic partnerships with employers which can be mutually valuable with a view to focussing on meeting strategic development goals of the partner organization and of the faculty, and to ensuring continuous and comprehensive collaborations for the programme development.*
6. *The ET recommends that the Program should introduce elements in the QA system which can allow for some level of specificity to be highlighted in relation to the program*
7. *The ET recommends open discussion of the course evaluation results with the students.*
8. *The ET recommends open discussion of the course evaluation results with the teachers.*
9. *The ET proposing publication of evaluation results separately for every study program, not in join report every 2 year and for students every year.*
10. *The ET recommends continuing with good practice publication of results for the public and to be clear in publication what changes have been brought about by evaluation results.*
11. *Introduce all evaluation report visible on web site.*
12. *The Faculty should continue to develop and implement a quality management system which ensures proactive involvement of all stakeholders following a PDCA-cycle approach.*
13. *The Faculty should make efforts to set functional and operational quality system with all stake holders.*
14. *Establishment of alumni tracking and the corresponding integration into institutionalised surveys.*
15. *Introduce additional subjects with a focus on current and future knowledge and skills, both for current students and for external experts who need more advanced knowledge.*
16. *In alumni network you could conduct corresponding institutionalised surveys and implement results to improve all quality aspects.*



2.3. Academic staff

From material received (SER), table Regular staff at the Faculty of Business, page 30-34, it is in detail presented in tabular form data: full time and part time academic staff, name, qualification, academic title, duration of official contract, workload for teaching, exams, consulting, administrative activities, research for the study program. It is in total 12 professors, high qualified, they are all doctors with valid academic title. Four of them are full time and 8 of them part time. For evaluated MSc program 2 professors and assistants are engaged with 1 year contract.

It is evident from the Panel discussion that academic staff do not cover, within an academic year, more than two teaching positions (one full-time, one part-time), regardless of the educational institution where they carry out their activity.

It is also evident from the Panel discussion as well as formal staff profiles submitted prior to the review, that academic staff can deliver high level learning process. All academic staff/teachers are highly motivated and cooperative to implement IRM MSc program. From received CV of teaching staff experts can conclude that all of them has expertise and knowledge for IRM MSc program. The Faculty staff formally consists of associate professors, assistant professors, teaching assistants. Staff appointment and ranking is determined by educational, scientific, research and service criteria.

In this moment the planning number of students is 25. So, in those terms existing number of academic staff is satisfactory but the problem which my occur is 1 year employment. Standard 3.4. defined that at least 50% of the academic staff in the study program are full time employees, and account for at least 50% of the classes of the study program. The problem is 1 year contract.

Based on the Law on Higher Education in Kosovo and UHZ Statute, the activity of the academic staff includes four elements of activity: teaching, research and development, professional activities in the interest of the university or academic administrative services and professional activities in the interest of the society or services to the society. All those activities are described in detail, and the grade weight given by each evaluator is differentially measured according to this priority: dean 50%, self-assessment 30% and students 20%. Performance evaluation scales is from Insufficient level to Level 5.



Republika e Kosovës
Republika Kosova - Republic of Kosovo



Agjencia e Kosovës për Akreditim
Agjencia Kosova za Akreditaciju
Kosovo Accreditation Agency

The responsibilities of academic staff are learning process, material design, administrative jobs, scientific research, participation in conferences, boards, communication with students and exam preparations, etc. Although, it is vital that staff participate in regular peer-observations as well unannounced observations at least twice a year for sharing best academic practices. The aim of teaching observations is to enable academic staff to gain feedback from a trained and experienced observer as part of a process of reflection on teaching performance. It is the Panel’s understanding that staff are currently engaging in discussions in critical discussion about learning and teaching overall as well as enhance teaching quality at the programme level.

Learning outcomes from the Master's Program in Insurance and Risk Management are on satisfactory level and need to be improve on subjects level.

Literature proposed in Syllabuses need to be improve and changed. This is the week part of this program proposal. Some of the listed are older than 10 years.

According to SER: “One of the key features of this program is the development of practical skills in students during the research process. Relevant subjects in the master's theme and others offer practical experience, focusing on acquiring data for research from various sources. The research-oriented practical experience prepares students for informed decision-making and developing a profound understanding of their study areas.” This is very important part for implementation in real. In European quality academic and teaching strategies one of the important tasks is to develop good own teaching materials. This must be focus for the future in this MSc program. It is motivation for professors and much more acceptable for students.

