

OPINION

by assoc. prof. Milen Velchev Velez, PhD,
Prof. Dr. Asen Zlatarov University - Burgas

regarding a dissertation for awarding the educational and scientific degree of “doctor”,
area of higher education: 3. “Social, economic and legal sciences”,
professional field: 3.8. “Economics”,
doctoral program: “Finance, insurance and social security”.

Author: Mohammed Aslam Khan

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

Supervisor: assoc. prof. Irena Markova, PhD

1. General description of the materials submitted

By order № 18/16.02.2021 of the Rector of the Higher School of Insurance and Finance assoc. prof. Grigorii Vazov, PhD I was appointed as member of the scientific jury for the provision of a defense procedure of a dissertation on the topic: „To develop an innovative healthcare business model, Socio Venture Partnership (SVP), to provide the affordable healthcare services“ for obtaining the educational and scientific degree of “doctor” in area of higher education 3. “Social, economic and legal sciences“, professional field 3.8. “Economics”, doctoral program “Finance, insurance and social security“.

The author of the dissertation is Mohammed Aslam Khan - an independent doctoral student at VUZF University, with assoc. prof. Irena Markova, PhD as supervisor.

The materials submitted by Mohammed Aslam Khan include documents in accordance with a list that has been presented: a dissertation, the author’s summary of the dissertation, files with the publications of the doctoral candidate (4 items), the summaries of the publications, reference for the fulfillment of the national minimum requirements.

2. The relevance of the topic and the appropriateness of the aims and tasks

The relevance and significance of the topic chosen is indisputable. On the one hand, it is reasoned by the challenge of providing health services affordable for socially marginalized layers of society in India (having in mind the high costs of medical treatment and the focus on the increase of profits), and, on the other hand, by the comparatively small number of studies in the development and application of concepts of innovative healthcare business models in this field.

The aim of the research work is accurately and clearly formulated - to make a detailed analysis of the condition and development of the healthcare system in India in order to reveal the problems in the way it functions and to develop an innovative healthcare business model, based on the relationships and the strategic partnership between medical specialists specialized in dental services, socially responsible investors and non-government organizations that would provide affordable health services to the self-insured patients and patients at the bottom of the social pyramid.

This aim has been decomposed into eight correctly defined research **tasks** that have found solutions in the individual chapters of the work.

The research thesis says that the development and introduction of a new innovative business model in healthcare will bring about the improvement of the relationships between the subjects applying it and will provide continuous affordable health services to the self-insured and socially disadvantaged patients in the country.

The object and subject are clearly defined and correspond to the scope and logic of the research.

The main **limitations** of the investigation of the problems posed are outlined (limitations regarding the scope, time, sample size, geographical region, etc. - the study is limited to the development of an innovative business model in the healthcare institutions, it was carried out three months after the partnership had been established, 15 out of a total of 525 patients and two healthcare institutions from the region of Mumbai, India took part in it.) Despite the limitations, the research managed to achieve its main aim and to emphasize the tasks posed.

3. Knowledge of the problem

433 **information sources**, including 358 literary sources, 60 regulatory documents and 15 Internet resources have been used in writing this work. The used literature gives a sufficiently complete picture of the state of the researched problem. The doctoral candidate has studied a significant volume of literature sources, cited them correctly and has shown that he is well acquainted with modern scientific achievements in the field of innovative business models for providing affordable health services.

4. Research methodology

The good **methodological basis** of the research impresses. The author of the dissertation applies **methodology** which includes system analysis, theoretical overview, inductive, deductive methods and comparative methods, graphic and statistical instruments, etc. Four-step methodology is applied according to which the cycle of “diagnosing”, “planning”, “taking action” and “assessment of action” is repeated until the result has been achieved. The methodological toolbox is varied, with a wide range, adequately selected and successfully applied in the corresponding parts of the research work.

5. Characterization and assessment of the dissertation

The research paper comprises a total of 226 pages. It consists of an introduction, a main body of three chapters, a conclusion, a reference list and ten appendices. The main text includes 23 tables and 35 figures.

The **structure** that has been adopted is characterized by coherence, balance and purposefulness, and contains all necessary components which lend it wholeness and completeness of the research. After each chapter the respective conclusions are made.

