

REVIEW

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Regarding the discussion of the dissertation work of the candidate for "Doctor of Sciences" Prof. Dr. Julia Dobрева on the topic "Global, Regional, and National Dimensions of Social Inequalities"

By Order No. 698/16.12.2024 of the Rector of the Higher School of Insurance and Finance – Corresponding Member, Prof. Dr. J.D. Boris Velchev, I was appointed as a member of the scientific jury in the procedure for the defense of the candidate for acquiring the scientific degree "Doctor of Sciences" - Prof. Dr. Julia Dobрева. At the meeting of the scientific jury, held on 14.01.2025, I was appointed as an internal member responsible for preparing a review.

1. General presentation of the received materials

For the review, I received a dissertation with a volume of 208 pages and an author's abstract with a volume of 64 pages, in Bulgarian, titled "Global, Regional, and National Dimensions of Social Inequalities." The document package also includes a declaration of originality, a list of scientific publications, summaries of the publications for participation in the procedure, a list of citations, a report on the fulfillment of the minimum national requirements regarding scientific metrics, and a resume. The documents are well organized, which facilitates their review.

2. Brief biographical data on the candidate

The education of Prof. Dr. Julia Dobрева can be summarized in the following highlights. The candidate obtained a bachelor's degree in "English Philology" in 2001 at Sofia University "St. Kliment Ohridski," followed by a master's degree in "British and American Literature and

Culture." In 2005, she obtained a second master's degree in "Business Administration" again at Sofia University "St. Kliment Ohridski." She defended her PhD with a dissertation on the topic: "Optimization Modeling in the Study of Sustainable Development" in 2011, thereby fulfilling the requirement of Art. 12, para. 1 of the Higher Education Act.

From her CV, it is evident that Prof. Dr. Julia Dobрева is a recognized expert with extensive professional experience. Her career began in 2000 at "State Fund "Agriculture." In the period 2011-2017, she worked at Central Cooperative Bank. From the end of 2017 to mid-2018, she was an advisor to the shareholder at Commercial Bank D, and from then until now, she has been the head of the "Corporate Banking" department.

Prof. Dr. Julia Dobрева's academic career began in 2012 as an adjunct assistant and later as a senior assistant at VUZF. In the period 2016 – 2021, she held the academic position of "Associate Professor" in "Economics (Sustainable Development)," and since the end of 2021, she has held the position of "Professor" at VUZF. She also holds the administrative position of Vice-Rector at VUZF, responsible for academic affairs.

3. Relevance of the research topic and appropriateness of the set goals and tasks

The research topic is extremely relevant. It examines the global, regional, and national aspects of social inequalities. The key issue in the dissertation lies in the interrelationship between these levels of inequality. These are influenced by numerous global trends – globalization, digitalization, climate change, geopolitical tensions, political instability, and others.

The author's personal contribution to the topic is related to examining these trends through the prism of the interrelationships between the reviewed processes and social inequality, including innovations and creative destruction. The relevance and significance of the research are indisputably argued in the work, both in the Introduction and in the subsequent presentation.

4. Knowledge of the problem

From the publications submitted in the procedure and judging from the report on the fulfillment of scientometric requirements, it is clear that Prof. Dr. Julia Dobрева has a deep knowledge of the research problem. At the same time, this is also confirmed by the 137 cited sources in English. In addition to literary sources, statistical empirical data have been used.

Knowledge of the problem is established by the research itself, which is in-depth and conducted with appropriately selected research tools. I have no doubt about the author's knowledge of the problem or her personal participation in the conducted research. This confidence is supplemented by my personal impressions of working with Prof. Dr. Julia Dobрева.

5. Research methodology

The research tools are presented in the Introduction on page 6. They include synthesis, induction, deduction, measuring income polarization using the quintile ratio, and comparative analysis. In my opinion, the methodology used in the research is properly described and contributes to the realization of the set research tasks.

