Turkish Public Higher Education and Its Problems Under the Neoliberal Depredation

Eda Yılmaz

Hacettepe University, Ankara, Turkey.

Abstract

The present paper aims to highlight the structural problems of the Turkish higher education system by focusing on the problems associated with cost and quality of and access to higher education. These problems manifest themselves in the form of massification, the explosion in the number of public universities without resources and even students, increasing cost of education as inequality and privatization of education are on the rise. Those problems have been exacerbated with the implementation of neoliberal policies that accelerated the decline of the welfare state in Turkey. Populist policies such as opening state universities in every province have not helped with the outcome of such policies: declining quality and increasing cost of higher education, yet let faith-based organizations seize the opportunity of collapsed welfare.

Keywords: political economy, higher education, welfare state, Turkey

Introduction

The education system would only be understood by putting forward how it has been shaped by the capitalist system in which neoliberal policies are taken for granted and imposing that adapting models from developed countries have been useful elsewhere and it is expected to stimulate development no matter those countries' social and cultural backgrounds (Apple 2010; Machingambi 2014). However, from a Marxist perspective, in a global capitalist environment, the education system inevitably reflects the capitalist system's requirements and reproduces inequality as it has been shaped by the dominant ideologies of the ruling class (Althusser 2001). Therefore, such an education system does not necessarily serve to create societies with great knowledge but for the market needs as an economic commodification that would be bought and sold in the market and would exclude ordinary citizens, especially the poor.

While the positive effect of education (at all levels) is prominently recognized, it stays as a social problem in terms of ability to access if increasing inequality among individuals is considered. The reduction of government spending on education and other social services is normalized through neoliberal ideology in which education policy has been mainly framed by individual responsibility discourse (Mintz 2021). Therefore, the significant impact of neoliberalism on higher education resulted in underfunding it and has been accompanied by other drawbacks such as massification, high education costs that students and families have to burden, insufficient financial aid, and unequal access problems consequently.

Massification, defined as the increase in the young age population (age cohorts of 17-20), provokes rapidly expanded enrollment rates and demand pressure in higher education (Scott 1995; Altbach et al. 2009; WB 2010).¹ Massification is playing an important role in a resurgence of interest in quality of higher education that has gained more significance in the literature since the 1990s (Van Vught and Vesterhejiden 1994; Harvey and Stensaker 2008; Saarinen 2010). Together with the mass system, the quality of higher education has tended to decrease in most countries, especially in public higher education institutions in developing countries (WB 2002; Altbach 2013). Declining quality in higher education manifests itself in both tangible and intangible forms such as overcrowded classrooms, limited library resources, insufficient

instructional materials, and absence of a systematic evaluation of both students and instructors. Most universities in developing countries are not capable of coping with such important economic and social problems.²

Another issue related to massification is the funding of higher education. It creates pressure on governments' budgets that, in turn, results in a critical question of how to redress the financing method of higher education, namely, the role of cost-sharing between governments and households (Johnstone 2004; Woodhall 2015). Empirical studies conducted on affordability and accessibility come up with the similar discourses that higher education is the most important form of household spending both in high-income and low-income countries, yet it is more critical for the latter one (Murakami and Blom 2008; WB 2010; Acerenza and Gandelman 2017). There are two crucial results of these studies. The first one is the great impact of grants and loans on the average out-ofpocket cost of higher education that helps to relieve the burden on households who are the hidden funders of education. The second one indicates that higher education is a luxury good in developing countries as a result of higher household spending in urban than in rural areas. Studies also underline high outof-pocket costs and provide significant results that students' monthly expenses are allocated mostly to living costs (accommodation, food, communication, etc.) which is the major problem especially for the peers who live outside their parental home (Hauschildt et al. 2018; College Board 2018).

The unequal access problem to higher education based on socioeconomic status and how to provide sufficient support to needy students highlight the role of financing higher education, especially the student loans. This is particularly important for Turkish higher education system which has been transformed significantly in a short period of time. Thus, the present study begins with providing a theoretical background of student loans for higher education and how different types of loans and repayment methods would affect students' current and future living standards. Subsequently, it provides a brief outlook of the Turkish higher education system: how it has changed according to the political decisions of the time rather than pedagogical principles, and whether the monetary and non-monetary supports provided by the government are sufficient enough given the increasing level and degree of poverty in Turkey or not. Finally, it presents the two significant costs of recent policies to society: the brain drain and how third parties (e.g., non-governmental faith-based organizations) fill the gap with respect to financial support in the absence of state support. Finally, the paper ends with some concluding remarks.

