

R E V I E W

From: Assoc. prof. D.S. **Evgueni Georgiev Evgueniev** - University of National and World Economy

Subject: dissertation for the award of educational and scientific degree "Doctor" in scientific field 3.8. Economics at VUZF

Grounds for submitting the review: participation in the scientific jury for the defence of the dissertation according to Order № 18 / 16.02.2021. of the Rector of VUZF.

Author of the dissertation: Mohamed Aslam Khan

Dissertation topic: "Development of an innovative health business model Socio Venture Partnership (SVP) for the provision of affordable health services"

1. Information about the doctoral student

PhD student Mohamed Aslam Khan is studying for a doctoral program "Finance, Insurance, Social security" at VUZF University, self-study programme. In May 2019 he was accepted as a PhD candidate according to Order № 107 / 30.05.2019 of the Rector of VUZF University. In March 2020 he was enrolled by Order № 65 / 25.03.2020 of the Rector as a doctoral student at the University. The training is carried out in free (distance) form.

In developing the dissertation, PhD student Aslam Khan relies on his extensive practical experience and qualifications as an expert, manager and analyst in the field of software engineering and programming, information technology, banking, corporate finance, marketing. PhD student Aslam, received his education and training at prestigious universities, such as: Lancaster University, England; Indian Institute of Management (IIM) Calcutta, India; Said Business School, Oxford University, England; Massachusetts Institute of Technology (MIT), USA; Harvard University, USA; Mumbai University, India.

The doctoral student acquires practical experience, knowledge and skills through his professional path in India, the USA and Japan. PhD Aslam is the founder of the RIDA Foundation and is currently the Chairman and CEO of Octaware Technologies Limited - Mumbai, India.

In connection with the implementation of the individual plan, the doctoral student has successfully passed the three mandatory exams for the doctoral program at the training unit – Department of Insurance and Social Security at VUZF University and has presented the completed version of work within the prescribed period of 3 years.

2. General characteristics of the presented dissertation

The dissertation is a comprehensive study of the healthcare system in India that focuses on issues related to healthcare financing, the role of innovation in patient care, and the importance of business partnerships in providing quality and affordable healthcare.

In the context of the considered issues, the author clearly highlights the object and the subject of the research and precisely states the purpose and tasks of the

dissertation. The formulated research thesis corresponds to the topic and content of the work.

The content of the dissertation unequivocally shows the author's in-depth theoretical knowledge in the field of healthcare and the market of health services. In the study, the doctoral student demonstrates his practical experience as an analyst and researcher and convincingly justifies the need to improve the health system in India in the direction of providing quality and affordable health care in the country.

Structurally, the dissertation work is well sustained. It is 226 pages long and consists of: introduction, three chapters, conclusion, list of references and appendices.

The elaboration is distinguished by a scientific style of expression and by the correct handling of the special terminology, the normative base and the use of the formula apparatus. The requirements for scientific writing and technical layout of the work are met.

There is proportionality in the volume of the chapters, as the headings and sub-headings are arranged in a logical sequence.

In his research, the doctoral student uses and cites a large number of fundamental literature sources, online sources and normative sources related to the topic of the dissertation – a total of 433 sources listed in the bibliography. The used literary sources are in Cyrillic and Latin. They are correctly quoted below the line in the main text of the paper (562 in total).

In conclusion, the author presents the results of the study, which confirm the main hypothesis that in India continuous and affordable health services can be provided to socially disadvantaged patients based on the application of an

innovative business model in healthcare through a strategic partnership with a medical professional, social investor and a non-governmental organization (NGO).

3. Evaluation of the obtained scientific and scientific-applied result.

The theoretical part of the research presented in the first chapter of the dissertation, where the author gives a number of examples from the practice in the field of healthcare in India and supports his conclusions and summaries with specific current statistics.

The first chapter focuses on the study of the specific characteristics of the health system in India, the derivation of the prerequisites and the identification of problems in the development of the health system in India. The new health financing regime in India is presented, which provides financial support to NGOs with the participation of socially responsible investors. In the process of preparing the dissertation, PhD student Aslam is working on a project in the field of healthcare in India, the results of which are reflected in the dissertation. The scientific-applied work of the doctoral student is presented in the second and third chapters.

The second chapter presents the methodology of developing a new business model in healthcare through a public-private partnership, oriented to the socially disadvantaged in India.

