

# OPINION

by **prof. Nadia Georgieva Velinova-Sokolova, Ph.D**

**Faculty of Economics and Business Administration,**

**Sofia University "St. Kliment Ohridski"**

of a dissertation for awarding the educational and scientific degree "Doctor of Science"

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

Professional direction 3.8. Economy

**Author:** *prof. Julia Georgieva Dobreva, Ph.D*

**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, Prof. Doctor of Law 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 Direction 3.8. Economics. The author of the dissertation is **prof. Julia Dobreva, Ph.D** - candidate at the Department of Finance.

The materials handed in by **prof. Julia Dobreva** include documents according to the presented inventory:

1. Dissertation for awarding the educational and scientific degree "Doctor of Science" .
2. Abstract
3. Declaration of originality
4. Certificate of the fulfillment of the minimum national requirements for obtaining educational and scientific degree "Doctor of Science"
5. List of publications
6. Summary of publications
7. List of citationsCurriculum vitae

## 8. Attached texts of publications

The doctoral student has applied 1 study, 1 chapter of a monograph and 9 articles.

The specified documents have been submitted properly and according to the requirements of educational and scientific degree "Doctor of Science" in Professional direction 3.8. Economy.

## 2. Brief biographical data about the candidate

Prof. Julia Dobрева, Ph.D holds a Master's degree in Business Administration, as well as a PhD in Economics. She graduated from Sofia University "St. Kliment Ohridski", where she defended her doctoral dissertation on "Optimization Modeling in Sustainable Development Research" in October 2011. She has many years of experience as a prominent scientist and lecturer at the Higher School of Insurance and Finance (VUZF). Since 2021, she has been the Vice-Rector for Academic Affairs at VUZF. Her scientific research focuses on sustainable development and innovations in the field of economics and finance. She currently teaches courses such as "Sustainable Development", "Corporate Finance", "Behavioral Finance", "Management Accounting", "Financial Reporting and Analysis", etc. She is the author of two textbooks, three books and a number of articles and scientific publications dedicated to the problems of sustainable development, global economy, behavioral economics and institutional development.

## 3. Characterization and evaluation of the dissertation work

The presented dissertation on the topic "Global, regional and national dimensions of social inequalities" is an in-depth scientific work related to social inequalities. The work is structured in an introduction, 3 chapters, conclusion and contributions. The information in the dissertation is visualized in 31 figures and 11 tables. The list of literature used consists of 137 sources. The structure of the dissertation meets the requirements, and good research practices are observed. It is logically sound.

**The introduction** of the dissertation substantiates the relevance and practical significance of the research. The object, subject, goal and objectives of the research problem are defined. The research thesis defended in the dissertation is formulated. The methodology and limiting conditions of the research are presented.

**The first chapter** outlines the theoretical requirements and main characteristics of inequalities. **The second chapter** focuses on the global and regional aspects of inequalities, **and the third chapter** focuses on the specifics of inequalities at the national level.

*After a careful review of the dissertation work, I believe that the set goal and tasks have been achieved, and the research thesis has been proven.*

#### **4. Contributions and significance of the development of science and practice**

The scientific and scientific-applied contributions presented in the abstract reflect very precisely the researched problems and the achieved results laid down in the dissertation work. I fully agree with the contributions thus presented, namely:

1. A theoretical review of the main terms and indicators used to measure inequality and their application has been carried out.
2. 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.
3. An analysis of inequality in Bulgaria in the context of the region has been carried out, outlining trends for the period 2000-2022, and proposing ways to reduce it in the future.
4. The manifestation of inequality in different regions of the world has been analyzed and the specifics of inequality in Europe, comparable to inequality in leading economies such as the United States, have been highlighted.

The presented dissertation is an original scientific work of the author and contains original results obtained during independent scientific research, which have practical significance and application. Based on the above contributions, I can categorically state that the work is of great importance for science and practice in the field of sustainable development and the accounting of inequalities in social and economic aspects.

#### **5. Evaluation of publications on the dissertation work**

The author presents 11 /eleven/ publications on the dissertation, of which 9 articles, 1 study and 1 chapter of a monograph. They were published independently, 2 of them in Bulgarian and the rest in English. The presented publications were made in the period 2021 - 2023 and present current topics related to the problems of inequalities and economic development, as well as the impact of the COVID - 19 pandemic on employment levels in Europe and in Bulgaria in particular. They have been published in peer-reviewed non-refereed scientific publications. They reflect the results achieved in the dissertation.

## 6. Assessment of compliance with minimum national requirements

The submitted certificate of fulfillment of the minimum national requirements for obtaining the educational and scientific degree "doctor of science" in the professional field 3.8. Economics shows the presence of 440 items of the minimum required of 350 items, which fully meets the regulatory requirements of the Law on the Development of the Academic Staff in the Republic of Bulgaria (LDASRB) and the Regulations for the Implementation of LDASRB.

## 7. Abstract

The abstract correctly presents the dissertation work. It has a total volume of 64 pages and is structured as follows: introduction, three chapters related to the topic of the dissertation; conclusion and conclusions, a reference to the scientific and applied scientific contributions in the dissertation work and a list of publications on the topic of the dissertation work. The abstract is prepared in accordance with the relevant requirements of the regulatory framework and reflects the main results achieved in the dissertation work, submitted for the award of the scientific degree "Doctor of Sciences".

## 8. Critical remarks and recommendations

I have no critical notes and recommendations for the candidate.

## CONCLUSION

The dissertation *contains scientific, scientific-applied and applied results, which 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 (LDASRB) and the Regulations for the Implementation of LDASRB. 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" in the Higher School of Insurance and Finance.

The dissertation work shows that the candidate prof. Julia Dobreva **possesses in-depth** theoretical knowledge and professional skills in Professional direction 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 educational and scientific degree "doctor of science" to prof. Julia Dobрева, Ph.D.*** in the Higher Education Area 3. Social, economic and legal sciences; Professional direction 3. 8. Economics

13.02.2025 г.

Reviewer:

prof. Nadya Velinova-Sokolova, Ph.D.