1. Literature Review

Higher education financing systems depend upon various factors such as the type of university, the state structure and public resources, demographic factors, enrolment rates, and involvement of private sector aspect, etc. In general, there are two major financing methods: the state dominance method where public funds are used to finance higher education, and the cost recovery method where universities can be seen as service providers for the benefit of individuals who are responsible from the cost. While free higher education and vouchers that are financed through taxes are examples for the state dominance method, tuition fee model and student loan model are typical cost recovery mechanisms (Barr and Crawford 2005; Marcucci and Johnstone 2007; Shen 2010). The latter method has held sway as the financial responsibility has been shifting from governments and taxpayers to students and families (Albrecht and Ziderman 1992; Johnstone and Marcucci 2010). Thus, the question of how to finance higher education in line with cost-sharing has become an essential debate, both politically and ideologically (Becker and Lewis 1993; Chapman 2001; Johnstone 2003; Barr 2004; Pcasharopoulos 2008; Altbach et. al. 2012; Woodhall 2015; Organisation for Economic Cooperation and Development

[OECD] 2019). Accordingly, the high out-of-pocket costs borne by households, the supplementary role of grants and loans and their repayments are the forefront topics that occupy everyone's agenda.

Borrowing becomes inevitable for students since it is a matter of having or not having access to higher education when there is a lack of parental support especially for low-income families. A functional student loan program is a 'third leg' to students and their parents to support their higher education expenditures and therefore their future (Johnstone 2005). Yet the most essential question is who will be the lender for students. In the financial markets, when banks and other financial institutions lend money for a variety of economic needs, they assume that loans will be paid back on time and in full. They also use different interest rates for these loans according to risk for default on the debt. If these principles are adapted for student loans, it might be feasible to think that loans would be limited to those students who study, say, medicine or law that are considered as professions with high future earnings and therefore lower default risk. For those students with not-so-promising majors, the only way of financing their education would be a wealthy parent that lenders with colleteral (Barr 2004; Barr and Crawford 2005). On the other hand, students with low-income parents are much less attractive for loans. Thus, state-backed loans would be a better option or the state would be the one and only lender with low interest rates to all students (Friedman and Friedman 1980).

The main burden of loans on students rises when repayment time comes up. To establish a proper method all the pros and cons should be considered to reduce and to extend this burden over some time. One of the widespread loan repayment arrangement is the conventional mortgage-type loan (CML). It treats everyone uniformly because of its basic structure that ignores the inequalities among graduates. During the repayment periods, each borrower pays off their loan and interest as a fixed amount in every certain time period.³ While some features of this method differ from each other in different countries, the main disadvantage is that it is uniform and insensitive to future income. Therefore, when students become financially independent adults, they would have the burden of high loan debt based upon their relatively lower-income at an early working stage that might increase repayment uncertainty and risk. To solve these problems, alternative approaches are necessary (Chapman 2005; Johnstone and Marucci 2010; Shen 2010).

As an alternative approach, there is the target of the income contingent loan model (ICL) and repayment method. It provides proper amount of financial aid to students throughout their higher education and removes barriers by rearranging the repayment method in line with future earnings (Barr 1993; Chapman and Harding 1993; Oosterbeek 1998). In this model, it is aimed at a wide range of students to reach the proper amount of loans and to repay as a percentage of their income, together with the exemption possibility if the income of a graduate is under a threshold. Repayment covers the cost of their loan including interest and may differ due to the length and cost of education. Compared with CML, repayment is more evenly spread over graduate's professions. Because it takes a longer time for lower-income graduates to pay back their loan and interest in full, a longer repayment period would be the new burden (Oosterbeek 1998; Johnstone and Marucci 2010; Jacobs 2002; Chapman 2005). The roots of the ICL concept can be traced back to Friedman's (1955) proposal, which provides a baseline for graduate tax (GT⁴) as a response to the higher education financing problems. The construction of ICL first started in the United States in the 1960s then trialed by the university of Yale in 1970s during the period in which universities were facing financial difficulties. As economist James Tobin mentioned when he designed this plan for Yale, his justification relied on the unfairness of the education system from the low-income family

Eda Yılmaz

perspective, yet the ICL mechanism has been a distinct form of financialization in the context of loan contract between students and states (and/or banks) ever since (Shireman 2017; Spies-Butcher and Bryant 2017). Afterward, ICL was introduced in Australia in 1989, then adopted by the UK government in 2006, and then applied in Canada with a different name, RAP (repayment assistance plan) in 2008. As a result of these implementations, the withdrawal (or proportionally less) of public funding and fee deregulation accompanied by the new loan scheme became prominent indicators of 'commodification' of higher education (Rea 2016; Bryant and Spides-Butcher 2020). Considering loan schemes chronologically, let us see that while both CML and ICL have been taken place in the middle of debates about higher education financing and costsharing among scholars and economists during the pre-neoliberal period, these debates and practices have speeded up along with the marketization concept of neoliberal implementations.