The third chapter presents the practical and applied aspects related to the construction of the business model. In this way the author achieves the research goal and objectives, summarizes the scientific and applied results of the innovative business model in healthcare and argues its advantages for the

subjects in the healthcare market - for patients, doctors, investors, healthcare institutions, NGOs, the scientific community and society as a whole.

Regarding the research *methodology*, the doctoral student has adopted a systematic approach in analyzing the problems and has used the following modern scientific methods: analysis and synthesis; induction and deduction; method of observation; comparative method; logical description and others.

The dissertation uses the necessary graphic and statistical tools to present the obtained and summarized information.

4. Evaluation of scientific and scientific-applied contributions

In the dissertation of Mohammed Aslam Khan the following main scientific and scientific-applied contributions can be distinguished:

First. A priority in the study is the state of the healthcare market in India, focusing on issues related to: poverty, rapidly aging population, poor living conditions in some parts of the country. In this regard, the author identifies and analyzes the risks associated with the effectiveness of the health system in India.

Second. A detailed analysis of the demographic factors related to the health of the population has been made, outlining the trends in the development of health indicators. Special attention is paid to the financing of health care in India. The types of health services and the providers of health services in the country are analyzed in detail.

Third. The characteristics of healthcare in India are highlighted and the need to improve the health system by restructuring health services - public and private in the direction of improving the quality of inpatient and outpatient care.

Fourth. The role of innovation and social entrepreneurship in improving healthcare in India is verified and the benefits for the subjects of the healthcare market in the country are presented.

Fifth. An innovative business model in healthcare in India has been developed for the field of dental services, in which, based on the strategic partnership between the participants, quality and affordable health care for patients in the country is provided.

5. Evaluation of the dissertation publications

During the period of elaboration of the dissertation, doctoral student Aslam Khan published four articles on the topic of the dissertation, with which he practically fulfilled his individual plan for the publishing activity. According to the submitted Information, the doctoral student has also fulfilled the minimum national requirements for acquiring the ONS "Doctor". One of the articles was published in 2019, and the other three - in 2020.

Two articles have been published in international scientific journals and two articles have been published in Bulgarian scientific journals, namely:

1. **Aslam Kan.** (2020). Relationships between the subjects of the healthcare system in India. - Panorama of labor, no. 2/2020, ISSN 2683–0612 (Online), 77-102, www.panoramonline.eu.
2. **Aslam, M.** (2019). The Healthcare System in India - Prerequisites, Problems, and Directions for Development. International Journal of Humanities and Social Science Review, 5 (4), 25-34.

3. **Aslam, M.** (2020). Healthcare Reforms in India - Policy, Governance, and Financing. *International Journal of Education and Social Science*, 7 (1), 58-69.

4. **Mohammed, Aslam.** (2020). Nature and features of the healthcare system in India. *Money & Culture Magazine*, 1/2020, 40-53.

6. Evaluation of the abstract

The abstract is in a volume of 34 standard pages and fully reflects the main points and research results of the dissertation. The doctoral student also presented a reference to the main scientific contributions, a declaration of originality and authenticity and a list of publications related to the dissertation.

7. Critical remarks, recommendations and questions

Given the relevance and social significance of the researched issues, I would recommend the author to continue his further research work in the direction of further development of his ideas and scientific interests in the field of organization and management of health systems.

My question to the PhD student is: What are the concrete benefits of implementing the innovative healthcare business model in India for socially disadvantaged and self-insured patients as healthcare users, on the one hand and on the other - what are the benefits for healthcare providers - doctors and health facilities?

Conclusion

The dissertation of doctoral student Mohamed Aslam Khan is an in-depth and up-to-date paper in the field of organization and management of health care. The analysis of the market of health services in India, the identification of the problems in the health system of the country and the long-term professional experience of the author, allow him to thoroughly and in detail enter into the wide and multifaceted topics. The doctoral student demonstrates his specific scientific research through the empirical part of the work, which is reflected in the development of an author's project for the implementation of an innovative business model in healthcare. The results of the preparation, development and implementation of the project are presented in detail in the dissertation and represent the building block for the implementation of a new business model for affordable health care in India.

In conclusion, it can be stated that the dissertation has the necessary scientific and scientific-applied contributions. This gives me reason to propose with full conviction to the respected members of the scientific jury **to vote for the award of the educational and scientific degree "Doctor"** in scientific field 3.8. "Economics" by Mohamed Aslam Khan.

March 2, 2021, Sofia

Signature: