

# **REVIEW**

**by Prof. Dr. Stanislav Dimitrov**

professor at the Higher School of Insurance and Finance –  
Sofia (VUZF)

of a dissertation for the award of the scientific degree of "**Doctor of Science**"  
in the Field of Higher Education 3. Social, Economic and Legal Sciences  
Professional area 3.8. Economics

**Author: Prof. Dr. Yulia Dobрева**

**Topic: "Global, Regional and National Dimensions of Social Inequalities"**

## **1. General description of the materials presented**

By order No. 698 of 16.12.2024 of the Rector of the Higher School of Insurance and Finance, Corresponding Member Prof. D.sc. Boris Velchev, I am appointed as a member of the scientific jury for ensuring a procedure for the defense of a dissertation on the topic "Global, regional and national dimensions of social inequalities" for the acquisition of the scientific degree "Doctor of Sciences" in the Field of Higher Education 3. Social, Economic and Legal Sciences, Professional area 3.8. Economics. The author of the dissertation is Prof. Dr. Yulia Dobрева - candidate at the Department of Finance and Insurance.

The materials submitted by Prof. Dr. Yulia Dobрева include the following:

1. Dissertation - in Bulgarian
2. Abstract - in Bulgarian

3. Declaration of originality
4. Reference to the scientometric indicators for "Doctor of Science"
5. List of publications
6. Publications under the procedure
7. Summaries of publications under the procedure
8. List of citations
9. Autobiography - in English

The candidate Prof. Dr. Yulia Dobрева has attached 11 publications, of which: 1 study, 1 published chapter of a collective monograph and 9 articles.

## **2. Brief biographical data about the candidate**

Based on the brief CV submitted by the candidate, it can be concluded that Prof. Dr. Yulia Dobрева has significant experience both in the field of practice and in scientific and teaching activities.

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

The research of Prof. Dr. Yulia Dobрева is aimed at the analysis of social inequalities, with their dimensions in a global, regional and national aspect. In the presented dissertation, Prof. Dobрева sets herself the goal of conducting an in-depth study of "*...the contemporary characteristics of global, regional and national inequalities*". The thesis of the work is "*...that inequalities on a global, regional and national scale are caused by factors specific to the particular region with economic, social and political origins. Therefore, the hypotheses related to it are that various crises and changes in economic models contribute to the deepening of inequalities. Overcoming inequalities in the conditions of the 21st century is achievable if all institutional mechanisms are engaged, by strengthening the policy of promoting innovations and directing financing towards highly productive investments.*".

What is new in the study of the issue under consideration is the analysis of the interrelationships of inequalities, economic growth, factors of inequalities, the impact of crises, innovations and creative destruction, as well as the delineation of mechanisms for overcoming inequalities.

The issue under consideration is relevant, given the phenomena and trends in recent years of digitalization, transition to environmentally friendly activities, the penetration of more technologies into various spheres of economic and social life, climate challenges facing the world, military conflicts, economic and health crises, as well as dynamic political processes in many countries of the world.

Prof. Dobрева's study of the issue under consideration is a significant contribution to theory and practice.

#### **4. Knowledge of the problem**

The candidate Prof. Dr. Yulia Dobрева demonstrates very good knowledge of the researched issues.

#### **5. Research methodology**

The research methodology is stated on page 6 of the dissertation. The methodology used corresponds to the objectives of the research.

#### **6. Characteristics and evaluation of the dissertation work**

The **structure** of the dissertation work includes an introduction, three chapters, a conclusion and contributions, used literature.

The introduction of the dissertation work clearly and specifically formulates the **goal, object, subject, thesis, tasks and methodology**. The limitations of the research are positively formulated.

The dissertation work has a volume of **207 pages**.

The title of **Chapter One** is “Essence and main characteristics of inequality”. This part of the study is dedicated to the measurement of inequality, theories of inequality and poverty, the effects of creative destruction and innovation on inequality.

The analysis in **Chapter Two** focuses on global and regional aspects of inequality. The characteristics are examined and the specifics of inequality in Europe and the USA, Asia, Africa and South America are formulated. The impact of the Covid-19 epidemic on global inequalities is analyzed.