Chapter one of the dissertation is dedicated to the condition and prospects for development of the healthcare system in India. In it the author analyzes the nature and features of the healthcare system in India. The doctoral candidate looks at the challenges facing the development of the healthcare system in India - prerequisites, problems and directions for development of healthcare in India, interaction between the subjects, strategic partnerships and innovation in the healthcare system of India.

In **chapter two** the theoretical and methodological aspects of the introduction of an innovative business model for affordable healthcare in India are presented. The main characteristics of the business model in healthcare, the research methodology for building a business model in healthcare and developing a project for the introduction of an innovative business model in healthcare are examined thoroughly.

In **chapter three** the practical application aspects of implementing an innovative business model for affordable health services in India are examined. It looks at the nature and features of the process of introducing an innovative business model in healthcare, the effects of the social venture partnership on the continuous and affordable healthcare, the benefits and contributions in the research as well as the directions for future investigations in this field.

6. Contributions and significance of the work for science and practice.

I accept and give my positive assessment of the contributions to science and applied science proposed by the author. The demographic factors and trends, related to the health of the population in India are analyzed. The healthcare system in India is characterized and its main functional problems

are formulated. The condition and trends of development of the health service market in India is investigated and the necessity of applying a new business model in healthcare is proved. The role of innovation and social entrepreneurship for the improvement of healthcare in India is stressed. An innovative business model is elaborated, based on a strategic partnership between medical specialists, specialized in dental services, socially responsible investors and non-government organizations to support and provide affordable health services to socially disadvantaged patients in India.

The results achieved are of contributing nature and comply with the necessary requirements and criteria for obtaining the scientific and educational degree “doctor”. The main results support the thesis of the research.

7. Assessment of dissertation publications

For **approbation** of the results of the research dissertation work four stand-alone publications (articles) are presented, published in journals with scientific review for the period 2019 - 2020. The publications correspond to the topic of the dissertation and reflect key moments in it.

8. Assessment of the fulfillment of the national minimum requirements

It is obvious from the evidence and references submitted that the national minimum requirements for obtaining the scientific and educational degree “doctor” in professional field 3.8 “Economics”, are fulfilled.

9. Personal participation of the doctoral candidate

I believe that the presented works are original and there are no cases of plagiarism detected in them.

10. The author’s summary of the dissertation

The author’s summary of the dissertation is executed according to the established rules. It comprises 34 pages. At the end of the author’s summary a reference with the main contributions in the dissertation is appended as well as a list of the publications on the topic of the dissertation. The author’s summary reflects the main results achieved in the dissertation.

11. Critical notes and recommendations

As regards the dissertation research I have no critical notes to mention. Because of the relevance of the topic I would recommend that the doctoral candidate should continue with his research activities in accordance with future directions thus specified: Analysis of the the strategic partnership for a lengthier period of time (during his lifetime) in order to obtain more information about the current dynamics of the partnership; Investigation of the questions why some strategic partnerships fail while others succeed, and how social partnerships can be managed effectively; Comparative analysis of the strategic partnerships in different countries with regard to motivation, dynamics and characteristics of the partnerships; Conducting investigations in various sectors of healthcare as well as in other branches outside health institutions, etc.

CONCLUSION

The dissertation *contains scientific, scientific-applied and applied results which are an original contribution to science*. All requirements for awarding the educational and scientific degree “doctor” in the Law on the Academic Staff Development in the Republic of Bulgaria and in the corresponding rule books are fulfilled.

The dissertation shows that the doctoral candidate Mohammed Aslam Khan **possesses** profound theoretical knowledge and professional skills in professional field 3.8 “Economics”, **demonstrating** qualities and skills for carrying out research independently.

In view of the above stated I confidently give my **positive assessment** of the dissertation, submitted for defense, and *propose to the honourable scientific jury to award the educational and*

scientific degree “doctor” to Mohammed Aslam Khan in area of higher education 3. “Social, economic and legal sciences“, professional field 3.8. “Economics“, doctoral program “Finance, insurance and social security“.

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Burgas

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assoc. prof. Milen VeleV, PhD
member of the scientific jury