6. Characteristics and assessment of the dissertation

The dissertation is presented in Bulgarian. The total volume is 208 pages, of which the main text itself comprises approximately 190 pages. It consists of an Introduction, three chapters, a Conclusion, and Contributions.

In the Introduction, the goal, subject, object, thesis, and research tasks are correctly defined. The goal of the dissertation is to conduct an in-depth study of the contemporary characteristics of global, regional, and national inequalities. The object of the research is income inequalities, while the subject is the trends in income inequalities in different regions and how they compare to national inequalities in Bulgaria.

The main emphasis in the dissertation's thesis is that overcoming inequalities in the 21st century requires the engagement of all institutional mechanisms, as well as strengthening policies that promote innovation and directing financing toward highly productive investments. Its verification is linked to the fulfillment of six research tasks. These tasks are formulated appropriately to contribute to achieving the research goal and to ensure the attainment of both scientific and applied contributions. The tasks include:

- To conduct a theoretical review of the main terms and indicators measuring inequality and their application.
- To examine the interrelationship between inequality and economic growth.
- To analyze how innovations and creative destruction, through highly productive investments, can overcome income inequalities during financial and economic crises and economic transitions.

□ To track the manifestation of inequality in different world regions (Asia, Africa, Latin America), highlighting its distinctive characteristics.

□ To outline the specifics of inequality in Europe, comparing it with inequality in a leading economy such as the United States.

□ To analyze inequality in Bulgaria in the context of the region, outline the trends for the period 2000–2022, and propose ways to reduce it in the future.

Their implementation contributes to achieving the goal of the dissertation, to realizing both scientific and applied contributions, and to confirming the thesis that inequalities on a global, regional, and national scale are driven by region-specific factors of economic, social, and political origin.

In the main part of the dissertation, strong logical connections have been achieved between the individual structural elements. The three chapters are relatively balanced in volume, considering their nature. The language used is clear and precise, maintaining an appropriate academic style. Various data visualization methods, such as tables and graphs, have been applied, which break up the text and significantly facilitate its comprehension.

The first chapter is titled "The Essence and Main Characteristics of Inequality." It begins with a theoretical-scientific approach, as it examines key established coefficients for measuring social inequality. At the same time, it includes extensive empirical data on the values of these indices, giving the chapter a scientific-applied character. Additionally, when presenting the coefficients used to measure inequality and poverty, a critical analysis is conducted regarding their advantages, disadvantages, and specific features. Examples from different countries are provided. At the end of the chapter, an analysis of creative destruction and innovation in relation to their effects on inequality is carried out. The chapter concludes with findings that summarize the key points and contribute to a logical transition.

The second chapter examines the global and regional aspects of inequality, which is also reflected in its title. Leading definitions regarding various aspects of inequality are presented, focusing on global and regional dimensions. Trends and characteristics of inequality in Europe, Asia, Africa, and South America are analyzed. At the end of the chapter, special attention is given to the effects of COVID-19 on inequalities, as a current event that has significantly influenced these processes. The chapter concludes with findings.

The third chapter examines the national aspects of inequality and is titled accordingly. It presents the main characteristics of inequality in Bulgaria and explores various phenomena,

such as changes in demographic structure, the green transition, digitalization, and the pandemic. The main socio-economic trends are analyzed. The chapter also examines the key factors influencing inequality. In the third chapter, the consistent approach of concluding with findings is also implemented, which I consider a good practice.

Some individual views of the author do not fully correspond to my personal understanding. However, they are sufficiently well-founded in the dissertation. For this reason, I cannot consider this circumstance as having any impact on the merits of the proposed scientific study.

The conclusion of the dissertation summarizes the individual findings by chapters. A contributory element in it is the recommendations made for overcoming social inequality. These recommendations can serve as a basis for introducing more effective policies regarding inequality on a global scale.