Standard	Compliance	
	Yes	No
Standard 3.1. Candidates for employment are provided with full position descriptions and conditions of employment. To be presented in tabular form data about full time (FT) and part time (PT) academic/ artistic staff, such as: name, qualification, academic title, duration of official (valid) contract, workload for teaching, exams, consulting, administrative activities, research, etc. for the study program under evaluation.	X	



Standard 3.2. The teaching staff must comply with the legal requirements concerning the occupation of teaching positions included in the Administrative instruction on Accreditation.	X	
Standard 3.3. Academic staff do not cover, within an academic year, more than two teaching positions (one full-time, one part-time), regardless of the educational institution where they carry out their activity	X	
Standard 3.4. At least 50% of the academic staff in the study program are full time employees, and account for at least 50% of the classes of the study program.		X
Standard 3.5. For each student group (defined by the statute of the institution) and for every 60 ECTS credits in the study program, the institution has employed at least one full time staff with PhD title or equivalent title in the case of artistic/applied science institutions.	X	
Standard 3.6. Opportunities are provided for additional professional development of teaching staff, with special assistance given to any who are facing difficulties.	X	
Standard 3.7. The responsibilities of all teaching staff, especially full-time, include the engagement in the academic community, availability for consultations with students and community service.	X	

Compliance level: Substantially compliant

ET recommendations:

- 1. Teachers should to a greater extent include the latest research, trends and knowledge on the labour market in the teaching process.*
- 2. When hiring new teachers or part time teachers, the University should strive to hire young professionals whose professional and scientific results show that they follow global trends.*
- 3. Improving the pedagogical competencies of teachers should become part of regular institutional activities.*



Republika e Kosovës
Republika Kosova - Republic of Kosovo



Agjencia e Kosovës për Akreditim
Agencija Kosova za Akreditaciju
Kosovo Accreditation Agency

4. *The Program should establish clear development directions at Faculty level and ensure that training and research opportunities for teachers*
5. *The Program should employ more full-time academic staff members to ensure that workload across all activity components, i.e. teaching, assessment, feedback, supervision, research, internships, community services, administrative/managerial etc, can be effectively delivered and is consistently of quality.*
6. *The University should encourage teachers to significantly increase outbound mobility.*

2.4. Educational process content

This expert team can conclude, from SER and Panel discussion, that importance of this program is very high for Kosovo. It is interdisciplinary program focused on insurance and risk management and according to that it can be seen from all aspects.

Subject selection is done according to available experts and needs in surrounding so from that point of view it is acceptable. It will contribute to the civil society and for sure develop the students' knowledge, skills, and competencies.

But still there are some parts which need to be improve, especially in methodical approach and applying the modern learning methods.

The correlation between planned learning outcomes and specific courses it was not documented in Self Evaluation report.

The problem which is confusing in this important field are descriptions of: knowledge, skills, competencies and learning outcomes. This must be improved before starting the program.

Learning outcomes for study program must be in direct correlation with competencies. Basically, they are the same but just written on another way. This part is very important for employers since they would like to know on the end of the day what graduates can do (competences) and you have to teach them that (learning outcomes).

The syllabi provided reveal different quality levels of course descriptions. Most syllabi are characterized by using active verbs for defining learning outcomes at the course level. Some course descriptions are developed in a very traditional way emphasizing mainly the provision of knowledge. Generic skills missing in all of them.

Similar shortcomings can be identified in other courses, too. Perhaps the reason for this uneven description of learning outcomes is mainly a matter of wording and can be improved by making these parts more explicit in the course descriptions. For example, Risk



Management Theory and Practice should replace verb Understanding since this verb is not measurable.

Assessment methods are regularity traditional: colloquium, seminars, and final exam. At the same time the ratio between theoretical and practical part is 60:40. This should be valorised with me assessments method. How to measure practical knowledge.

All learning outcomes has active verbs but it ned to be develop second level using the verbs for generic skills.

Most important part in creating the efficient and quality defined program is to make a matrix table with all learning outcomes for courses and learning outcomes for study program. After that you will be able to say that all your courses contribute to study program in equal way. In this moment this expert team cannot conclude what is the contribution of all courses in program.

