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EDİTÖRDEN

Hitit Ekonomi ve Politika Dergisi'nin yayın hayatına başlamasının ikinci yılında, beşinci sayısını yayınlamaktan onur duyuyoruz.

İktisadi, idari ve siyasi bilimler alanlarında gerçekleştirilen bilimsel çalışmalara yer verdiğimiz bu sayımızda üç araştırma makalesi yayımlanmıştır;

Uluslararası işletmelerde politik risklerin yönetimi ve politik risk algısının değerlendirildiği araştırma makalesinde; uluslararası işletmelerde politik risklerin yönetimi, politik ve ticari risklere karşı tek risk sigortası aldı altında uygulamaya konulan politik risk sigortasının genel şartları, uygulama yönü ve son gelişmeler tartışılmıştır.

Davranışsal iktisat çerçevesinde tüketici davranışlarının incelendiği araştırma makalesinde; Karaman ilindeki katılım bankası çalışanlarının tüketici davranışlarına yönelik bir saha araştırması gerçekleştirilmiştir. Saha araştırması sonucunda katılım bankası çalışanlarının yaş ve gelire bağlı olarak yatırım ve lüks mallara yönelik ihtiyaçlarının farklılaştığı, ürünün rengi ve markasının tüketici tercihlerinde önemli faktörler olduğu belirlenmiştir.

Mesleki ve Teknik Anadolu Liselerinde öğrenim gören mülteci öğrencilere yönelik öğrenci tutumlarının incelendiği araştırma makalesinde; Çorum ili merkez ve ilçelerinde bulunan mesleki ve teknik Anadolu liselerinde öğrenim gören 610 öğrenciye Mülteci Öğrenci Tutum Ölçeği (MÖTÖ) uygulanmıştır. Gerçekleştirilen analizler sonucunda iletişim, uyum ve yeterlik olarak gruplandırılan öğrenci tutumlarının öğrencilerin yaş, cinsiyet, sınıf düzeyi ve sınıfta mülteci öğrenci olup olmaması bakımından kısmen farklılık gösterdiği belirlenmiştir.

Dergimizin Aralık sayısının yayınlanmasında katkıları bulunan yazarlara ve hakemlere dergi ekibimiz adına teşekkür ediyorum. Ayrıca derginin yayına hazırlanmasında, yayın süreçlerini en iyi şekilde yürüten ve emeğini esirgemeyen dergi ekibine şükranlarımı sunuyorum. Saygılarımla.

Prof.Dr. Sabiha KILIÇ

EDİTÖR

THE STUDY OF STUDENT ATTITUDES TOWARDS REFUGEE STUDENTS STUDYING IN VOCATIONAL AND TECHNICAL ANATOLIAN HIGH SCHOOLS

MESLEKİ VE TEKNİK ANADOLU LİSELERİNDE ÖĞRENİM GÖREN MÜLTECİ
ÖĞRENCİLERE YÖNELİK ÖĞRENCİ TUTUMLARININ İNCELENMESİ

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ABSTRACT

According to the 2019 United Nations (UN) global migration data, about 272 million people worldwide, in other words, 3.5% of the world's population consists of international migrants. Almost every country has been affected by worldwide migration. The world has witnessed mass population movements, especially in the second half of the twentieth century. It is known that more than 175 million people have massively migrated during the last fifty-year period. As a result of the forced migrations of refugees, new country's and region's security and stability can be affected by changing the economic, social, cultural and political structures of the region. Due to its geographical location, Turkey opened its doors to migrants, protected those in need, and is also respected by the world. Turkey has had a thousand years old well-established migration tradition. Recently, as a result of increasing violent and intense social conflicts, political and military uncertainties, regional upheavals, etc., in the Middle East, quite a large number of people come to the borders of Turkey and seek asylum by fleeing the conflict areas of neighbouring countries such as Syria, Iraq, Iran, where Turkey is culturally and geographically has close borders. The issue of migration is at the top of the agenda not only in the states receiving migration, but also in all geographies where globalization is felt or experienced intensively, it also concerns everyone and every structure. The fact that Syrian citizens who started migrating in 2011 did not return to their countries and started settling in Turkey caused a difference in Turkish education policies. As the case in all societies, children are the weakest, most fragile and highest risk group in the migrant community. Schools are places where the dominant culture is acquired in terms of the social harmony of children. In this context, schools are seen as an important factor in terms of the integration of refugee students with society. In this study, in the 2021-2022 academic year the attitudes of students studying in Vocational and Technical Anatolian High Schools towards refugee students in their schools were examined. For this purpose, Refugee Student Attitude Scale (RSAS) developed by Sağlam ve Kanbur (2017, p. 310) was addressed to 610 students studying in Vocational and Technical Anatolian High schools located in the central and districts of Çorum province. Results of the analyses showed that the students' attitudes which was grouped as communication, harmony and competence partially differ in terms of age, gender, grade level of the students and whether there are refugee students in the classroom.

KeyWords: Migration, Refugee, Vocational And Technical Education, High School Student

ÖZET

2019 Birleşmiş Milletler (BM) küresel göç verilerine göre dünya üzerinde yaklaşık 272 milyon kişi başka bir ifadeyle dünya nüfusunun %3,5'i uluslararası göçmenlerden oluşmaktadır. Hemen hemen her ülke dünya genelinde göçten etkilenmiştir. Dünya özellikle yirminci yüzyılın ikinci yarısında toplu nüfus hareketlerine şahitlik etmiştir. Son elli yıllık dönemde 175 milyondan fazla kişinin kitlesel olarak göç ettiği bilinmektedir. Mültecilerin yapmış olduğu zorunlu göçler neticesinde, gidilen ülkenin, bölgenin ekonomik, sosyal, kültürel ve siyasi yapılarını değiştirerek gidilen coğrafyanın güvenliğini ve istikrarını da etkileyebildiği görülmektedir. Türkiye, coğrafi konumu itibarıyla göçmenlere kapılarını açan, ihtiyaç duyanları koruma altına alan ve dünya kamuoyu tarafından da saygı duyulan bin yıllık köklü bir göç geleneğine sahiplik etmiştir. Son dönemlerde Ortadoğu'da, meydana gelen şiddet ve yoğunluğu gittikçe artan toplumsal çatışmalar, siyasi ve askeri belirsizlikler bölgesel karışıklıklar vb. sorunlar Türkiye'nin kültürel ve coğrafi olarak sınır ve yakın olduğu Suriye, Irak, İran gibi komşu ülkelerin çatışma alanlarından kaçarak, oldukça fazla sayıda insanın Türkiye sınırlarına gelmelerine ve sığınma talebinde bulunmalarına sebep olduğu görülmektedir. Göç konusu sadece göç alan devletlerde değil, küreselleşmenin hissedildiği veya yoğun olarak yaşandığı tüm coğrafyalarda gündemin ilk sıralarında yer almakta, herkesi ve her yapıyı ilgilendirmektedir. 2011 yılında göçe etmeye başlayan Suriye vatandaşlarının ülkelerine dönmeyerek, Türkiye'ye yerleşmeye başlaması Türk eğitim politikalarında farklılığa sebep olmuştur. Bütün toplumlarda olmakla beraber göçmen toplumunda da en zayıf, en kırılgan ve en yüksek risk grubunu çocuklar meydana getirmektedir. Okullar, çocukların toplumsal uyumu açısından baskın kültürün kazandırıldığı yerlerdir. Okullar, bu bağlamda mülteci öğrencilerin toplumla bütünleşmesi bakımından önemli bir faktör olarak görülmektedir. Bu çalışmada 2021-2022 eğitim-öğretim yılı Mesleki ve Teknik Anadolu Liselerinde öğrenim gören öğrencilerin okullarındaki mülteci öğrencilere yönelik tutumları incelenmiştir. Bu amaçla Çorum ili merkez ve ilçelerinde bulunan mesleki ve teknik Anadolu liselerinde öğrenim gören 610 öğrenciye Sağlık ve Kanbur (2017, p. 310) tarafından geliştirilen Mülteci Öğrenci Tutum Ölçeği (MÖTÖ) uygulanmıştır. Gerçekleştirilen analizler sonucunda iletişim, uyum ve yeterlik olarak gruplandırılan öğrenci tutumlarının öğrencilerin yaş, cinsiyet, sınıf düzeyi ve sınıfta mülteci öğrenci olup olmaması bakımından kısmen farklılık gösterdiği belirlenmiştir.

Anahtar Kelimeler: Göç, Mülteci, Mesleki ve Teknik Eğitim, Lise Öğrencisi

1.INTRODUCTION

According to the 2019 United Nations (UN) global migration data, about 272 million people worldwide, in other words, 3.5% of the world's population is made up of international migrants (UN, 2019, p. 1). Migration is defined as the geographical displacement movement of individuals from one place to another for a temporary period of time or completely to spend part or all of their future lives (Akkayan, 1979, p. 21).

Almost every country has been affected by migration throughout the world. The world has witnessed mass population movements, especially in the second half of the twentieth century. It is known that more than 175 million people have emigrated massively in the last fifty-year period (UN, 2019, p. 1). The issue of migration is at the top of the agenda not only in the states receiving migration, but also in all geographies where globalization is felt or experienced intensively, it also concerns everyone and every structure.

Turkey has hosted a well-established thousand-year migration tradition that has opened its doors to migrants due to its geographical location, protected those in need, and is also respected by the world public (Turkey Migration Report, 2016, p. 23). Increasingly violent and intense social conflicts, political and military uncertainties, regional upheavals, etc., in the Middle East recently, caused quite a number of people to come to the borders of Turkey and seek asylum by fleeing the conflict areas of neighboring countries such as Syria, Iraq, Iran, where Turkey is culturally and geographically close (Erdem, 2017, p. 28).

The people who have to change places for various reasons are defined as refugees or asylum seekers. Accordingly, a refugee is a person who has left the country of citizenship in order to settle in another country due to war or violence as the security of an individual, the person's family, a the society is threatened (Ehnholt and Yule, 2006, p.1197).

Individuals and groups arriving with international migration are in three different statuses as refugees, conditional refugees and secondary protection in articles 61, 62 and 63 of the Law on Foreigners and International Protection. These legal statuses differ in terms of access to services and rights (YUKK, 2013, p. 23-24). According to the Law on Foreigners and International Protection's article 61 (YUKK, 2013, p. 23) the refugee is defined as follows: Because of the events that have occurred in European countries; the refugee is rightly afraid that he will be persecuted because of his race, religion, nature, a certain social group belonging or political views; also he is outside the country of citizenship and cannot take advantage of the protection of this country or does not want to take advantage of due to above stated fear, or he is a stateless person outside the country of residence where he previously lived as a result of such events and cannot return there, is granted refugee status after status determination procedures".

According to the statistics of the General Directorate of Migration Management (2021), there are 3,655,057 Syrians registered with temporary protected status in Turkey. According to the data of 2021, there are a total of 1,732,345 of the Syrians, 832,444 of are women and 899,901 are men and those are children under the age of eighteen. As for the distribution of Syrians under temporary protection, Istanbul with 521,006 ranks first, Gaziantep with 449,945 ranks second, and Hatay with 436,264 ranks third. The number of Syrians under temporary protection in the province of Çorum, where the research was conducted, is 3,122 (General Directorate of Migration Administration, 2021, p. 1).

As a result of the forced migrations made by refugees, it is seen that the country of departure can also be affected in terms of security and stability in the geography due to changes in the economic, social, cultural and political structures of the region (Deniz, 2014, p. 177). The fact that Syrian citizens who started to migrate in 2011 did not return to their countries and started to settle in Turkey caused a difference in Turkish education policies (Özcan, 2018, p. 17-18).

Even if it was thought that Syrian citizens would have returned by 2014, granting Syrian students the right to enroll in public schools as the Turkish citizens and integrating them into education is an indication that Syrian refugees are a permanent part of society (Kılcan, Çepni and Kılınç, 2017, p. 1046). As the case in all societies, children constitute the weakest, most fragile and highest risk group in the migrant society (Emin, 2019, p. 14).

Schools are places where the dominant culture is acquired in terms of the social cohesion of children. In this context, schools are seen as an important factor in terms of the integration of refugee students with society (Kagnici, 2017, p. 1772). Refugee students are children of formal education age (5-18 years old) who have left their country for various reasons and have come to Turkey. The education of refugee students includes formal education given to children aged 5-18 (Karaagaç Cirit, Güvenç, 2019, p. 535-539). According to the data of the Ministry of National Education, the number of children under temporary protection who have access to education is 770,924 in the 2020-2021 academic year (Ministry of National Education, 2021, p. 4).

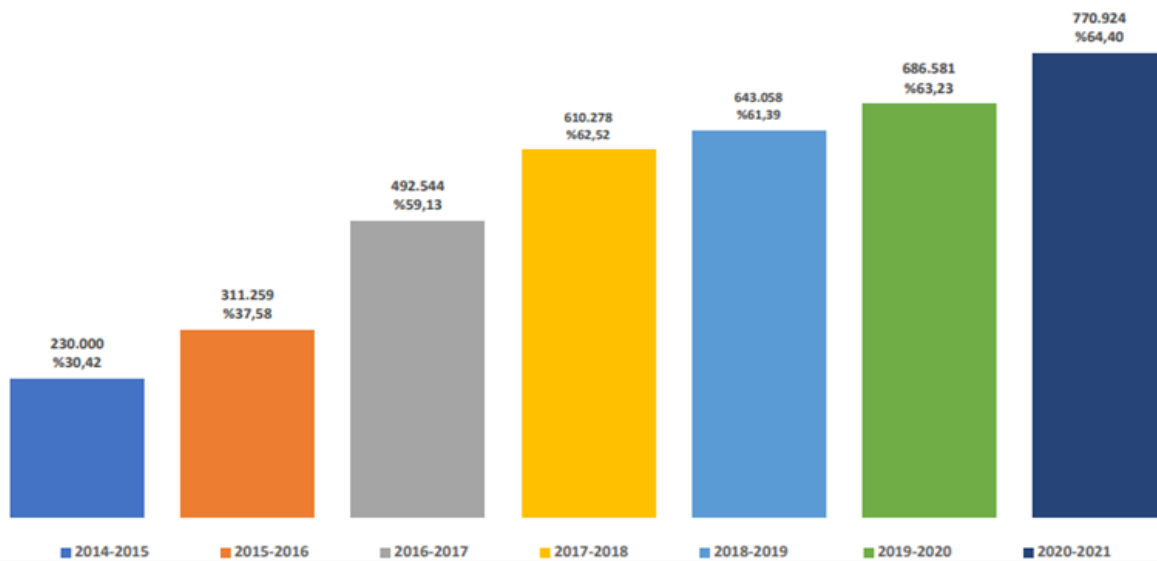
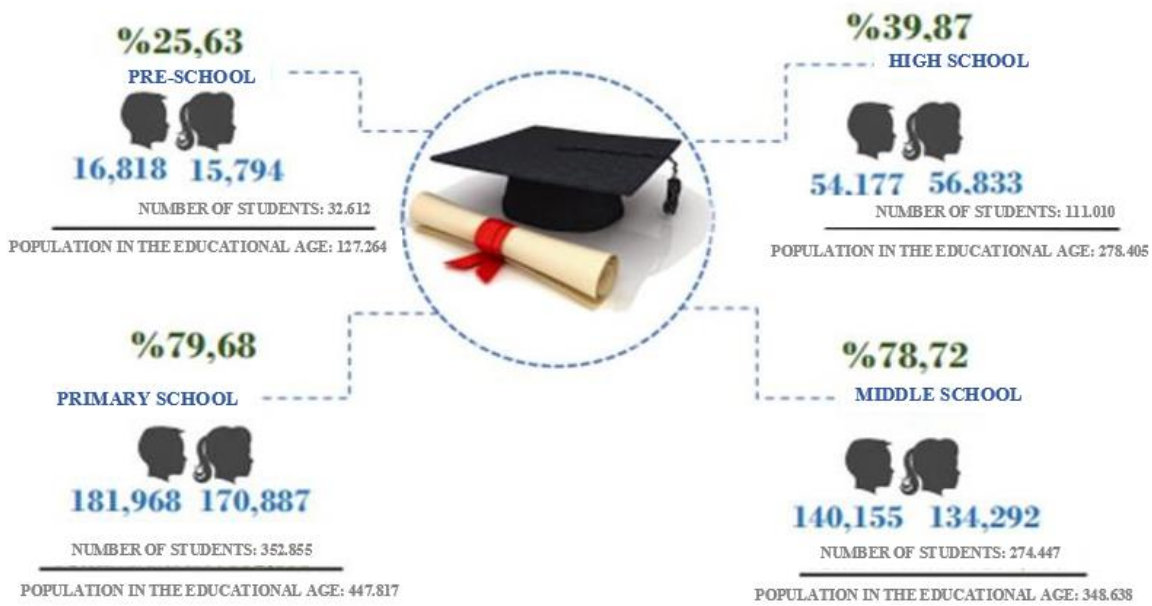


Chart 1: The number of students under temporary protection who have been provided access to education in Turkey by year (Ministry of National Education, 2021, p. 4).

According to the September 2020 data of the Directorate General of Migration Administration, there are 1,197,124 Syrian children at educational age. There are 759,807 students enrolled in the MEB e school system. There are 11,117 refugee students in YÖBİS (Foreign Student Information Operating System). 39.87% of these students are 56.833 women and 54.117 are men, in total 111,010 students are studying at the high school level (Ministry of National Education, 2021, p. 5-6).



Vocational and technical education is expressed the process of gaining the skills, professional habits, knowledge and attitudes required by a profession that is essential for personal and social life, developing a person in a balanced way with economic, emotional, mental and personal aspects (Şahinkesen, 1992, p. 691).

