

## OPINION

**by Prof. Dr. Silvia Trifonova Trifonova-Pramatarova, University of National and World Economy (UNWE), Sofia**

of a dissertation for awarding the scientific degree “Doctor of Sciences” in the Area of higher education 3. Social, Economic and Legal Sciences, Professional field 3.8 Economics, Higher School of Insurance and Finance (VUZF University), Sofia

**Author: Prof. Dr. Julia Dobрева**

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

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

By Order No. 698/16.12.2024 of the rector of the Higher School of Insurance and Finance (VUZF University), Prof. DSc. of Law Boris Velchev, I have been appointed as a member of the scientific jury to ensure the procedure for the defense of a dissertation on the “Global, Regional and National Dimensions of Social Inequalities” for the acquisition of the scientific degree “Doctor of Sciences” in the Area of higher education 3. Social, Economic and Legal Sciences, Professional field 3.8 Economics. The author of the dissertation is Prof. Dr. Julia Dobрева.

By decision of the scientific jury at its first meeting, I have been appointed to prepare an opinion on the candidate’s work within the framework of this procedure.

The materials submitted by Prof. Dr. Julia Dobрева include all necessary documents for the procedure, namely: dissertation, abstract, list of publications, summaries of publications, the publications on the dissertation, list of citations, declaration of the originality of the dissertation, autobiography, order for a scientific jury.

The candidate has attached a total of 11 scientific publications on the topic of the dissertation: 1 chapter of a collective monograph, 1 scientific study and 9 publications in peer-reviewed non-refereed scientific publications. The submitted publications, related to the procedure for acquiring the scientific degree “Doctor of Sciences” in the field 3.8 Economics, meet the requirements.

### **2. Brief biographical information of the candidate**

Prof. Dr. Julia Dobрева holds a bachelor’s degree in English Philology from Sofia University “St. Kliment Ohridski” and a master’s degree in British and American Literature and Culture and in Business Administration from the same university. She obtained the educational and scientific degree “Doctor” in scientific specialty 3.8 Economics (Political Economy) from Sofia University “St. Kliment Ohridski”. Prof. Dr. Dobрева has extensive practical, professional and academic experience. She has worked at the State Fund “Agriculture” – Payment Agency, Central Cooperative Bank AD and Commercial Bank D AD. Since 2012, she has been working at VUZF as a part-time assistant in the Department of Finance

as well as an honorary lecturer at the International Faculty of the University of Sheffield, UK. Subsequently, she grew to become a Senior Assistant Professor (since 2014), Associate Professor (since 2016) and Professor (since 2021) at VUZF. Since 2021, she has been the Vice-Rector for academic activities at VUZF. She currently teaches courses in “Sustainable Economic Development”, “Behavioral Finance”, “Economics – Part I”, “Business Economics”, etc. She is the author of a number of scientific publications dedicated to the problems of sustainable development, global economy, behavioral economics and institutional development. She has participated in various international scientific conferences and projects in Italy, England, Denmark, Lithuania, the Czech Republic, Poland, Greece, Turkey, Romania, Qatar, etc.

### **3. Relevance of the topic and relevance of the goals and objectives**

The topic of the dissertation work of Prof. Dr. Julia Dobрева is extremely relevant and significant in socio-economic terms. The research contributes to the development of economic knowledge with the aim of limiting socio-economic inequalities and in particular income inequalities in a global, regional and national aspect.

The aim of the dissertation work is to conduct an in-depth study of the contemporary characteristics of global, regional and national socio-economic inequalities. The aim of the dissertation work is decomposed into 6 research tasks of the work.

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

The candidate is very familiar with the problem of the dissertation research. Her extensive practical managerial and academic and research experience also contributes to this. Of particular scientific interest is the study of the issues of poverty and inequality, and how they affect economic growth.

The object of the study of the work is income inequalities, and the subject of the study is the trends in income inequalities in different regions and how they compare with national socio-economic inequalities in Bulgaria.

The research 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. 2 hypotheses of the study have also been formulated, namely: 1/ Various crises and changes in economic models contribute to the deepening of inequalities; 2/ Overcoming inequalities in the 21<sup>st</sup> century is achievable if all institutional mechanisms are engaged, by strengthening the policy to encourage innovation and directing funding towards highly productive investments.

### **5. Research methodology**

To achieve the goal and objectives of the dissertation, various research methods were used: theoretical and methodological analysis, comparative analysis, descriptive analysis, method of analysis and synthesis, method of induction and deduction, graphic and tabular analysis, critical analysis, etc. The methodology used corresponds to the goals and objectives of the study.

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

The dissertation work of Prof. Dr. Julia Dobрева has a total volume of 208 pages. It consists of an introduction, the main text in three chapters, a conclusion and used literature. The list of used literature includes a total of 137 sources in English. The dissertation work contains 31 figures and 11 tables.