Some learning outcomes are very optimistic and need revision but some of them are on Becleor level and need to be improve. Investment Risk Management subject for example did not define at all learning outcomes. Overall, not much information was provided about the why and how of the curriculum's structure, however, the definition of the learning outcomes at the program level corresponds to level 6 of the European Qualifications Framework in general.

The complete lack of e-learning and online teaching as key elements of a modern teaching strategy is missing. It is necessary to develop online teaching and e-learning and integrated in practical teaching.

Standard	Compliance	
	Yes	No
Standard 4.1. The study program is modelled on qualification objectives. These include subject-related and interdisciplinary aspects as well as the acquisition of disciplinary, methodological and generic skills and competencies. The aspects refer especially to academic or artistic competencies, to the capability of taking up adequate employment, contributing to the civil society and of developing the students' personality.	X	



Standard 4.2. The study program complies with the National Qualifications Framework and the Framework for Qualifications of the European Higher Education Area. The individual components of the program are combined in a way to best achieve the specified qualification objectives and provide for adequate forms of teaching and learning.	X	
Standard 4.3. The disciplines within the curriculum are provided in a logical flow and meet the definition and precise determination of the general and specific competencies, as well as the compatibility with the study programs and curricula delivered in the EHEA. To be listed at least 7 learning outcomes for the study program under evaluation.	X	
Standard 4.4. The disciplines within the curriculum have analytical syllabuses which comprise at least the following: the discipline's objectives, the basic thematic content, learning outcomes, the distribution of classes, seminars and applicative activities, students' assessment system, the minimal bibliography, etc. The full course description/ syllabuses of each subject/ module should be attached only in electronic form to the self-assessment report for the study program under evaluation.	X	
Standard 4.5. If the language of instruction is other than Albanian, actions are taken to ensure that language skills of both students and academic staff are adequate for instruction in that language when students begin their studies. This may be done through language training prior to the commencement of the program.	X	
Standard 4.6. The student-teacher relationship is a partnership in which each assumes the responsibility of reaching the learning outcomes. Learning outcomes are explained and discussed with students from the perspective of their relevance to the students' development.	n.a.	
Standard 4.7. Teaching strategies are fit for the different types of learning outcomes programs are intended to develop. Strategies of teaching and assessment set out in program and course specifications are followed with flexibility to meet the needs of different groups of students.		X
Standard 4.8. Student assessment mechanisms are conducted fairly and objectively, are appropriate for the different forms of learning sought and are clearly communicated to students at the beginning of courses.	X	
Standard 4.9. Appropriate, valid, and reliable mechanisms are used for verifying standards of student achievement. The standard of work required for different grades is consistent over time, comparable in courses offered within a program,	X	



and in comparison, with other study programs at highly regarded institutions.		
Standard 4.10. Policies and procedures include actions to be taken in to dealing with situations where standards of student achievement are inadequate or inconsistently assessed.	X	
Standard 4.11. If the study program includes practice stages, the intended student learning outcomes are clearly specified, and effective processes are followed to ensure that those learning outcomes and the strategies to develop that learning are understood by students. The practice stages are allocated ETCS credits and the work of the students at the practical training organisations is monitored through activity reports; students during practice stages have assigned tutors among the academic staff in the study program.	X	
Standard 4.12. In order to facilitate the practice stages, the higher education institution signs cooperation agreements, contracts or other documents with institutions/organisations/practical training units.	X	

Compliance level: Substantially compliant

ET recommendations:

- 1. The ET recommends involving foreign lecturers and organise for students BIP Erasmus programs*
- 2. The ET recommends Faculty to consider some elements of curricular specificity which can relate to the regional opportunities*
- 3. The ET recommends revision and standardization off all learning outcomes to develop second level using the verbs for generic skills and also link the learning outcomes of the study program with the competencies*
- 4. It is recommended to have 4-7 outcomes per course and a maximum of 10 for the study program*
- 5. The ET recommends that the Program should make internship as a stand-alone curriculum component with ECTS, specific learning outcomes and clear assessment procedures.*
- 6. The ET recommends elective courses: English and communication skills*



Republika e Kosovës
Republika Kosova - Republic of Kosovo



Agjencia e Kosovës për Akreditim
Agencija Kosova za Akreditaciju
Kosovo Accreditation Agency