Before giving information about to the importance of professional and technical education, it is necessary to mention some basic concepts. These are;

"Vocational and technical high school education refers to the institutions; Vocational and Technical Anatolian High School, Vocational and Technical Education Center, Multi-program Anatolian High School, Special Education Vocational High School and Vocational Education Center".

"Vocational and technical education schools and institutions" refers to high school education institutions in the field of vocational and Technical Education giving Diploma with degree and certificate programs and document applied for every kind of formal and non-formal education institutions" (Korkmaz ve Tunç, 2010, p. 264 akt. MEB, 1986).

Vocational and technical education is of critical importance in terms of increasing the country's competitiveness, increasing employment and accelerating development. The critical importance here must be understood in all levels of society. In order to adapt to the technological developments of the age, necessary sensitivity to vocational and technical education in our country should be adressed (Sezgin, 1999, p. 195-196).

When the ratio of vocational education students to the total number of students is examined, it is seen that the proportion of students in developed countries is 65% and the proportion of students in general high schools is 35% (Aslan, 2004, p. 47). Since vocational and technical education has an important place in the development of countries, it is an educational field where harsh discussions are held on a global scale. Countries are revising, developing and transforming vocational and technical education according to the orientation and current state of their economies. From this point of view, each country reveals its own country realities with its vocational and technical education. The 2023 Education Vision presented by the Ministry of Education sets out a new roadmap for vocational and technical education in this respect that aligns with the realities of Turkey. With the 2023 Education Vision, Turkey envisages the construction of vocational education with a sector-sensitive and dynamic structure that is constantly updating itself in accordance with Turkey's priorities (Özer, 2018, p. 425).

In vocational and technical education provided today in Turkey, the Eleventh Five-Year Development Plan (2019-2023) has great importance (Eleventh Development Plan, 2019, p. 71-72). It is seen that there have been many studies conducted in Turkey regarding the education of refugees and students in recent years (Akman, 2020, p. 247; Sağın, Güllü, 2020, p. 86; Seçgin, Erten Özalp, 2020, p. 4215; Bilecik, 2019, p. 287; Karaağaç Cirit, Güvenç, 2019, p. 531; Keskin, Okçu 2019, p. 311; Koehler, Schneider, 2019, p. 1; Köse, Bülbül ve Uluman, 2019, p. 1; Palaz, Çepni, Kılcan, 2019, p. 1661; Acar Yurtman, 2018, p. 285; Ateşok, 2018, p. 284-291; Koçoğlu, Salur, 2018, p. 2428; RAM, 2018, p. 1-33; Safi Keykaleh, Jahangiri, Tabatabaie, 2017, p. 3; Kılcan, Çepni, Kılınç, 2017, p. 1045; Akalın, 2016, p. 3).

When the literature on the subject is examined, the studies in this field of vocational and technical Anatolian high schools for refugee students, in particular their attitudes are less than desired level and this research is aimed to contribute to this area. The fact that students studying at the Vocational and Technical Anatolian High School were selected for the present research has great importance.

The aim of the present study is to investigate student attitudes towards refugee students studying in vocational and technical Anatolian High Schools. It is expected that the present study, which has got a topic not been found in any research conducted in Vocational and Technical Anatolian High Schools aimed at determining student attitudes towards refugee students, will contribute to the literature. For the vocational education services that should be carried out for refugee students, identifying the problem and the solutions of these students has a great importance.

2.METHOD

The aim of the present study is to measure the attitudes of students studying in Vocational and Technical Anatolian High Schools towards refugee students studying at the same school. For this purpose, survey research method was used. The survey research method is aimed at describing a past or present event in its current form (Islamoglu and Alniçik, 2019, p. 101). The research includes vocational and technical Anatolian high schools located in the center and districts of Çorum province, and the population of the research consists of students studying in these high schools. The sample of the study consists of 610 students selected from these high schools by simple random sampling method. There are the following limitations at evaluating the results obtained in our study;

- The survey study only covers schools within the borders of Çorum province
- Due to the Deceleration of face-to-face education in schools during the Covid-19 pandemic period and the transition to distance education process and lack of time, it was not possible to reach a wider student participant.

In order to examine the attitudes of students studying in Vocational and Technical Anatolian High Schools towards refugee students in the same school in terms of demographic characteristics, the following hypotheses were established;

Hypothesis 1. There is a significant difference in the attitudes of students studying in Vocational and Technical Anatolian High Schools towards refugee students (Hypothes1a: communication, Hypothes1b: harmony, Hypothes1c: competence) in terms of their gender.

Hypothesis 2. There is a significant difference in the attitudes of students studying in Vocational and Technical Anatolian High Schools towards refugee students (Hypothes2a: communication, Hypothes2b: compliance, Hypothes2c: competence) in terms of their age.

Hypothesis 3. There is a significant difference in the attitudes of students studying in Vocational and Technical Anatolian High Schools towards refugee students (Hypothes3a: communication, Hypothes3b: harmony, Hypothes3c: competence) in terms of their class level.

Hypothesis 4. There is a significant difference in the attitudes of students studying in Vocational and Technical Anatolian High Schools towards refugee students (Hypothes4a: communication, Hypothes4b: harmony, Hypothes4c: competence) in terms of whether there are refugee students in the same class or not.

At the survey's process of sampling students in Vocational and technical Anatolian high schools in the central districts and the province of Çorum, a scale which has been obtained from the relevant literature was distributed to a group of 15 students in the form of expressions in a questionnaire to test comprehension by the students. After, it was determined that the questions were understandable enough, the distribution of the questionnaire form was started. The questionnaire form was distributed to 1,000 people and 635 questionnaire forms were collected back. The distribution and collection of the questionnaires was carried out in a 3-month period in the 2021-2022 academic year. 25 of the questionnaire forms collected were determined to be filled out incorrectly or incompletely, thus were canceled and not included in the analyses. In the research, face-to-face survey method was used as a data collection tool. The analyses were conducted based on the answers given by 610 students. The participation rate in the survey is about 63,5%.

As a data collection method and tool; The questionnaire consists of 2 parts and a total of 28 questions was used. In the first part, students were asked about their age, gender, and whether there were refugee students in their classes and classes where they studied. These demographic characteristics were considered as independent variables of the study. In the second part, there are 24 statements aimed at measuring the attitudes of students towards refugee students.

The Refugee Student Attitude Scale (MÖTÖ) developed by Sağlam ve Kanbur (2017, p. 310) was used in the questionnaire form. This scale was also used by Terzi and his friends (2019, p. 476) and validity and reliability analyses were performed. At the stage of creating the scale, a 45-item item pool was used, but as a result of expert opinions and factor analyses, it received its final form consisting of 24 items. The scale consists of 3 sub-dimensions called Communication (11 items), Harmony (9 items) and Competence (4 items) (Table 1). These 3 dimensions constitute the dependent variables of the research.

Students were asked to respond to statements measuring their attitudes towards refugee students with one of the options I Disagree, I am Ambivalent, or I Agree. Likert-type responses on this scale were coded as 1= I Disagree, 2= I am Undecided, and 3= I Agree.

Table 1. The Refugee Student Attitude Scale

Communication
1. I would be happy to see refugee students in my classroom.
2. I make an effort to make friends with refugee students at school.
3. I would not take refugee students to our country if I could.
4. I would be happy for refugee students to learn our language
5. I believe that refugee students will comply with the school rules.
6. I am happy that refugee students have success in their courses.
7. I would like to take part in the assistance to refugee students.
8. It bothers me to share the same queue with a refugee student.
9. I help them because we are members of the same religion as refugee students.
10. I think refugee students will accustom us to bad habits.
11. I think that refugee students consider themselves privileged.
Harmony
12. I maintain my friendship with refugee students outside of school.
13. I help refugee students to promote the beauty of our country.
14. I take part in a group created to help the families of refugee students.
15. I think that refugee students are disturbing the peace of the school.
16. I like to help refugee students with assignments given at school.
17. I make an effort to teach my language to refugee students.
18. I would like to make friends with refugee students in my next education and training life.
19. I help refugee students to communicate comfortably with other students.
20. I like to introduce our country, the country, to refugee students.
Competence
21. I would like to take part in the same group with refugee students in the activities held in the classroom.
22. I don't want our teachers to treat refugee students like strangers.
23. I help refugee students adapt to school.
24. I don't like going to the same school as refugee students.

In the analysis process, quantitative research method was used and the data collected with the questionnaire were entered into the SPSS 22.0 statistical analysis program, the Missing Value Analysis was performed to examine whether there was a response left blank in the survey content and whether the responses were systematically distributed, and it was determined that there were no blank responses. In the process of data analysis, frequency analysis was applied first of all and the students participating in the survey study were grouped according to their demographic characteristics. The reliability level of the scale used in the questionnaire form was determined by examining Cronbach's Alpha coefficient. At the next stage, the attitudes of the surveyed students towards refugee students were compared in terms of their characteristics such as age, gender, and class. In the comparison process, difference tests were applied and Parametric or Non-Parametric Difference Tests were performed based on the observation numbers of the groups to be compared.

