

REVIEW

by Stanislav Dimitrov Petkov, Associate Professor at the Higher School of Insurance and Finance -
Sofia, Doctor of Economics

of dissertation for awarding the educational and scientific degree "**Doctor**"
in the field of higher education 3. Social, economic and legal sciences, Professional field 3.8.
Economics, doctoral program "Finance, Insurance and Social Security" at the Higher School of
Insurance and Finance (VUZF) – Sofia

Author: Mohammed Aslam Khan

Topic: To develop an innovative healthcare business model, Socio Venture Partnership (SVP), to
provide the affordable healthcare services

Scientific supervisor: Assoc. Prof. Dr. Irena Markova

1. General description of the presented materials

I have been appointed a member of the scientific jury under the procedure for defense of the dissertation of doctoral student Mohammed Aslam Khan for obtaining the educational and scientific degree "Doctor" in the field of higher education 3. Social, economic and legal sciences, Professional field 3.8. Economics, doctoral program "Finance, Insurance and Social Security" at the Higher School of Insurance and Finance - Sofia (VUZF) by order of the Rector of VUZF Assoc. Prof. Dr. Grigoriy Vazov № 18 / 16.02.2021.

The title of the dissertation is “To develop an innovative healthcare business model, Socio Venture Partnership (SVP), to provide the affordable healthcare services”. The scientific supervisor of the doctoral student is Assoc. Prof. Dr. Irena Markova. The dissertation is in English.

The doctoral student has presented the following materials in connection with the announced procedure:

- copies of doctoral orders;
- order of the Rector of VUZF for determination of the scientific jury under the procedure,
- dissertation work;
- abstract;
- reference for the scientific contributions;
- list of publications on the topic of the dissertation;
- copies of these publications;
- reference for fulfillment of the minimum national requirements for acquiring the educational and scientific degree “Doctor” in professional field 3. 8. Economics;
- CV.

The materials are characterized by completeness and neatness.

1. Brief biographical data about the doctoral student

PhD student Mohammed Aslam Khan was born in 1974. He received his higher education at the University of Mumbai, India. He completed a bachelor's degree in Engineering at this university. The Master's program is completed at the University of Lancaster, UK in Applied Research. The PhD student has completed four other major specializations and trainings at Universities such as Oxford, UK, Sloane, USA Harvard, USA and the Indian Institute of Management, Calcutta.

Since 2006, he has been the CEO of Octaware Technologies Limited, Mumbai, India. Prior to that, for a period of ten years 1996 - 2006, he worked successively in technology companies and banks, including: Realcom, AskMe, Microsoft, Citibank and Tata Consultancy. He speaks five languages - Urdu / native /, English, Hindi, Marathi and Arabic.

3. Relevance of the topic and appropriateness of the set goals and objectives

The author has correctly justified the relevance and significance of the topic. Nowadays, healthcare is among the priorities of state policies and in the focus of society. Quality and affordable healthcare is one of the main challenges facing many countries, including India. Considering business partnerships in healthcare is among the main highlights of the study.

In his research work, Mohammed Aslam Khan clearly formulates the thesis, goals, objectives, object and subject of research. The main research thesis that is defended is that the development and introduction of a new business model in healthcare will lead to improved relations between the entities that implement it, and through innovation, will provide continuously accessible health services for self-insured patients and socially disadvantaged patients in India. I believe that the doctoral student correctly formulated the thesis. There is a correspondence between the topic, thesis, structure and presentation of the research. In addition, the applied methodology, the restrictive framework and future research projects are correctly described.

4. Knowledge of the problem

PhD student Mohammed Aslam Khan demonstrates in-depth knowledge, practical experience and visionary on the issues he is researching. He has his own opinion on the researched issues, formulates the problems in the field, performs analysis, draws conclusions and offers guidelines for solutions. He is also theoretically acquainted with the issues he is considering. The author has processed and analyzed a significant amount of information and data.

5. Research methodology

The research methodology is presented on page 13 of the paper. I agree with the methodology described by the author, applied in conducting the study.

6. Characteristics and evaluation of the dissertation

The dissertation has a volume of 224 pages, without including the ten applications. The work is structured in Introduction, Three Chapters, Conclusion, Bibliography, Applications and

Declaration of Authorship and No Plagiarism. The applications are ten in number and are included as attachments. At the beginning of the work the included lists of figures, tables, as well as the abbreviations used are described. The number of illustrations included is 58, including 23 tables and 35 figures.

The literature used consists of 433 sources, which are divided into three categories: Bibliography - 358 sources, Regulatory Framework - 60 sources and Internet pages - 15 sources.

The technical requirements for the preparation of a dissertation are fully met by the doctoral student.

The introduction briefly presents the author's idea and is a very good introduction to the issue.

The first Chapter is entitled "Status and Prospects for the Development of the Health System in India". The volume of Chapter One is 51 pages. This part of the study is structured in two points. Conclusions and a summary are presented at the end of the chapter. The second chapter is entitled "Theoretical and methodological aspects of the introduction of an innovative business model for affordable healthcare in India." The volume of Chapter Two is 76 pages. Included here are two very interesting points "Methodology of the study for building the business model in healthcare" and "Preparation and development of the project for introduction of an innovative business model in healthcare". These points are original and represent a contribution by the author. This part of the study is structured in three points. Conclusions and a summary are presented at the end of the chapter. The third chapter is entitled "Practical - applied aspects related to the implementation of an innovative business model for affordable health care in India". The volume of Chapter Three is 59 pages. This part of the study is structured in three points. Conclusions and a summary are presented at the end of the chapter.

The conclusion corresponds to the analysis in the main text of the paper.

The presented dissertation is a significant development of the chosen topic. The study is extremely thorough and comprehensive. The analysis is characterized both by its theoretical aspects and by its practical and applied dimensions.

The quotations below the line are used correctly. The number of quotations under the line is significant - 562. The tables and figures are correctly titled. Each chapter ends with a summary of the findings of the study.

In general, the qualities of the dissertation are indisputable. The topic is current. The socio-economic aspects of the issue are sought. There is a clear authorial presence. Based on the analysis, conclusions are drawn. There is a logical connection between the individual chapters. Up-to-date data have been studied. The analysis is enriched by the development of the Covid 19 pandemic in 2020.

7. Contributions and significance of the study for science and practice

An abstract is attached to the dissertation. The contributions of the dissertation are formulated on page 33 of the abstract. Five contributions are listed. I accept the contributions formulated by the author.

The dissertation as a whole is characterized mainly by practical value and hence the practical-applied contributions are of leading importance. Of particular value are the proposals for reform of the healthcare system in India, the justified new business model for the provision of health insurance services, the proposed guidelines for innovation and social entrepreneurship in the field of healthcare.

8. Evaluation of the publications on the dissertation

For the purposes of the present procedure, the doctoral student has submitted a total of four independent publications on the topic of the dissertation. One of the publications is in Bulgarian language, three of the publications are in English language. The total volume of the publications is 58 pages. In this way, the doctoral student fulfills the national minimum requirements for acquiring the educational and scientific degree "Doctor".

9. Assessment of compliance with the minimum national requirements

The doctoral student Mohammed Aslam Khan fulfills the national minimum requirements for acquiring the educational and scientific degree "Doctor", set in the Regulations for implementation of the Law on the Development of the Academic Staff of the Republic of Bulgaria - he is awarded 50 points for his dissertation and a total of 40 points for his scientific publications. The total points collected by the doctoral student are 90 points.

10. Personal participation of the doctoral student

The dissertation paper shows the author's attitude to the researched issues. The position of the doctoral student on the problems studied by him and his active opinion on them is evident. This is

due to the good knowledge of the topic, object of the dissertation, as well as the special interest of the author to it.

11. Abstract

An abstract is attached to the dissertation. The abstract is 34 pages long. The abstract contains a description of the main characteristics of the dissertation, structure and content of the work, summary of the dissertation, research contributions, publications on the topic of the dissertation and declaration of authorship, lack of previous publication of the study and lack of plagiarism.

The abstract of the dissertation is prepared in accordance with the requirements adopted for such research. It illustrates well enough the main points in the dissertation.

12. Critical remarks and recommendations

Along with the merits of the work I would formulate some notes and suggestions to the author. Performance would be improved by comparing practices and trends in other countries. It would be worthwhile to seek verification of the conclusions.

13. Personal impressions

I have no personal impressions of the doctoral student.

14. Recommendations for future use of dissertation contributions and results

I recommend the doctoral student to continue a more in-depth and critical study of his chosen topic, as it is relevant and will continue to be in the focus of public interest in the coming years.

CONCLUSION

In conclusion of the above, I give my **positive assessment** of the dissertation, abstract, results and contributions, as well as the scientific publications of PhD student Mohammed Aslam Khan and **I suggest the esteemed scientific jury to award him the educational and scientific degree**

"Doctor" in the field of the higher education 3. Social, economic and legal sciences; Professional field 3. 8. Economics; doctoral program "Finance, Insurance and Social Security" at the Higher School of Insurance and Finance (VUZF) - Sofia.

27.02.2021

Reviewer:

Assoc. Professor PhD Stanislav Dimitrov