7. *In order to better support international exchange, it is necessary to introduce lectures and courses in English in all studies. These lectures and courses should be defined as compulsory for all students, including homework.*
8. *The ET recommends elective course: Basics of cyber security*
9. *Given the high academic level of graduate professional study programs (which achieve a master's degree), it is necessary to increase the emphasis on scientific activities*
10. *The time of living in 21 centuries is so unpredictable so the focus in teaching strategy should be also e-learning.*

2.5. Students

The expert team concluded according to self-evaluation report and site visit that:

The faculty has defined a clear and formal admission procedure offered to all interested participants who have completed bachelor's degrees of 120 ECTS. This procedure consists of an entrance examination test whose results are evaluated by theoretical knowledge deriving from the MSc programme. There is high interest of student for this new MSc programme and therefore see it as a necessary addition for their bachelor students to continue further their education. During the visit, it was stated by all parties involved that everything is clear on this standard - a transparent points system is used to assess applicants, with the aim of identifying qualified candidates.

The university has implemented an Electronic Management System for Students (SEMS) and made relevant documentation available for public viewing. This system records students' individual achievements and attendance in their courses. From the documentation available, it is apparent that the university utilises a highly advanced and modern IT-based system, which was confirmed on the site visit.

Study groups in the programs are designed to be small and seem to support effective and interactive exchange among study groups. Because of the small size of the Faculty and study groups, we found in principle a good level of communication and support from Academic staff concerning students.



Republika e Kosovës
Republika Kosova - Republic of Kosovo



Agjencia e Kosovës për Akreditim
Agencija Kosova za Akreditaciju
Kosovo Accreditation Agency

The transfer of students between higher education institutions, faculties and study programs is clearly regulated in the formal internal documents.

Academic staff is available in sufficient time to advise students. All professors and assistants in coordination with the quality coordinator set the official schedule for giving advice and consultations to students. In addition to this schedule students during working hours, for advice can contact the professors through their official email. According to SER professors arrange meetings with students through “*Google meet*”. Also, through SEMS students are always informed in all aspects regarding the relevant subjects and this system automatically carries all notifications in the official e-mail of the student. Additionally, students receive career development advice through Career development centre and further professional counselling is envisaged by engagement of a psychologist. Discussion with students from BA level strongly implies that they are well informed on their obligations and rights – they are aware that they can take an exam in up to three attempts. If the student is unable to pass the exam after the third attempt, an evaluation is conducted by a commission. If the student still fails to pass the exam after the fourth attempt, they will fail the entire academic year automatically. All procedures are in place, and everything is well documented. The course syllabus provides students with information about the exam's number, date, and evaluation criteria. The academic year consists of three regular exam periods, and the university offers flexible treatment to students in exceptional circumstances. For instance, students who have lodged a complaint or are part of a specific study program may be assessed by an examination committee in addition to regular exams.

The university has in function the tutorial system which as a mechanism helps to increase the quality and overcome the difficulties that students face in the learning process. UHZ applies the tutorial method also through the selection of excellent students who also receive a solid salary for their service. This service mainly includes informing students, especially young students, about the study material, professors' requests for courses and all the administrative procedures that students face. Student rights and obligations are made publicly available in the statute of the University and Regulations of Master studies. They are both published on the University official website. Additionally, welcome week is organized for students to enable and promote information regarding their rights and obligations.



We found good practice of collaboration and agreement with the industry and fully support its further development to ease the employment of the student that are planned to enrol in this program.

Standard	Compliance	
	Yes	No
Standard 5.1. There is a clear and formally adopted admission procedure at institutional level that the study program respects when organising students' recruitment. Admission requirements are consistently and fairly applied for all students.	X	
Standard 5.2. All students enrolled in the study program possess a high school graduation diploma or other equivalent document of study, according to MEST requirements.	X	
Standard 5.3. The study groups are dimensioned so as to ensure an effective and interactive teaching and learning process.	X	
Standard 5.4. Feedback to students on their performance and results of assessments is given promptly and accompanied by mechanisms for assistance if needed.	X	
Standard 5.5. The results obtained by the students throughout the study cycles are certified by the academic record.	X	
Standard 5.6. Flexible treatment of students in special situations is ensured with respect to deadlines and formal requirements in the program and to all examinations.	X	
Standard 5.7. Records of student completion rates are kept for all courses and for the program as a whole and included among quality indicators.	n.a	



Standard 5.8. Effective procedures are being used to ensure that work submitted by students is original.		X
Standard 5.9. Students' rights and obligations are made publicly available, promoted to all those concerned and enforced equitably; these will include the right to academic appeals.	X	
Standard 5.10. The students' transfer between higher education institutions, faculties and study programs is clearly regulated in formal internal documents.	X	
Standard 5.11. Academic staff is available at sufficient scheduled times for consultation and advice to students. Adequate tutorial assistance is provided to ensure understanding and ability to apply learning.	X	

Compliance level: Substantially compliant

ET recommendations:

- 1. Improve the number of incoming foreign students through mobility programs*
- 2. Enable smoother procedure for the transfer between Universities and ECTS recognition*
- 3. Implement additional support for student for their professional counselling*
- 4. Continue good practice of insurance sector, banks collaboration and external stakeholders*
- 5. Increase the number of the foreign students and ensure gender balance through the recruitment*
- 6. Provide mechanisms to ensure that work submitted by students is original*
- 7. Continue further developing the ALUMNI organization.*

2.6. Research



Republika e Kosovës
Republika Kosova - Republic of Kosovo



Agjencia e Kosovës për Akreditim
Agencija Kosova za Akreditaciju
Kosovo Accreditation Agency

UHZ implement Scientific Research and Artistic Strategy 2023 – 2026 (Annex 26) with the one of the goals related to opening and development of new research programs. According to SER each member of the academic staff at the Faculty of Business at the beginning of the new academic year submits the individual development plan to the Deans. In this plan, each professor and assistant plan the research and scientific activity that he will carry out within an academic year, determining the number of scientific papers that he will publish in international scientific journals with an impact factor, the number of international scientific conferences that he will receive part, the number of research projects and other scientific and research activities. till 2024.

During the analysing the data from SER and Panel discussion this ET conclude that there is a lack of research dedicated funds, small number of organized scientific conferences and low participation of academic staff involved. ET also note a limited access of both students and academic staff to international databases of scientific journals. The support for projects were 2000 Euro for research project but the plan is to increase this budget to 10.000 Euro per research.

Application to research project seem difficult and bureaucratic. However, there is a good strategic plan to reach Faculty research objectives. More support from the government and the University is needed to fully implement research objectives. There is a need for improvement of the Research Facilities as well.

The academic staff is expected to participate in research activities and their performance is monitored and evaluated. These criteria are found in the University Statute and Regulation and promotion of Academic staff. We did not find a clear implementation of policy defining what is recognized as research according to international standards and norms. Additionally, ET did not find clear effective mechanism that ensure originality of both academic staff and student research.

In this new Master program students will be encouraged to participate in Research. To ensure this, program has set clear and defined scientific objectives. We fully encourage participation of students in Research as a necessity of quality of Education at Master level.



Standard	Compliance	
	Yes	No
Standard 6.1. The study program has defined scientific/applied research objectives (on its own or as part of a research centre or interdisciplinary program), which are also reflected in the research development plan of the institution; sufficient financial, logistic and human resources are allocated for achieving the proposed research objectives.	X	
Standard 6.2. Expectations for teaching staff involvement in research and scholarly activities are clearly specified, and performance in relation to these expectations is considered in staff evaluation and promotion criteria.	X	
Standard 6.3. Clear policies are established for defining what is recognized as research, consistent with international standards and established norms in the field of study of the program.		X
Standard 6.4. The academic staff has a proven track record of research results on the same topics as their teaching activity.	X	
Standard 6.5. The academic and research staff publish their work in speciality magazines or publishing houses, scientific/applied/artistic products are presented at conferences, sessions, symposiums, seminars etc. and contracts, expertise, consultancy, conventions, etc. are provided to partners inside the country and/or abroad.	X	
Standard 6.6. Research is validated through: scientific and applied research publications, artistic products, technological transfer through consultancy centres, scientific parks and other structures for validation.	X	
Standard 6.7. Each academic staff member and researcher has produced at least an average of one scientific/applied research publication or artistic outcome/product per year for the past three years.	X	
Standard 6.8. Academic and research staff publish under the name of the institution in Kosovo they are affiliated to as full-time staff.	X	



Standard 6.8. Academic staff are encouraged to include in their teaching information about their research and scholarly activities that are relevant to courses they teach, together with other significant research developments in the field.	X	
Standard 6.9. Policies are established for ownership of intellectual property and clear procedures set out for commercialization of ideas developed by staff and students.		X
Standard 6.10. Students are engaged in research projects and other activities	n.a	

Compliance level: Substantially compliant

ET recommendations:

1. *Continue further increase of number and quality of scientific publications*
2. *Explore the use of research funding from international organisation*
3. *Forster international collaboration in scientific research*
4. *Use plagiarism tools to prevent plagiarism for both academic staff and students*
5. *Engage your future students in the research activities*
6. *Implement the Strategic Research plan you created*
7. *Networking with international universities in the organisation of conferences, especially in Balkan region*
8. *Clear introduction of research activities on web site*

2.7. Infrastructure and resources

The academic institution boasts a comprehensive array of resources tailored to facilitate both instructional and investigative endeavors. Within its premises, one can find an assortment of amenities including but not limited to ten well-equipped classrooms, laboratories, computer



facilities, a library replete with reading materials, alongside ancillary spaces such as faculty offices, administrative areas, and student service centers. The intentionally restricted student intake for the Master's program ensures that the available infrastructure adequately accommodates all enrolled individuals, guaranteeing ample seating in lecture halls, seminar venues, and laboratory settings. However, despite these provisions, there exists a notable gap in infrastructure catering to students with special needs, indicating a crucial area for enhancement.

While governmental mandates stipulate the provision of adequate financial support to universities, as per the University Statute, effective implementation of such mandates remains imperative. The Ministry of Finance in the Republic of Kosovo bears a legal responsibility to furnish requisite funding, ensuring the university's capacity to discharge its obligations effectively. However, bridging the gap between policy mandates and their practical execution necessitates concerted efforts from all stakeholders involved.

In addition to the aforementioned aspects, it is imperative to address the broader scope of infrastructural development and resource allocation within the academic ecosystem. Enhancing the physical accessibility of facilities for differently-abled students warrants prioritization, aligning with principles of inclusivity and diversity. Moreover, proactive measures aimed at bolstering research infrastructure can catalyze scholarly pursuits, fostering a culture of innovation and inquiry within the academic community.

In conclusion, while the academic institution boasts commendable facilities and strategic initiatives, there exist avenues for refinement and enhancement, particularly concerning inclusivity, digitalization, and resource optimization.

<i>Standard</i>	Compliance	
	Yes	No
Standard 7.1. The adequate long-term implementation of the study program is ensured in quantitative terms as regards premises, human resources and equipment. At the same time, it is guaranteed that qualitative aspects are also taken into account.	X	



<p>Standard 7.2. There is a financial plan at the level of the study program that would demonstrate the sustainability of the study program for the next minimum three years.</p>	<p>X</p>	
<p>Standard 7.3. The higher education institution must demonstrate with adequate documents (property deeds, lease contracts, inventories, invoices etc.) that, for the study program submitted for evaluation it possesses the following, for the next at least three years:</p> <p>a) owned or rented spaces adequate for the educational process;</p> <p>b) owned or rented laboratories, with the adequate equipment for all the compulsory disciplines within the curriculum, wherever the analytical syllabus includes such activities;</p> <p>c) adequate software for the disciplines of study included in the curriculum, with utilisation licence;</p> <p>d) library equipped with reading rooms, group work rooms and its own book stock according to the disciplines included in the curricula.</p>	<p>X</p>	
<p>Standard 7.4. The number of seats in the lecture rooms, seminar rooms and laboratories must be related to the study groups' size (series, groups, subgroups); the applicative activities for the speciality disciplines included in the curricula are carried out in laboratories equipped with IT equipment.</p>	<p>X</p>	
<p>Standard 7.5. The education institution's libraries must ensure, for each of the study programs:</p> <p>a) a number of seats in the reading rooms corresponding to at least 10% of the total number of students in the study program;</p> <p>b) a number of seats in the group work rooms corresponding to at least 10% of the total number of students in the study program;</p> <p>c) their own book stock from Albanian and foreign speciality literature,</p>	<p>X</p>	



enough to cover the disciplines within the curricula, out of which at least 50% should represent book titles or speciality courses of recognised publishers, from the last 10 years;		
d) a book stock within its own library with a sufficient number of books so as to cover the needs of all students in the cycle and year of study the respective discipline is provided for;		
e) a sufficient number of subscriptions to Albanian and foreign publications and periodicals, according to the stated mission.		
Standard 7.6. The infrastructure and facilities dedicated to the implementation of the program is adapted to students with special needs		X

Compliance level: Substantially compliant

ET recommendations:

- 1. Continue collaborating with research Institutes to overcome lack of research infrastructure*
- 2. Continue improving digitalisation and distance learning facilities*
- 3. Ensure that students with special needs will have adequate infrastructure at the new Campus.*
- 4. Developing the Student centre for social and phycological help or Student Welfare Support Unit which should be established to support students with learning difficulties such as dyslexia.*
- 5. Developing the infrastructure true companies' donations if applicable.*



3. OVERALL EVALUATION AND RECOMMENDATION OF THE ET

The Expert team would like to commend the programme development team for their proactive engagement with the Panel during the validation event. There was a very strong sense of teamwork and ownership exhibited by the programme development team. Having considered the documentation provided and discussed it with the programme development team, the Accreditation Panel recommends the following:

Standard	Compliance Level
Mission, objectives, and administration	Fully compliant
Quality management	Substantially compliant
Academic Staff	Fully compliant
Educational Process Content	Substantially compliant
Students	Substantially compliant
Research	Substantially compliant
Infrastructure and resources	Substantially compliant
Overall Compliance	Substantially compliant

The overall compliance is assessed by the experts at the level of **Substantially Compliant**.

However, the following recommendations need to be considered in relation to programmes re-accreditation in future period:

- The study program has a great potential for students, professors and Kosovo so it has to be modern and based on good practices. You should strive for a fundamental



Republika e Kosovës
Republika Kosova - Republic of Kosovo



Agjencia e Kosovës për Akreditim
Agencija Kosova za Akreditaciju
Kosovo Accreditation Agency

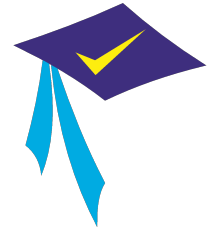
revision of the SWOT analysis since strengths and weakness are not in balance and also threats are sometimes actually weakness. From that point we can clearly see what we can change in the future. The program mission needs better definition of the intended learning outcomes at the descriptive levels of the European Framework of Qualification.

- Focus yourself on the possibility that you become a leader in the region with attractive and best applying a coherent concept of student- centered teaching and learning.
- Integrate of modern teaching practices and research at the program level, especially integration of e-learning and online teaching and learning at all levels of the teaching concept and the entire curriculum in a differentiated way.
- Put a live open discussion of the course evaluation results with the students and teachers.
- The Faculty should make efforts to continue in a quality management system which ensures proactive involvement of all stakeholders following a PDCA- cycle approach.
- Revise and standardize all learning outcomes, make a constructive alignment, and incorporate the acquisition of generic skills into the outcomes.
- Increase elective courses: English, communication skills in risk situation, basic off ciber security
- In order to better support international exchange, it is necessary to introduce lectures and courses in English in all studies. These lectures and courses should be defined as compulsory for all students, including homework.
- Enable smoother procedure for the transfer between Universities and ECTS recognition.
- Provide mechanisms to ensure that work submitted by students is original.
- Continue further developing the ALUMNI organization.
- The University should aim to create an environment which welcomes all students, enabling them to participate fully in university life. This applies to students with physical disabilities.

On the end Quality should be developed at the Faculties -components of the University. This ET strongly supports the development of a quality culture, and therefore it is



Republika e Kosovës
Republika Kosova - Republic of Kosovo



Agjencia e Kosovës për Akreditim
Agencija Kosova za Akreditaciju
Kosovo Accreditation Agency


necessary to monitor the parameters and analyses at each Faculty and not to use the analyses of other faculties as their own in order to show only the element of the existence of a formal procedure.

In conclusion, the Expert Team considers that the study program *Insurance ana Risk Management, MSc* offered by *University” Haxhi Zeka”* is *Substantially compliant* with the standards included in the *KAA Accreditation manual* and, therefore, recommends to *accredit* the study program for a duration of **3 years** with a number of **25 students** to be enrolled in the program.

4. APPENDICES *(if available)*

None

Expert Team

Chair 

(Signature)

(Prof. PhD. Sanja Kalambura, expert)

(03.04.2024.)

Member – Student expert



(Signature)

(Domagoj Švigir, student expert)

(03.04.2024.)



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Member – expert

(Signature) (Prof. Asis.. Marina Gregoric, PhD - expert) (03.04.2024.)

Member – Student expert

(Signature) (Marija Vasilevska, student expert) (03.04.2024.)