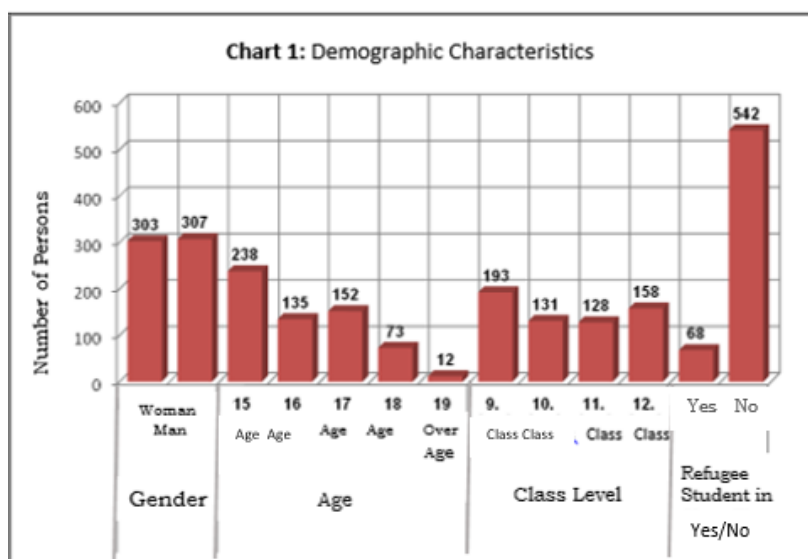
3.FINDINGS

Demographic Characteristics: The information about the students participating in the survey study is shown in detail in the table and graph.

Table 2. Demographic Characteristics

Demographic	Group	number	percentage
gender	female	303	49,7
	male	307	50,3
age	15 age	238	39,0
	16 age	135	22,1
	17 age	152	24,9
	18 age	73	12,0
	19 age yaş and above	12	2,0
class	9 th grade	193	31,6
	10 th grade	131	21,5
	11 th grade	128	21,0
	12 th Sınıf	158	25,9
There are refugee students in the class yes/no	yes	68	11,1
	no	542	88,9

As can be seen in Table 1 and Chart 1, 303 of the students who participated in the survey were female and 307 were male. The number of students expressing that they are 15 years old is 238 people, the number of students expressing that they are 16 years old is 135 people, the number of students expressing that they are 17 years old is 152 people, the number of students expressing that they are 18 years old is 73 people and the number of students who are 19 years old and older is 12 people.



Reliability Analysis: Cronbach's Alpha coefficient was examined to measure the reliability level of the Refugee Student Attitude Scale used in the survey study. The most important criterion for the implementation of the analysis is to decide on the reliability level of the variable measured according to the gap in which the Cronbach's Alpha value is located. This value;

- The scale is not reliable if it is less than 0.40
- The reliability of the scale is low if it is between 0.40-0.60 values
- The scale is quite reliable if it is between 0.60-0.80 values
- The fact that it is between .80-1.00 values indicates that the scale is very reliable (İslamoğlu ve Alnıaçık, 2019, p. 296).

The reliability coefficient (Cronbach's alpha) related to the general scale in the source where the scale was cited, it turned out to be, 91 and in the analysis applied for the sub-dimensions, the reliability coefficients were reported as, 88 for communication, 88 for harmony, and, 80 for competence.

The values obtained in this study are shown in the table below. The overall reliability level of the scale, which measures the attitude towards refugee students, was, 923. As a result of the analysis applied to the sub-dimensions, the reliability levels were, 758 for communication, ,870 for harmony and, 788 for competence. As can be seen, the reliability level of each dimension is sufficient to continue the analysis.

Table 3. Reliability Levels of the Refugee Student Attitude Scale

Variable	Cronbach's Alpha	Component number
General attitude	,923	24
Communication	,758	11
Harmony	,870	9
Competence	,788	4

For comparison, according to the demographic characteristics of students, refugee students attitudes: survey students' attitudes towards refugee students that participated in the study were compared in terms of age, gender, education options in their class and the presence of refugee students in their classes.

Comparison of Students' Attitudes towards Refugee Students According to Their Gender: Students' attitudes towards refugee students were compared according to their gender with the help of Independent Groups T-Test.

As can be seen from the table, there is a statistically significant difference in the attitudes of students towards refugee students in terms of their gender. The significance values for all three attitude dimensions were below the 05 significance level ($p = ,000$). When the average responses of male and female students for the communication dimension were examined, it was found that the values of 2,3242 for women and 2,1364 for men were found, it is seen that women have a more positive attitude about communication compared to men. When the response averages of male and female students for the harmony dimension were examined, the values of 2,3336 for women and 2,0651 for men were found, and it was seen that women had a more positive attitude about hamony compared to men. When the average responses of male and female students for the competency dimension were examined, the values of 2,5446 for women and 2,2590 for men were found, and it was seen that women had a more positive attitude about competency compared to men.

According to these values, there is a significant difference in the attitudes of students towards refugee students in terms of their gender. Hypothesis 1A, Hypothesis 1B and Hypothesis 1C have been accepted.

Table 4. The Comparison of Attitudes towards Refugee Students by Gender

Attitude	Gender	N	Avarage	t	Significance (p)
Communication	Female	303	2,3242	5,956	,000
	Male	307	2,1364		
Harmony	Female	303	2,3336	6,382	,000
	Male	307	2,0651		
Competence	Female	303	2,5446	6,293	,000
	Male	307	2,2590		

Comparison of Students' Attitudes towards Refugee Students According to Their Age: At the stage of applying difference tests for age groups, the number of observations in age groups was first examined (Table 2) and found out that there was a significant difference between the number of group observations. For example, the number of students aged 15 years is 238 people, while the number of students aged 19 years and over is only 12 people. With the help of the Kruskal-Wallis Test, it was examined whether the attitudes were different or not, the results of the analysis are shown in the table below. As can be seen from the table, all of the statistical significance values showing the relationship between the variables were above the, 05 meaning level. There is no significant difference in the attitudes of students towards refugee students in terms of their age. Hypothesis 2 has been Rejected.

Table 5. Comparison of Attitudes towards Refugee Students by Age

Attitude	Age	N	Median Value	Test Statistics		
Communication	15 age	238	310,88	Ki-square 4,125	sd 4	significance (p) ,389
	16 age	135	320,86			
	17 age	152	300,95			
	18 age	73	275,99			
	19 age and above	12	263,00			
Harmony	15 age	238	299,23	Ki-square 5,395	sd 4	significance (p) ,249
	16 age	135	330,00			
	17 age	152	286,50			
	18 age	73	314,41			
	19 age and above	12	340,58			
Competence	15 age	238	298,85	Ki-square 2,796	sd 4	significance (p) ,593
	16 age	135	320,67			
	17 age	152	296,95			
	18 age	73	308,71			
	19 age and above	12	355,50			

Comparison of Students' Attitudes towards Refugee Students According to the Class They are Studying

in: During the measurement of students' attitudes in terms of the class they are studying in, the observation numbers in the groups were first examined (Table 2) and found out that there was a significant difference between the group observation numbers. For example, the number of students studying at 9 th grade was 193 people, while 128 of the respondents were from 11 th grades. With the help of the Kruskal-Wallis Test, it was examined whether the attitudes were different or not, the results of the analysis are shown in the table below.

The statistical significance value for the communication dimension, which is one of the attitude dimensions towards refugee students, was $p=,006$. There is a significant difference in the attitudes of students towards refugee students regarding communication. When the median values were examined, 11th grade students of the class have much stronger attitudes about communication compared to the students of other classes. The statistical significance value for the harmony dimension, which is one of the attitude dimensions for refugee students, was $p= ,037$. There is a significant difference in the attitudes of students. When the median values were examined, 11th grade students have much stronger attitudes about harmony compared to the students of other classes. As for the competence, which is one of the dimensions of attitude towards refugee students, it has been determined that there is no difference in terms of the class in which the students study. When the median values were examined, it was seen that the values were close to each other for the students in each class group.

There is a significant difference in the communication attitudes and adaptation attitudes of students towards refugee students in terms of the class in which they study. Hypothesis 3A and Hypothesis 3B have been accepted. There is no significant difference in the students' competency attitudes towards refugee students in terms of the class they are studying in. Hypothesis 3C has been Rejected.

Tablo 6. Comparison of Attitudes Towards Refugee Students by Grade Level

Attitude	Class	N	Meridian level	Test Statistics		
Communication	9. class	193	308,48	Ki-square 12,426	sd 3	significance (p) ,006
	10. class	131	300,56			
	11. class	128	346,14			
	12. class	158	273,03			
Harmony	9. class	193	297,76	Ki-square 8,475	sd 3	significance (p) ,037
	10. class	131	300,42			
	11. class	128	344,50			
	12. class	158	287,57			
Competence	9. class	193	291,84	Ki-square 5,397	sd 3	significance (p) ,145
	10. class	131	295,40			
	11. class	128	335,01			
	12. class	158	306,65			

Comparison of Students' Attitudes towards Refugee Students According to Whether there are Refugee Students in Their Classrooms:

A comparison was made between students' attitudes towards refugee students and whether there are refugee students in their classrooms, and as can be seen in the table, it was determined that there was a significant difference only in the attitude towards harmony ($p= ,041$). Students who express that they are refugee students in their class have a more positive attitude towards harmony compared to those who are not. There is no significant difference in communication and competence attitudes towards students in terms of whether there are refugee students in the classroom.

According to these values, there is no significant difference in the communication and competence attitudes of students towards refugee students in terms of whether there are refugee students in their classrooms.

Hypothesis 4A and Hypothesis 4C have been Rejected. There is a significant difference in the harmony attitudes of students towards refugee students in terms of whether there are refugee students in their classrooms or not. Hypothesis 4B has been Accepted.

Table 7. Comparison of Attitudes towards Refugee Students According to Whether There are Refugee Students in the Classroom

Attitude	Refugee students	N	Line Average	U	Z	Significance (P)
Communication	Yes	68	329,47	16798,00	-1,195	,232
	No	542	302,49			
Harmony	Yes	68	346,54	15637,50	-2,048	,041
	No	542	300,35			
Competence	Yes	68	323,69	17191,00	-,921	,357
	No	542	303,22			

As a result of the above analyzes, the findings of hypotheses related to the study of student attitudes towards refugee students are listed below;

Hypothesis 1. There is a significant difference in the communication, harmony and competence attitudes of students studying in Vocational and Technical Anatolian High Schools towards refugee students in terms of their gender. Hypothesis 1A, Hypothesis 1B and Hypothesis 1C have been Accepted.

Hypothesis 2. There is no significant difference in the communication, harmony and competence attitudes of students studying in Vocational and Technical Anatolian High Schools towards refugee students in terms of their age. Hypothesis 2a, Hypothesis 2B and Hypothesis 2C have been rejected.

Hypothesis 3. There is a significant difference in the communication and harmony attitudes of students studying in Vocational and Technical Anatolian High Schools towards refugee students in terms of the class they study in. Hypothesis 3A and Hypothesis 3B have been Accepted. There is no significant difference in the competency attitudes of students studying in Vocational and Technical Anatolian High Schools towards refugee students in terms of the class they study in. Hypothesis 3C has been Rejected

Hypothesis 4. There is no significant difference in the communication and competence attitudes of students studying in Vocational and Technical Anatolian High Schools to refugee students in terms of whether they are refugee students in the same class or not. Hypothesis 4A and Hypothesis 4C have been Rejected. There is a significant difference in the harmony attitudes of students studying in Vocational and Technical Anatolian High Schools towards refugee students in terms of whether there are refugee students in the same class or not. Hypothesis 4B has been Accepted.

4.CONCLUSION AND DISCUSSION

In this study, the attitudes of students studying in Vocational and Technical Anatolian High Schools towards refugee students in their schools were examined.

In the gender comparison, it is seen that female students have more positive attitudes towards refugee students compared to male students; they think more positively about communication, harmony and competence. There are similar studies on this subject. Keskin, Okçu (2019, p. 319) found that female students have more positive attitudes towards refugee students than male students in the attitudes of secondary school students. In a study conducted by Koçoğlu and Salur (2018, p. 2417), it was determined that girls have a more positive attitude towards the migration and refugee problem of the students of the faculty of education and theology compared to boys in their attitudes according to gender.

In the comparison made in terms of age, it was determined that there was no difference in the attitudes of the students towards refugee students in terms of their age. In general, students have the same attitudes towards refugee students in terms of communication, harmony and competence.

In the comparison made in terms of grade level, 11th grade students who study of the present study have more positive attitudes about communication and harmony compared to other students. In terms of competency, all students, regardless of their grade level, have the same attitudes towards refugee students. In their research conducted by RAM (2018, p. 23) and Keskin, Okçu (2019 p. 321), it was determined that the fact that students are at different grade levels does not affect their attitude towards refugee students. These two studies support the result of the research.

As a result of the examination conducted in terms of whether there are refugee students in the same class, it was found that students who have refugee students in their class develop a higher level of adjustment attitude compared to those who do not. In the comparison of communication and competence attitudes, there is no difference between those who have refugee students in their class and those who do not, and the Keskin, Okçu (2019, p. 322) research supports this result. In this study conducted on secondary school students, it was found that the attitudes of students in the classroom having refugee students are better than the attitudes of students not having refugee students. In their research conducted by Yiğit, Şanlı, Gökalp, (2021, p. 488), it was stated that the students good and pleasant behavior towards refugee students facilitates the adaptation of refugee students to school. In their study conducted by Terzi, Göçen and Altun (2019 p. 491), the adaptation of experienced teachers towards refugee students is higher compared to the teachers who do not have refugee students in their classrooms.

As a result of the analyzes carried out so far, it has been determined that the student attitudes grouped as communication, harmony in other words adaptation and competence partially differ in terms of the age, gender, grade level of the students and whether there are refugee students in the class.

5.RECOMMENDATIONS

Suggestions that can be made to reduce the problems experienced by refugee students in the field of education are presented below.

- More comprehensive project studies can be carried out to improve the attitudes of students towards refugee students.
- Project on language learning can be carried out for refugee students, and the opportunities in this regard can be further increased.
- * Seminars, panels, conferences, etc. aimed at raising teachers' awareness in cooperation with Provincial Directorates of National Education and Universities in the context of educational activities aimed at improving student attitudes can be conducted.
- In order to eliminate the negative attitudes and prejudices of Vocational and Technical Anatolian High School students towards refugee students, various educational and sports activities can be organized to increase the interaction of refugee students with other students in the classroom.
- This research is limited to the province of Çorum. It can be carried out in different provinces and regions.
- The attitudes of the institutions and organizations in which refugee students of vocational and technical Anatolian high schools work as interns can be examined and their reflections on business life can be studied.
- Projects can be developed for refugee students by the General Directorate of Vocational and Technical Education of the Ministry of National Education.

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DAVRANIŞSAL İKTİSAT ÇERÇEVESİNDE TÜKETİCİ DAVRANIŞLARI İNCELENMESİ: KARAMAN İLİNDE BULUNAN KATILIM BANKASI ÇALIŞANLARI ÖRNEĞİ

EXAMINATION OF CONSUMER BEHAVIORS IN THE FRAMEWORK OF
BEHAVIORAL ECONOMICS: THE EXAMPLE OF PARTICIPATION BANK
EMPLOYEES IN KARAMAN

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ÖZET

Geçmişten günümüze insanoğlu yaşamını iyi bir şekilde sürdürebilmek için tüketim yapmaya ihtiyaç duymuştur. Kıt kaynaklarla insan ihtiyaçlarını karşılamayı açıklayan iktisat bilimi insanların tüketime olan etkilerini yıllar boyu incelemiştir. Tüketim yaparken kişiler haz alma duygusuyla tüketimlerinde aşırıya kaçabilmektedir. İnsanlar tercihlerinde moda uyma, diğerlerinden farklı olma, iyi vakit geçirme gibi unsurlardan etkilenmektedir. Tüketici davranışları üzerine birçok çalışmalar yapılmış konulardan biridir. Tüketici davranışları belirli bir süreci içermektedir. Tüketicinin istekleri, bu isteklerin tatmin edilme, insanların arzularını karşılamak gibi faktörlerden oluşmaktadır. İnsanlar davranışlarıyla ve durumlara verdikleri tepkilerle birbirlerinden farklılaşmaktadırlar.

Son dönemde iktisatçılar insanların ekonomik davranışlarını incelerken psikoloji bilimini de kullanmaya başlamışlardır. İnsan davranışlarını incelerken iktisat biliminin yanında diğer bilimlerden de yararlanmak gerekir. Çünkü insan davranışları her zaman matematiksel çalışmalarla açıklanmaya çalışılması yeterli olmayabilir. Bunun nedeni insanın duygu, arzu ve belirli hazları çerçevesinde hareket edebilen bir varlık olmasıdır. İnsanlar tercihlerini yaparken belirli faktörlere bağlı olarak farklılık gösterebilir. Bu faktörler gelir, beklenti, yaş, cinsiyet, yaşadığı ülke, medeni durumu hatta aile faktörü bile insanların tercihlerinde etkilidir. İktisat biliminde insan hayatının her anında kendi çıkarları doğrultusunda hareket eden bir rasyonel varlık olarak görülse de insanlar bazı durumlarda irrasyonel davranışlar sergileyebilirler. İktisat bilimi gibi psikoloji bilimi de bireyin davranışlarını inceleyen bir bilim olması nedeniyle birbirlerini etkilenmişlerdir ve bu etkileşim sonucunda ise davranışsal iktisat ortaya çıkmıştır. Davranışsal iktisatçılar insanın matematiksel modellerle açıklanamayacak kadar karmaşık bir yapısı olduğunu, insan davranışlarını analiz ederken ona özgü mutluluk, endişe, riskli durumlardan kaçınma, kesin kazanç ve bedavacılık gibi dürtülerini de ön plana çıkaran durumları da incelemektedir. Davranışsal iktisadın ortaya çıkmasına katkıda bulunanlar hiç şüphesiz Daniel Kahneman ve Amos Tversky'dir. İki düşünür bireylerin karar alırken çoğunlukla rasyonel olmadıklarını öne sürmüşlerdir. İnsanlar karar verirken her zaman rasyonel olmayabilir yani her durumda kendisine daha fazla fayda sağlayacak tercihi yapmak yerine o an baskın olan duyguları da karar sürecini büyük oranda etkileyebilmektedir. Bu çalışmada katılım bankası çalışanlarının iktisadi davranışları davranışsal iktisat çerçevesinde incelenmiştir. Çalışma Karaman ilindeki katılım bankası çalışanlarının tüketim davranışlarını kapsamaktadır. Konuyla ilgili çalışmalar yapılmış olsa da literatür için yeterli değildir ve Karaman ili ve katılım

bankası çalışanlarını kapsayan bu konuyla ilgili yapılmış bir çalışmaya rastlanamamış olunması çalışmamızın literatüre önemli bir katkısı olacağını göstermektedir. Analizimizdeki veriler yüz yüze görüşmeler sonucunda elde edilmiştir. Yapılan anket sonucunda tüketim konusunda bireyler yaş ve gelirlerine bağlı olarak yatırım ve lüks mallara olan ihtiyaçları farklılaşmaktadır ve ürünün rengi, markası tüketiciler için önemli bir faktördür.

Anahtar Kelimeler: *Bireysel Emeklilik, Nedensellik Analizi, Enflasyon, Tasarruf*

ABSTRACT

From past to present, human beings have needed to consume in order to sustain their life well. The science of economics, which explains meeting human needs with scarce resources, has examined the effects of people on consumption for years. While consuming, people can go to extremes in their consumption with a sense of pleasure. People are affected by factors such as conforming to fashion, being different from others, and having a good time in their preferences. It is one of the subjects that many studies have been done on consumer behavior. Consumer behavior includes a certain process. Consumer's wishes consist of factors such as satisfying these wishes and meeting people's desires. People differ from each other by their behavior and their reactions to situations.

Recently, economists have started to use the science of psychology while examining the economic behavior of people. While examining human behavior, it is necessary to benefit from other sciences besides economics. Because trying to explain human behavior with mathematical studies may not always be enough. The reason for this is that man is an entity that can act within the framework of his feelings, desires and certain pleasures. People may differ depending on certain factors when making their choices. These factors are income, expectation, age, gender, country of residence, marital status and even family factor are effective in people's preferences. In economics, although people are seen as a rational being that acts in their own interests at every moment of their life, people may exhibit irrational behaviors in some situations. In economics, although people are seen as a rational being that acts in their own interests at every moment of their life, people may exhibit irrational behaviors in some situations. As the science of economics, the science of psychology, as a science that examines the behavior of the individual, influenced each other and as a result of this interaction, behavioral economics emerged. Behavioral economists also examine the situations that highlight the individual's instincts such as happiness, anxiety, avoidance of risky situations, certain gain and free-riding while analyzing human behavior. Those who contributed to the emergence of behavioral economics are undoubtedly Daniel Kahneman and Amos Tversky. Two thinkers argued that individuals are mostly not rational when making decisions. People may not always be rational when making decisions, so instead of making the choice that will provide more benefit to them in every situation, the dominant emotions at that moment can greatly affect the decision process. In this study, the economic behaviors of participation bank employees were examined within the framework of behavioral economics. The study covers the consumption behaviors of participation bank employees in Karaman province. Although studies on the subject have been made, it is not enough for the literature and the fact that there is no study on this subject covering Karaman province and participation bank employees shows that our study will make an important contribution to the literature. The data in our analysis were obtained as a result of face-to-face interviews. As a result of the survey, individuals' needs for investment and luxury goods differ depending on their age and income, and the color and brand of the product is an important factor for consumers.

KeyWords: Behavioral Economics, Participation Bank Employees in Karaman, Consumer Behaviors.

1.GİRİŞ

İnsanlar hayatlarını sürdürürken vermiş oldukları tüketim kararları doğrultusunda yaşamlarını şekillendirmektedir. İnsanlar günlük yaşamlarında bile devamlı ekonomik karar almak zorundadır. Bu kararlar bazen küçük ölçekli tüketim bazen de büyük ölçekli bir tüketim olmaktadır. Tüketim yaparken insanlar bazen haz alma, moda uyma, diğerlerinden farklı olma, iyi vakit geçirme gibi unsurlardan dolayı aşırıya kaçabilmektedir. Tüketici davranışları belirli bir süreci içermektedir. Tüketicinin istekleri, bu isteklerin tatmin edilmesi, insanların arzularını karşılamak gibi faktörlerden oluşmaktadır. İnsanlar davranışlarıyla ve durumlara verdikleri tepkilerle birbirlerinden farklılaşmaktadırlar. Bazen bireyler duygularının etkisiyle bazen de belirli etkiler sonucunda ihtiyacı olan ürünlerden fazlasını satın alarak mutlu olup, iyi hissetmek isterler. Tüketicilerin davranışları 3 sonuç ortaya koymaktadır. Bunlar fayda, satın alma ve tüketim sonucunda ortaya çıkan tatmin olma duygusudur.

Bireyler, tüketim davranışlarında iktisadi ve psikolojik faktörlerden etkilenmektedir. Davranışsal iktisat bu doğrultuda bireylerin ihtiyaçlarını nasıl yönlendirdikleri, tüketim kararlarını nasıl şekillendirdiğine incelemektedir.(Atabeyli ve Keleş, 2020)

Geleneksel iktisadın insanı 'homoeconomicus' kavramına karşı ortaya karşı ortaya çıkan davranışsal iktisat insanların tüketim tercihlerinde her zaman akılcı davranışlar göstermesinin imkansız olduğunu öne sürmektedir.(Ünal, 2019) Davranışsal iktisat, psikoloji ve iktisat bilimi çalışmalarını doğrultusunda gelişmiştir. İktisat bilimi, bireylerin ekonomik kararlarını dikkate alırken, psikoloji bilimi ise bireyin davranışlarını dikkate almaktadır. (Barış ve Bursal, 2020) Davranışsal iktisat, insanların bazen kendi çıkarları doğrultusunda hareket etmeyerek başka bireylerin çıkarlarını da düşünebileceklerini ileri sürmektedir.(Can Kamber, 2018)

İktisat, sosyal bir bilim olmasına rağmen günümüzde sorunların çözümünde kullanılan matematikle bütünleşik bir hal alması iktisadın pozitif bilime yakın görülmesine neden olmuştur.(Toıgonbaeva ve Eser, 2011) Ancak insan davranışları matematiksel formüllerle açıklanamayacak karmaşık bir yapıdadır. (Can, 2012) Çünkü insanlar karar verirken belirli duygu, arzu ve hazları çerçevesinde hareket etmektedir. İnsanlar tercihlerini gelir, beklenti, yaş, cinsiyet, yaşadığı ülke, medeni durumu, aile faktörlerinden etkilenerek yapmaktadır. (Yayar ve Karaca, 2019)

Kahneman ve Tversky'in(1979) çalışmaları doğrultusunda, insanların ekonomik kararlar alma davranışları incelenmiş ve bireyi 'sınırlı rasyonellik' kavramı çerçevesinde değerlendiren davranışsal iktisadın yapısı oluşmuştur.(Yayar ve Karaca, 2019) Kahneman ve Tversky'e göre, insanların davranışları ekonomik teorilerin öne sürdüğü rasyonel insan yaklaşımından çoğu zaman sapmaktadır. Daniel Kahneman ve Richard Thaler'in aldıkları Nobel iktisat ödülleri davranışsal iktisadın gelişmesi yönünde önemli bir katkıda bulunmuşlardır.(Ünal, 2019)

Bu çalışmada Karaman ilinde bulunan katılım bankası çalışanlarının tüketim davranışları, davranışsal iktisat çerçevesinde incelenmiştir. Veriler yüz yüze yapılan anket çalışması sonucunda elde edilmiştir. Literatür taramasında konuyla ilgili birçok çalışmaya rastlanmasına rağmen Karaman ilini ve katılım bankası çalışanlarını kapsayan çalışmalara rastlanamamış olması çalışmamızın literatüre katkısı açısından önemli bir yere sahiptir.

2. YÖNTEM

Çalışmada davranışsal iktisat çerçevesinde bireylerin tüketim davranışlarını analiz etmek amaçlanmıştır ve Karaman ilinde bulunan katılım bankası çalışanlarını kapsamaktadır. Belirli bir eğitim ve ekonomi bilgisine sahip katılım bankası çalışanları tarafından konunun daha iyi anlaşılıp anketimizde yer alan soruların cevaplandırılması çalışmaya daha fazla katkı sağlaması beklenmektedir.

