

REVIEW

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: Mohamed Aslam Khan

Topic:

**TO DEVELOP AN INNOVATIVE HEALTHCARE BUSINESS MODEL, SOCIO
VENTURE PARTNERSHIP (SVP), TO PROVIDE THE AFFORDABLE HEALTHCARE
SERVICES**

Scientific adviser: Assoc. Prof. Dr. Irena Markova

Author of the review: Assoc. Prof. Dr. Radostin Vazov - VUZF, Sofia

This opinion has been prepared on the basis of Order № 18 / 16.02.2021. of the Rector of the Higher School of Insurance and Finance, with which I was appointed a member of the scientific jury in connection with the dissertation "To develop an innovative healthcare business model, Socio Venture Partnership (SVP), to provide affordable healthcare services. Translated into Bulgarian, the topic of the dissertation is "Development of an innovative business model in

healthcare, Social Partnership of Venture Capital (SVP), to provide affordable health services" for the award of educational and scientific degree "Doctor" in professional field 3.8. Economics

As a member of the scientific jury I received access to all documents and materials on the defense, which are carefully designed and allow for an objective and complete assessment of the dissertation in accordance with the requirements of the Academic Staff Development Act in the Republic of Bulgaria. its application and the Regulations for application of the LRA in the Higher School of Insurance and Finance

I. General presentation of the dissertation

The object of study is the health system in India and the process of developing and implementing an innovative business model for access to health services in it.

The topic of the dissertation is the role of medical professionals, socially responsible investors and NGOs as participants in the development of an innovative healthcare business model in India, as well as the behavior of self-insured and disadvantaged patients as healthcare users.

The volume of the dissertation is 226 (two hundred and fifteen) pages and contains: introduction, three chapters, conclusion, Bibliographic reference, list of used tables and list of used illustrations. The doctoral student has studied and knows the literature on the problem well, using and correctly quoting a total of 433 sources, of which: 358 authors, literature sources, 60 normative documents and 15 Internet sources.

The structure proposed by the doctoral student follows the logic of the studied problem. The work has a tight structure, proportionality between the individual chapters, points and subpoints, with proven connections and dependencies between the individual parts and is built on the principle of the general to the particular.

II. Assessment of the form and content of the dissertation

1. Brief biographical data about the doctoral student

PhD student Mohamed 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, US Harvard, USA and the Indian Institute of Management, Calcutta.

Since 2006, he has been the CEO of Octaware Technology Company, 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.

2. Assessment of the relevance and development of research in the dissertation problem

The presented dissertation is especially relevant with the specifics of the researched issues, its content and the applied research approaches and methods. It objectively and realistically presents the qualities, skills and abilities of the doctoral student as a researcher, analyst and professional in the specific field of science and practice.

Already in the introduction of the dissertation the subject, the goals and the tasks, as well as the used methodology and methodology for carrying out and summarizing the results of the research are very clearly and precisely outlined. The research thesis is clearly formulated, which is successfully defended and defended.

The presented dissertation is oriented and tested through real data and indicators valid for the practice. In its content can be found "hot" problem areas, formulations and other important questions, as well as possible answers, author's opinions, options and ways to solve them and possible limitations in this regard.

The relevance of this research lies in the fact that access to affordable health services is a critical challenge for India due to the high cost of medical treatment and the focus on increasing profits in core business practices. Through their Corporate Social Responsibility (CSR) contributions, Indian companies fund non-governmental organizations (NGOs) that work with

health care providers to provide affordable health services to socially marginalized sections of society. The problem with CSR initiatives of companies is:

First of all, that they can change over time, as we have different options for organizing or financing social or volunteer projects, depending on the interests and financial condition of the company.

Second, NGOs are dependent on charitable donations and / or government subsidies; therefore, there is uncertainty about the future continuation of patient health services.

3. Opinion about the language, volume and tools of the dissertation

The presented dissertation has an emphasized practical significance, based on the author's research in the considered field. The well - constructed monolithic structure of the content has allowed the doctoral student to develop the theoretical, methodological and practical - applied interpretations in a logically connected sequence and comprehensibility of the otherwise complex matter and terminology of the considered issues.

The dissertation is characterized by depth, complexity, high level of knowledge of the subject and scientific logic in the presentation of research results. There is adequate empirical argumentation in defense of the thesis and the proposed innovative and rational solutions to the issue. This makes the results of in-depth and extremely serious imperial research relatively easy to apply and use in practice.

The language used in the dissertation is at the required scientific level. The content of the dissertation is illustrated with graphs and tables, which helps to clarify the essence of the research problem and present the results.

4. Opinion to what extent the abstract accurately and fully reflects the work

The abstract reflects the content of the dissertation, containing the necessary information and highlights of the study. It correctly and comprehensively presents the dissertation, the contributions and the main conclusions in the text.

III. Scientific and scientifically applied contributions to the dissertation

The dissertation contains scientific - applied results with the nature of contributions, which are essential for science and practice. I am convinced that they contribute to the generation of new ideas and to practical applicability in the respective field. They can be characterized as the development of theory and practice in a specific field, such as trade.

IV. Critical notes and questions on the dissertation

After my detailed acquaintance with the presented dissertation, I did not establish the existence of significant omissions, inaccuracies or contradictions. Maybe some statements on the researched issues do not coincide with my views, but these are personal interpretations and interpretations of the doctoral student and they can be protected by him. Therefore, I believe that they do not affect my overall positive assessment and do not underestimate the scientific achievements of the doctoral student. My remarks are rather indicative and recommendatory for her future research:

- In some places I find realized the great desire of the doctoral student to present us as rich content as possible, which leads to scattering in not always appropriate details.
- In many places the narrative style prevails. I recommend the doctoral student in his subsequent works to change his style of speech and write "problematic" and not "narrative".
- Some schemes, drawings and others, although very carefully and reasonably made, could be exploited in depth by the doctoral student.

V. Summary assessment of the dissertation and conclusion

The dissertation presented for defense is an author's scientific text, containing a sufficient set of analyzes, contributions and author's conclusions, proving the scientific and interpretive capabilities of the author.

The doctoral student is well acquainted not only with the scientific literature and achievements in this field, but also with the practice itself, which has allowed him to touch a serious and topical problem to offer a solution.

The results of the study are presented logically, understandably and clearly. The doctoral student has attached a total of three articles to the dissertation.

Based on these positive results, as well as the nature of the critical remarks as recommendations in the process of future research, with full conviction and a sense of responsibility, I propose that the esteemed scientific jury unanimously vote for the award of the educational and scientific degree "Doctor "Of Aslam Khan in professional field 3.8. Economics.

Sofia

Prepared the opinion:.

08,03,2021

/ Assoc. Dr. R. Vazov /