**Chapter Three** examines national aspects of inequality. The main characteristics of inequality in Bulgaria are analyzed, as well as the factors influencing inequality.

The **conclusion** corresponds to the analysis in the dissertation.

**137 sources** are listed in the References.

The structure of the work is appropriately chosen. The content corresponds to the topics of the individual parts.

A positive aspect of the dissertation is the fact that after each chapter the **main conclusions** reached by the author in the respective part are formulated.

The text **correctly cites** authors and sources of information.

The researched data are **up-to-date**.

## **7. Contributions and significance of the development for science and practice**

On page 191, Prof. Dobрева points out the following contributions of the dissertation:

1. A theoretical review of the main terms and indicators used to measure inequality has been carried out
2. The relationship between inequality and economic growth has been examined

3. It has been proven that through innovation and creative destruction, through highly productive investments, income inequalities can be overcome in conditions of financial and economic crises, as well as in economies in transition

4. The manifestation of inequality in different regions of the world /Asia, Africa, Latin America/ has been analyzed, and its main characteristics in these regions have been distinguished

5. The specifics of inequality in Europe and specifically in the European Union have been highlighted, comparable to inequality in a leading economy such as the United States

6. An analysis of inequality in Bulgaria and the main trends for the period 2000-2022 has been carried out, and ways to reduce it in the future have been proposed.

I fully accept the contributions formulated by the author. They correspond to the research in the dissertation.

## **8. Assessment of dissertation publications**

For publications on the dissertation work, 9 articles, one chapter of a collective monograph and one study are indicated. The publications show systematic and in-depth research by the candidate Prof. Dr. Yulia Dobreva in areas related to the researched issues in the dissertation work.

## **9. Assessment of compliance with minimum national requirements**

The candidate Prof. Dr. Yulia Dobreva fully meets the minimum national requirements for obtaining the scientific degree of "Doctor of Sciences".

Based on the critical review of the dissertation work on the topic: "Global, regional and national dimensions of social inequalities", developed by Prof. Dr. Yulia Dobreva, I have reason to conclude that the study meets the minimum requirements of the Law on the Development of the Academic Staff in the Republic of Bulgaria.

The dissertation work meets the high requirements for combining theory, practical research and the conclusions arising from this. The work contains theoretical generalizations and solutions to major scientific or scientific-applied problems that correspond to modern achievements and represent a significant and original contribution to science.

## **10. Personal participation of the candidate**

The authorship of the candidate, Prof. Dr. Yulia Dobрева, is clearly evident in the presented dissertation and publications.

## **11. Abstract**

The abstract fully meets the requirements for this type of work.

## **12. Critical remarks and recommendations**

I have no significant notes or recommendations for the dissertation.

## **13. Personal impressions**

I have personal impressions of the candidate Prof. Dr. Yulia Dobрева. My impressions are from the candidate's work at VUZF as a lecturer, researcher and administrative manager. My impressions are entirely positive.

## **14. Recommendations for future use of the dissertation contributions and results**

My recommendations are to deepen research into this socially significant issue.

## **CONCLUSION**

The dissertation contains **scientific, scientifically applied and 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 (ADSRB) and the Regulations for

the Implementation of the ADSRB. The presented materials and dissertation results **fully comply** with the specific requirements of the Rules for the Conditions and Procedure for Acquiring the Scientific Degree “Doctor of Sciences” at the Higher School of Insurance and Finance.

The dissertation shows that the candidate Prof. Dr. Yulia Dobрева **possesses** in-depth theoretical knowledge and professional skills in Professional area 3. 8. Economics, by **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, abstract, achieved results and contributions, and I **propose to the esteemed scientific jury to award the scientific degree “Doctor of Sciences” to Prof. Dr. Yulia Dobрева** in the Field of Higher Education 3. Social, Economic and Legal Sciences; Professional area 3. 8. Economics.

02.02.2025

Reviewer: .....  
(Prof. Dr. Stanislav Dimitrov)