Çalışma verileri çalışanlarla yüz yüze anket yöntemiyle elde edilmiştir. Anket soruları, davranışsal iktisat çerçevesinde, kesin kazanç ve kesin kayıp olasılıkları, bedava etkisi ve rasyonellik konuları dikkate alınarak hazırlanmıştır. Anket sonucu nitel araştırma yöntemi ile analiz edilmiştir.

3.BULGULAR

Karaman ilinde bulunan katılım bankasına yönelik yapılan çalışmamız Tablo.1'de belirtildiği üzere toplam 22 katılımcıdan oluşmaktadır. Kadınlar %13,6 erkekler ise %86,3'ünü oluşturmaktadır. Çalışmada yer alan katılımcıların yaş ortalaması 33,5'dir. Katılımcılardan bekar olanlar %18,2 (4 kişi) ve evli olan %86,8 (18 kişi)'dir. Çalışmamızdaki katılımcıları çoğunluğu evli ve 30 yaş grubu üzerindedir. Yüz yüze görüşmeye katılan bireylerin %68,1'i lisans mezunu %31,8'i ise yüksek lisans mezunudur.

Katılımcıların %63,6'sı 10.000 TL ve üstü, %31,8'i 5.000-10.000 TL ve %4,5'i 2.000-5.000 TL maaş almaktadır.

Tablo 1. Katılımcıların Demografik Özellikleri

Özellikler	Frekans	Yüzde
Cinsiyet		
Kadın	3	13,6
Erkek	19	86,3
Gelir Grubu		
2.000-5.000 TL	1	4,5
5.000-10.000 TL	7	31,8
10.000 TL'den fazla	14	63,6
Medeni Durumu		
Bekar	4	18,2
Evli	18	81,8

Eğitim Düzeyi		
Lisans	15	68,1
Yüksek Lisans	7	31,8

Katılımcıların kesin kazanç ve kesin kayıp durumlarında hangi davranışları gösterdiklerini ölçmek amacıyla bireylere tablo.2'deki sorular sorulmuştur. Bireylerin cevapları doğrultusunda kesin kazancı tercih ettikleri ve kesin kayıp durumunda risk almayı tercih etmedikleri görülmüştür.

Tablo 2. Kesin Kazanç ve Kesin Kayıp Olasılıkları

Özellikler	Frekans	Yüzde
500 TL kesin kazanç yerine %10 olasılıkla 5000 TL kesin Kazanç ve %90 olasılıkla hiçbir şey kazanmama		
Katılıyorum	6	27,2
Kesinlikle Katılıyorum	2	9,09
Kısmen Katılıyorum	4	18,1
Katılmıyorum	10	45,4
200 TL kesin kayıp yerine %65 olasılıkla 1000 TL kaybetme ve %35 olasılıkla hiçbir şey kaybetmeme		
Katılıyorum	5	22,7
Kesinlikle Katılıyorum	2	9,09
Kısmen Katılıyorum	7	31,8
Katılmıyorum	8	36,3

Katılımcılara yöneltilen “satın alınan ürünün rengi alışverişinizde önemli midir?”, sorusunda ise %9,09’u (2 kişi) katılmıyorum, %40,9’u (9 kişi) katılıyorum, %31,8’i kısmen katılıyorum ve %18,1’i (4 kişi) ise kesin katılıyorum seçeneklerini tercih etmişlerdir. Yani ürün tercih ederken rengi katılımcılar için önem arz etmektedir.

Bireylerin, diğer insanlardan farklı olma, marka ve moda göre tercihini ölçmek amacıyla sorulan ‘satın aldığımız ürünün markası/modaya uygunluğu sizin için önemli midir? sorusuna cevapları ise %27,2 (6 kişi) kesin katılıyorum, %18,1’i (4 kişi) kısmen katılıyorum, %45,4’ü (10 kişi) katılıyorum ve %9,09’u (2 kişi) katılmıyorum seçeneğini tercih etmişlerdir.

Bireylerin öz kontrollerini ölçmek amacıyla ‘yıllık check-up kontrolü için ayrılmış bir miktar parasını kontrol için kullanmak yerine istediği otomobili satın almak için otomobil parasını tamamlamak için kullanır mısınız? sorusuna %40,9 (9 kişi) katılıyorum, %13,6 (3 kişi) kesin katılıyorum, %18,1 (4 kişi) kısmen katılıyorum ve 27,2 (6 kişi) katılmıyorum cevaplarını vermişlerdir. Katılımcıların bir kısmı rasyonel davranırsa da çoğunluk kısmın öz kontrollerini sağlayamayarak irrasyonel davrandığı saptanmıştır.

SONUÇ

Davranışsal iktisat, insanları ortak amaç edinen iktisat ve psikoloji biliminin birleşimi olarak karşımıza çıkmaktadır. İktisat, her ne kadar matematik ve istatistik üzerine yönelmiş olsa da temel çalışma alanı insandır. Bu doğrultuda davranışsal iktisat ortaya çıkmış ve belirli çalışmalar yapılmıştır.

Bireyler kesin kazanç tercihine yönelirken kesin kayıp sorusunda kayıp etmeyi göze alamadıkları görülmüştür. Katılımcılar için satın aldıkları ürünün rengi, moda uygunluğu ve markası önemli bir yere sahiptir ve katılımcılar ürün renginin anlık psikoloji ile alakalı olduğu düşünülmektedir.

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MANAGEMENT OF POLITICAL RISKS IN INTERNATIONAL BUSINESS AND POLITICAL RISK INSURANCE

ULUSLARARASI İŞLETMELERDE POLİTİK RİSKLERİN YÖNETİMİ VE POLİTİK RİSK SİGORTASI

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ABSTRACT

Political risk is the sum of the economic losses that businesses may suffer as a result of the ineffectiveness or influence of public authorities. It is the most important risk that international businesses may face abroad. Since international businesses do not operate in only one country, they may be exposed to varying degrees of political risk through the approaches of various governments. The presence of political risks stands as the biggest obstacle to foreign investments of enterprises. One of the arguments used for the management and minimization of political risks is political risk insurance. Political risk insurance is a type of insurance that businesses take out in order to secure risks such as changes in the political order in the foreign country where trade or investment is made, political instability or crises. Companies and distributors doing contracting works abroad also prefer this insurance. In recent years, political risk insurance has emerged as the most preferred type of insurance in Turkey in order to secure the investments of contractors, trade and industrial organizations abroad in terms of political risk and to prevent damage to export and import agreements. With this insurance, war and political violence, expropriation, breach of contract, transfer restrictions etc. risks can be covered under insurance. The providers of this insurance are not only private insurance companies, but also reinsurers, export credit institutions and insurance providers in international organizations.

In this study; The management of political risks in international businesses, the general conditions of the political risk insurance, which is put into practice under the name of Single Risk Insurance against political and commercial risks, the direction of implementation and the latest developments are discussed.

KeyWords: *Multinational Business, Political Risk, Single Risk Insurance, Political Risk Insurance*

ÖZET

Politik risk, kamu otoritelerinin etkisizliği yada etkisi neticesinde işletmelerin uğrayabilecekleri ekonomik kayıpların toplamıdır. Uluslararası işletmelerin yurt dışında karşılaşabileceği risklerin en önemlisidir. Uluslararası işletmeler sadece bir ülkede faaliyet göstermedikleri için çeşitli hükümetlerin yaklaşımlarıyla muhtelif derecelerde politik riske maruz kalabilmektedirler. Politik risklerin varlığı işletmelerin yurtdışı yatırımlarının önünde en büyük engel olarak durmaktadır. Politik risklerin yönetimi ve riskin en aza indirilmesi konusunda kullanılan argümanlardan bir tanesi de politik risk sigortasıdır. Politik risk sigortası ticaret yada yatırım yapılan yabancı ülkedeki politik düzenin değişmesi, politik istikrarsızlık yada krizler gibi riskleri güvence altına almak amacıyla işletmelerin yaptıkları sigorta türüdür. Yurtdışında müteahhitlik işleri yapan firmalar, distribütörler de bu sigortayı tercih etmektedirler. Türkiye’de müteahhitlerin, ticaret ve sanayi kuruluşlarının yurtdışındaki yatırımlarını politik risk açısından güvence altına almak, ihracat ve ithalat anlaşmalarının zarar görmesini engellemek amacıyla son yıllarda politik risk sigortaları en fazla tercih edilen bir sigorta türü olarak karşımıza çıkmaktadır. Bu sigorta ile, savaş ve politik şiddet, kamulaştırma, sözleşme ihlali, transfer kısıtlamaları vb. riskler

sigorta kapsamında teminat altına alınabilmektedir. Bu sigortanın sağlayıcıları yalnızca özel sigorta şirketleri değil aynı zamanda reasürörler, ihracat kredi kuruluşları ve uluslararası kuruluşlarda sigorta sağlayıcıları arasında yer almaktadır.

Bu çalışmada; Uluslararası işletmelerde politik risklerin yönetimi, politik ve ticari risklere karşı Tek Risk Sigortası adı altında uygulamaya konulan politik risk sigortasının genel şartları, uygulama yönü ve son gelişmeler ele alınmıştır.