The first chapter of the work is dedicated to the main characteristics and theoretical statements of inequality. The main emphasis here is rightly placed on the relationship between inequality, poverty and social indicators. This relationship is justified from a theoretical point of view by reviewing the theories of inequality and poverty – Ricardo’s two-sector model, the ideas of Karl Marx, the neoclassical theory and the model of surplus labor. The studied measures of inequality, such as the Gini coefficient and the Theil index, and social indicators, such as the universal basic income, social transfers to the poor, the physical quality of life index, etc., are presented with their specificities in different regions of the world, including the Balkan region. They are analyzed from the perspective of economic growth in these regions, on the basis of which interesting and useful conclusions are drawn.

The second chapter of the work is dedicated to the global and regional aspects of inequality using the example of the USA, Europe, Asia, Africa and South America. A critical approach is applied to the factors that contributed to inequalities, trends in their dynamics and future prospects for overcoming inequalities are derived. The analysis of inequalities in the conditions of the economic crises that occurred in the studied regions, including the impact of the Covid-19 pandemic, is also of scientific interest.

The third chapter of the dissertation is dedicated to the study of the national aspects of inequality. The main factors that contributed to inequality in Bulgaria, under the influence of various socio-economic trends and processes, are systematized. The main characteristics of inequality in Bulgaria are derived based on a formulated methodology for identifying income inequalities in our country. On this basis, specific measures have been recommended to reduce income inequality in Bulgaria and to achieve social sustainability, related to economic growth based on innovation, adjusting the minimum wage to the standard of living, introducing progressive taxation and improving education with a focus on the relationship between business and academia.

The main conclusions of the study are summarized in the conclusion of the work. It can be summarized that the stated goal and the tasks of the dissertation have been achieved, and the research thesis has been confirmed.

## **7. Scientific contributions and significance of research results for science and practice**

The dissertation work of Prof. Dr. Julia Dobрева is distinguished by significant scientific and scientific-applied contributions, namely:

1. Enrichment of existing knowledge on the relationship between inequality and economic growth, and theoretical justification and identification of basic indicators for measuring inequality and its determining factors.
2. Formation of new knowledge on the manifestation of inequalities in different regions of the world (Asia, Africa, Latin America), with the derivation of basic specific characteristics of inequalities in these regions under the influence of various crises and changes in economic models.
3. Highlighting the specific aspects of socio-economic inequality in Europe, in a comparative analysis with inequality in the US economy.
4. A critical analysis of the trends and factor determinants of income inequality in Bulgaria during the period 2000-2022 is applied.
5. Specific measures are proposed to reduce income inequality in Bulgaria and to achieve social sustainability.

### **8. Evaluation of the publications on the dissertation**

Prof. Dr. Julia Dobрева has submitted a total of 11 scientific publications on the topic of the dissertation for the procedure: 1 chapter of a collective monograph, 1 scientific study and 9 publications in peer-reviewed non-refereed scientific publications, including conference reports and articles. All publications are her independent developments. 9 of the publications are in English.

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

The report on the fulfillment by Prof. Dr. Julia Dobрева of the minimum national requirements for acquiring the scientific degree “Doctor of Sciences” in the Professional field 3.8 Economics, shows the presence of 440 points with a minimum requirement of 350 points, which fully complies with the regulatory requirements of the Act on the Development of the Academic Staff in the Republic of Bulgaria (ADSRB) and the Regulations for the Implementation of the ADSRB.

### **10. Abstract**

The abstract has a total length of 64 pages and correctly reflects the structure and content of the dissertation.

### **11. Critical remarks and recommendations**

I have no critical comments on the dissertation work of Prof. Dr. Julia Dobрева.

One recommendation I can make for her future research on the issue of socio-economic inequalities is to also cover the policies and approaches of international financial institutions aimed at reducing inequalities and poverty on a global scale.


### **CONCLUSION**

The dissertation on the topic “Global, regional and national dimensions of social inequalities”, authored by Prof. Dr. Julia Dobрева, is an in-depth scientific study on this issue, with significant scientific and scientific-applied contributions. The presented materials are in accordance with the requirements of the

Act on the Development of the Academic Staff in the Republic of Bulgaria (ADSRB) and the Regulations for the Implementation of the ADSRB. Based on this, I give a positive assessment of the scientific research presented in the above-mentioned peer-reviewed dissertation and abstract, achieved results and contributions, and I propose to the esteemed members of the scientific jury to award Prof. Dr. Julia Dobрева the scientific degree “Doctor of Sciences” in the Area of higher education 3. Social, Economic and Legal Sciences, Professional field 3.8 Economics.

14.02.2025

Sofia

Author of opinion: 

(Prof. Silvia Trifonova-Pramatarova, PhD)