7. Contributions and Significance of the Study for Science and Practice

The study identifies both scientific and applied contributions, which Prof. Dobрева has synthesized into a separate structural section following the conclusion. I accept the contributions as formulated as follows:

1. A theoretical review has been conducted on the main terms and indicators used to measure inequality.
2. The interrelationship between inequality and economic growth has been examined.
3. It has been demonstrated that through innovations and creative destruction, as well as highly productive investments, income inequalities can be overcome during financial and economic crises, as well as in transition economies.
4. The manifestation of inequality in different regions of the world (Asia, Africa, Latin America) has been analyzed, highlighting its key characteristics in these regions.
5. The specifics of inequality in Europe, and particularly in the European Union, have been outlined, comparing them to inequality in a leading economy such as that of the United States.
6. An analysis of inequality in Bulgaria has been conducted, along with the main trends for the period 2000-2022, while mechanisms for overcoming inequalities have been outlined.

7. Assessment of the Publications Related to the Dissertation

As part of the procedure, Prof. Dr. Julia Dobрева has submitted a total of 11 publications for review (a chapter in a collective monograph, a study, six articles, and three conference papers published in peer-reviewed non-referenced scientific journals). The study and one of the conference papers are in Bulgarian, while the remaining publications are in English. They are all related to the topic of the presented dissertation. These publications also meet the minimum national requirements regarding publication activity.

9. Assessment of Compliance with the Minimum National Requirements

Based on the attached scientific metrics report, the list of publications, and citations, the national minimum requirements for obtaining the scientific degree "Doctor of Sciences" have been met in quantitative terms.

10. Personal Involvement of the Candidate

I have no doubt regarding the author's personal involvement in conducting the research and in achieving the scientific and applied contributions derived from it. I have not identified any plagiarism in accordance with the legally established procedure. The sources of information have been correctly cited, and up-to-date data have been used.

11. Author's Abstract

The submitted author's abstract consists of 64 pages. In addition to presenting the dissertation, it includes information about the submitted publications. In my opinion, the author's abstract could be slightly condensed to more concisely highlight the key findings and achievements of the study. However, I consider it to be in line with the expectations for a document of this nature.

12. Critical Remarks and Recommendations

I have no further critical remarks or substantive recommendations beyond those already presented in the text above.

13. Personal Impressions

I have personally known Prof. Dr. Julia Dobрева since 2017, when she was a guest lecturer at a conference of the Fiscal Council of Bulgaria. I have been actively working with her since 2020, when I joined the teaching staff at VUZF. I gained broader direct impressions at the beginning of 2023 when, after my habilitation, I also took on an administrative position at VUZF. I consider Prof. Dr. Julia Dobрева to be a highly motivated and meticulous professional with great attention to detail.

14. Recommendations for the Future Use of the Dissertation's Contributions and Results

I recommend that, following a successful defense, the dissertation be published in English. In her future research on the topic, Prof. Dr. Julia Dobрева could develop her own model for assessing inequalities, which would allow tracking the progress of the implementation of the proposed recommendations.

CONCLUSION

The dissertation contains scientific and applied results and meets the requirements of the Law on the Development of the Academic Staff in the Republic of Bulgaria (LDASRB) and the Regulations for its Implementation. The submitted materials and dissertation results comply with the specific requirements of the Rules for the Conditions and Procedures for Obtaining the Scientific Degree "Doctor of Sciences" at the Higher School of Insurance and Finance.

The dissertation demonstrates that the candidate, Prof. Dr. Julia Dobрева, possesses theoretical knowledge and professional skills in Professional Field 3.8. Economics, while also exhibiting the ability to conduct independent scientific research.

For the above reasons, I give a positive assessment of the conducted research, presented in the reviewed dissertation, author's abstract, achieved results, and contributions. I propose that the esteemed scientific jury confer the scientific degree "Doctor of Sciences" upon Prof. Dr. Julia Dobрева in the Field of Higher Education 3. Social, Economic, and Legal Sciences; Professional Field 3.8. Economics.

14.12.2025

Assoc. Prof. James Jolovski, PhD