Anahtar Kelimeler: Çokuluslu İşletme, Politik Risk, Tek Risk Sigortası, Politik Risk Sigortası

1. INTRODUCTION

Political risk has started to have a significant impact on companies in the internationalization phase. In particular, companies operating in the international arena carry out transactions in many different countries and as a result, they enter into relations with many different governments. Governments are like the governing bodies that run a country, and they have legal power. This results in companies having good relations with governments. Although in good relations, businesses often face some political difficulties. Being able to foresee such difficulties provides very important advantages for companies that make international transactions. The existence of such risks brings with it the result of pre-examination of them. This assignment includes political risk and international agreements (World Bank, 2011).

Companies go through the process of internationalization in order to gain competitive advantage and increase their profitability, ensure stability and gain a strong place in international economic integration. In addition to these advantages, multinational companies face some dangers in the international arena: legal, ethical, cultural, political, etc. that may occur in the country of investment. Disputes that may arise due to reasons are some of them. Companies have to take some precautions and use tactics in order to deal with such risks, which are generally gathered under the name of Political Risk and arising from international trade, and to suffer minimum damage (Kim, 2017).

Political cooperation between the countries is one of the most important factors that make it possible for their businesses to internationalize and carry out their foreign activities in a stable manner. The organizations to which the countries are affiliated and the international agreements they are involved in play an important role in opening the way for the enterprises of that country to international business. Political instability, import bans, customs duties, quotas and embargoes in the country of investment create a politically unsafe and high-risk environment (World Bank, 2011).

Political risk in international management is the limitation of foreign investment by multinational companies by the policies of the host country. Political risk is usually defined by developments such as elections, government changes, tax changes, strikes, legal regulations, public demonstrations, and structural collapses. Violent political activities, e.g. Terrorism, kidnapping, military coup, ethnic and racial wars, civil war are some of the events that create political risk.

When multinational enterprises invest in a country, they have to examine the environmental conditions of that country. This is because; to enable them to make correct predictions and decisions on issues such as political situation, competition, technological development level, socio-cultural changes, and to provide correct approaches to issues including long-term plans based on this information.

2. CONCEPTUAL FRAMEWORK

Political risks at country level The following elements should be questioned in the assessment of political risks at country level in terms of economic, political and legal system (Betz, 2019).

- The general attitude of the government/opposition to foreign investment,
- The relationship between the investor's home country and the host country (such as unresolved disputes),
- Legal protection assurance of investment within the scope of domestic law,
- Existence of an investment protection agreement with the host country,
- Institutional continuity, especially the openness of the relationship between the executive, the legislature and the judiciary (separation of powers) (Kim, 2017),
- Representability, voice of non-governmental organizations within the political system,
- Political and economic instability,
- Currency control regime,
- Liquidity situation, balance of payments, foreign exchange reserves,

- The degree to which the country's reserves can meet the debt service,
- Transfer and convertibility experience,
- Possibility of armed conflict with another country, current insurrection, revolution or violence,
- The existence of tensions that could erupt as politically motivated acts of violence.

Political risks at the project level Despite being in the same country, the various characteristics of the projects can create differences in the political risk factors to which they may be exposed and the probability of being affected by them. Some of the project-based risk assessment criteria are as follows (Ross, 2012).

- Sector (especially oil and gas, mining, utilities, other national resources), the importance of the sector for the host country's economy and the scale of the sector in the host economy,
- The degree of competition in the host country's economy,
- Contribution to the host's economy, especially import substitution and production of export revenues,
- Economic viability of the project and foreign exchange earnings,
- Adherence to trade restrictions or incentives,
- Subject to host country legislation in terms of capital market legislation and labor legislation, environmental protection, tax regime, performance requirements, import and export quotas, price controls,
- Ownership and control, especially if in a joint venture;
- Amount of expected transfers and schedule of work (eg earnings estimates, reimbursement schedule),
- Existing agreements with the host country on the accumulation of export revenues in offshore accounts and the use of offshore accounts,
- The importance of the investment project for the host country,

Presence of shareholders, local partners and long-term creditors, primarily domestic public institutions, export credit institutions and international institutions (Betz, 2019),

- Financial profitability ratio and foreign exchange earning potential,
- Strategic importance for both the host country and potential competitors, Geographical location in terms of hostilities,
- Visibility as a project belonging to foreigners,
- Safety arrangements in place.

The increase in political risk has various effects on a country and the companies operating within its borders. While the most noticeable effect is the fall in stock prices, many countries facing higher political risk factors are experiencing reductions in foreign direct investment (FDI), which can lead to instability.

A reduction in FDI can lead to slower economic growth overall and potential social problems. Social problems such as wage differentials, inequality and corruption can devalue international stocks.

These issues can affect other asset classes as well. For example, sudden slowing economic growth can affect a country's or company's ability to pay its debts, which in turn can affect bond markets.

Slower economic growth or a crisis can also lead to problems with the currency. A decline in the value of a country's currency can, in turn, lead to slower exports and reduced economic growth.

The first step in managing political risk is to understand that these risks are often worth taking in order to maintain a diversified portfolio. Even if you keep all your investments in the US, you are still subject to decisions made in Washington DC.

Investors should maintain a diversified portfolio to avoid any specific political risks that significantly affect the overall portfolio. Diversification should include the hedging inherent in international investments.

International investors can manage risk by protecting their portfolios against future problems. For example, an investor who senses problems arising in Brazil may decide to buy put options (a put option at a set price) on the iShares MSCI Brazil Index ETF (NYSE Arca: EWZ). If your put option is placed at the correct value, you can significantly reduce your losses if the index falls or makes gains elsewhere in your portfolio (Pond, 2018).

3.MANAGING POLITICAL RISKS AND POLITICAL RISK INSURANCE

The existence of political risks is defined as one of the most important obstacles to investment and project development abroad for many organizations. The increase in direct capital investments and exports to abroad and especially to developing countries increases the importance of the correct management of risks both for the company and for our macroeconomic balances. There is not much they can do to manage the general political risk environment (war, turmoil, economic instability, etc.) on a country basis. On the other hand, governments of investing countries and host countries also support investor companies in preparing the legal infrastructure for international arbitration by signing bilateral agreements for the resolution of possible disputes. The existence of bilateral agreements is an important element for providing collateral and pricing (Wilson and Wright 2017).

Political risk can be defined as the prevention or damage to the activities of companies with international activities due to reasons beyond the control of the company, originating from the country in which they do business abroad, their own country or a third country. These are subjects that may be exposed to political risks such as export/import contracts, contracting projects, foreign investments, machinery and equipment, letters of guarantee, supply chain, loans, war, political violence, expropriation, contract violations (Ross, 2012).

Political risk insurance is an important risk transfer tool. Provides longer-term financing on better terms. They provide financial institutions with flexibility in terms of country limits and an important support in risk management. It helps in resolving disputes.

Investors: Companies that make partnerships or direct investments in a foreign country, bring capital, produce products or services. Companies that carry out construction, assembly, projects in a foreign country: Non-permanent companies returning from the country concerned with the completion of the construction, manufacturing, assembly operations with their own employees and/or employees and personnel supplied from the relevant country in foreign countries (Pond, 2018).

Exporters and importers: Companies that sell from their own country to a foreign country, have a credit risk, or have a risk of purchasing goods from a foreign country to their own country.

Financial institutions: Institutions engaged in foreign trade finance, project finance, structured trade finance and banks with branches abroad.

Political risk insurance includes a significant portion of risks other than commercial risks. It covers the uncompensated losses incurred by the investment, project or trade through the direct or indirect actions of the governments of the countries of investment and trade. Under the umbrella of political risk insurance, sub-insurance products of expropriation, transfer restrictions, breach of contract and political violence are generally offered. These guarantees can be taken individually or, if desired, in the form of packaging of two or more risks. Some markets may present the risk of receivables from the public and the risks of unfair recall of letters of guarantee under the political risk umbrella (Wilson and Wright 2017).

Risks that you can cover with political risk insurance:

Equal acts such as civil war, sabotage and destruction between states or within states,

Legislation is not impartial,

Changes in domestic legislation,

Privatization or expropriation,

Cancellation of the license

Contracts not being approved by the state,

Changing the political regime

change of government,

Changes made within the scope of tax laws,

Experiencing some problems in the supply of raw materials due to embargo or war.

CONCLUSION

The existence of political risks makes investment abroad for many organizations.

and it is defined as one of the most important obstacles in front of project development.

direct foreign exchange, especially to developing countries.

increase in capital investments and exports

increases the importance of management in terms of both the firm and our macroeconomic balances.

For the projects of companies active in foreign investment and trade

in the management of risks;

- Detailed analysis (due diligence) with internal and advisory organizations,
- Relationship management (with local governments, non-governmental organizations) relationship development)

- Partnerships with local well-known companies,

- Outsourced financing from local banks.

to balance,

- Risk transfer (political risk insurance, cds credit default swap),

use methods such as Managing the general political risk environment (war, turmoil, economic instability, etc.) on a country basis

There is not much they can do about it.

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