

STATEMENT

By prof. Julia Georgieva Dobрева – VUZF University

of a dissertation work for the award of a scientific degree "Doctor of Sciences"

in Higher Education Area 3. Social, economic and legal sciences

Professional direction 3.8. Economy

Author: Dr. Jolanta Olshevska

Theme: Financial security in Poland (2015-2022)

1. General description of the materials submitted

By order No. 107 of 01.03.2023. of the Rector of the Higher School of Insurance and Finance, Prof. Doctor of Law Boris Velchev, I have been appointed as a member of the scientific jury for the provision of a procedure for the defense of a dissertation work on the topic of Financial safety in the Republic of Poland (2015-2022) for the acquisition of a scientific degree "Doctor of Sciences" in the Higher Education field 3. Social , economic and legal sciences, Professional direction 3.8. Economy. The author of the dissertation is Dr. Jolanta Olshevska.

The materials submitted by Dr. Jolanta Olshevska include documents according to the presented inventory: dissertation work, abstract, autobiography, copy of the diploma for the acquired educational and qualification degree "doctor", list of scientific contributions, list of publications, list of accomplishments of the minimum requirements for a Doctor of Science in Higher Education and the Regulations for its implementation, summaries of publications.

The candidate has submitted 6 studies in refereed publications, 4 studies in non-refereed publications, 17 chapters published in collective monographs, 2 co-authored publications/articles in refereed publications, 66 citations noted. The candidate exceeds the required minimum number of points according to the scientific-metric criteria of Higher Education for obtaining the scientific degree "Doctor of Sciences".

2. Short bio of the candidate

Dr Jolanta Olszewska holds a PhD from the Faculty of Political Science at Maria Curie-Skłodowska University, Lublin. She has several postgraduate qualifications at the University of Social and Economic Sciences, Tyczyn and the University of Health Education and Social Sciences, Lodz. She has teaching experience at the University of Humanities and Economics in Łódź. Since 2017, she has been an assistant professor at Rzeszów University of Technology. The publications show the in-depth and committed research of the chosen issue.

3. Characteristics and evaluation of the dissertation

The dissertation has an analytical nature, and the study covers the conditions for financial security in Poland against the background of dynamic economic changes during the period 2015-2022. The research sets and fulfills ambitious goals such as: presentation of the essence of financial security and its level in Poland; analysis of the impact of the pandemic on financial risk and actions to limit systemic risks in the country's finances; characteristics of the system of financial security and supervision of financial instruments in Poland; presentation of the activity of state institutions in the field of financial sector security; analysis of Poland's finances after its accession to the European Union and the country's position against other EU countries on selected indicators. In practice, the study is a summary of the country's financial situation over the past seven years, based on collected and systematized data.

The following methods of analysis are implemented in the dissertation:

1. Comparative analysis of Poland against the background of EU countries in terms of the exchange rate of the euro against national currencies, average exchange rates, imports, exports, food prices, wages, inflation, energy prices, housing market.
2. Institutional analysis of instruments for supervision of financial market entities.
3. *Desk research* - the size of the following indicators was analyzed: demand and production, investments, public finances, foreign trade, financial condition of enterprises, as well as monetary policy and asset markets in 2012-2022 in Poland.
4. Critical analysis of the thematic literature in a broad, interdisciplinary sense.

4. Contributions and significance of the development for science and practice

The dissertation defines the concept of "financial security" and consistently examines all its aspects. It is an innovative and original approach that looks at security in a new aspect, namely its financial dimension for society. The analysis compares theoretical positions (in the literature on this subject) with concrete data.

The data collected and analyzed support the author's claim that a properly conducted financial policy of the state should lead to the use of timely decisions and tools that will allow the state to receive reliable financial flows.

Also, the analysis emphasizes the importance of institutions, specifically financial institutions, to ensure financial security of the state and society.

5. Evaluation of the publications on the dissertation

Dr. Jolanta Olshevska has presented 6 studies in refereed publications, 4 studies in non-refereed publications, 17 chapters published in collective monographs, 2 co-authored publications/articles in refereed publications.

6. Assessment of compliance with minimum national requirements

The presented publications correspond to the legal requirements and the minimum national requirements for acquiring the scientific degree "Doctor of Sciences" in the professional field 3.8. Economy.

7. Abstract

The abstract is prepared according to the requirements of the relevant regulations and correctly reflects the structure, objectives, main results achieved in the dissertation work, scientific contributions and publications of the candidate for "Doctor of Sciences"

8. Critical remarks and recommendations

I recommend the candidate to deepen her research on the specific factors that have an impact on financial security and to follow the influence of exogenous factors on security such as the immigrant flow of refugees (eg from Ukraine) and the political relations with Russia in the context of the conflict that has arisen.

CONCLUSION

Based on my familiarity with the presented materials, I give my positive assessment of the dissertation work and support the acquisition of the degree "Doctor of Sciences" by the candidate Jolanta Olshevska

The dissertation contains scientific and scientific-applied results that represent an original contribution to science and meet all the requirements of the Law on the Development of the Academic Staff in the Republic of Bulgaria (ZRASRB) and the Regulations for the Application of ZRASRB. The presented materials and dissertation results correspond to the specific requirements of the Regulations for the admission and training of doctoral students at the Higher School of Insurance and Finance.

The dissertation shows that the candidate, Dr. Jolanta Olshevska, has in-depth theoretical knowledge and professional skills in Professional field 3. 8. Economics, demonstrating qualities and skills for independent conduct of scientific research.

Due to the above, I confidently give my positive assessment of the conducted research, presented by the above-reviewed dissertation work, abstract, achieved results and contributions, and I propose to the honorable scientific jury to award the academic degree "Doctor of Sciences" to Dr. Jolanta Olshevska in the field of higher education 3. Social, economic and legal sciences; Professional field 3. 8. Economics;

07.04.2023

Reviewer:

Prof. Dr. Julia Dobrova