Regarding ICL method, the debt-to-income ratio should be addressed as a key determinant of the monthly payment burden. Several studies conducted associated with this ratio suggest a range between 5.7% and 15% of pre-tax income. The measurement considers borrower's income within the scope of their sufficient living conditions including living expenses such as taxes, rent, car, mortgage payments, and household expenditures. As a result, 8% worked out as a reasonable benchmark for student loans. However, higher ratios might be acceptable for certain groups of borrowers with higher income or with lower debt loads (Scherschel 1998; Heller 2001; King and Bannon 2002; Baum and Schwartz 2005). This ratio might be reconsidered according to the living standards in developing countries since most of these studies conducted for developed ones.

The solution to default risk is twofold: *Risk pooling* among students and r*isk shifting* to society. In the risk pooling system, the interest rate includes a premium to cover the default cost of those who are unable to repay. Graduates who are repaying their loans and interests successfully are also shouldering other graduates' non-repayment costs. As a result, there is a redistribution between lucky graduates with earnings enough to make payment and unlucky ones. Under the risk-shifting system, default costs borne by society as a whole. In this system, there is no redistribution principle between graduates, but still, the working class of graduates is contributing to the system via tax payment to the government budget which default costs are funded by (Jacobs 2002).

The complex structure of the university financing system is bound by political, economic, and cultural characteristics within nations, yet international and global forces alter the nature and the method of the system all around the world (Giroux 2003; Scott 2006). In this regard, neoliberal theories have been influential on education systems by shifting the focus on the needs and role of the market where knowledge is reduced to its mere economic function and universities are transformed according to a business model by moving away from being primarily an educational institution (Morrow and Torres 2003; Keating at al. 2013; Morrow 2006; Torres and Rhoades, 2006). The implementation of these neoliberal theories required radical institutional changes in higher education especially in developing countries.

Turkish Higher Education

In Turkey, neoliberal policies were implemented following the 1980 coup d'état and accelerated in the aftermath of the 2000/01 financial crises. While the policy implementations during the 1980s were mostly in economic in character, institutional reforms as the final phase of the neoliberal transformation were adopted during the 2000s in which the social and economic impact of the Eda Yılmaz

collapse of the welfare state became visible with the reforms by AKP (Justice and Development Party) (Çavdar and Yaşar 2019; Eder 2010). The retreat of the welfare state has paved the way for subcontracting and privatizing the social services, and delegation of state liabilities to other actors such as various faithbased voluntary and charitable organizations, and public-private partnerships (Eder 2010; Göçmen 2014). The impact of this transformation has been compatible with market ideology and is highly apparent within all segments of the national education system with the rising number of private schools and universities, private tutoring centers, and dorms (Çavdar and Yaşar 2019).

Since some of these private services provided by Islamist groups, neoliberalism has been accompanied by Islamist conservatism⁵ in the education system in Turkey. Other education policies such as removal of restriction for admission to the *Imam Hatip*⁶ schools, conservative staffing both at schools and in state bureaucracy, political compromise with religious communities, and allowing students to wear head-scarves at universities are all examples of practices implemented according to conservative political ideology of AKP (İnal 2012).

However, the privatization of higher education and the increasing number of public universities began much earlier than AKP's ruling. The idea of the latter one is a longstanding policy that goes back to the very first era of the Republic of Turkey. The original aim was to increase the number of public universities to meet scientific and academic needs in less developed parts of Turkey during the 1950s and 1960s. However, this idea evolved over the years into a market-based ideology, namely "one university in each city" policy (Kaynar and Parlak 2005). While the Turkish constitution of 1961 forbade the private higher education, the enactment of Higher Education Law in 1981 and the new constitution in 1982 reshaped the higher education through the establishment of private universities into the system. However, the speed of this process has

gained an acceleration during AKP rule since massification is one of the educational strategies pursued in line with the '2023 Vision Plans' of the party. Net schooling ratio⁷ increased from 16.6% to 44.1% between 2004 and 2019; 48 private and 78 public universities have been established since 2006 means the number of universities has been doubled in the last 14 years (Turkish Statistical Institute [TurkStat] 2020; Council of Higher Education of Turkey [CoHE] 2020). Therefore, 2006 would be the cornerstone year of massification in Turkey which induces serious quality problems at universities (Esme 2014). As opposed to its initial purpose (creating an opportunity for students to have higher education without leaving their home city), the "one university in each city" policy only deepened the massification problem and have been criticized primarily because of the lack of proper educational structure and having only economic concerns instead of creating scientific and academic outcomes. In addition, such public investments aimed to raise the economic activities for many different local sectors through increased demand created by new students, academics, and workers, etc. Nevertheless, the lack of physical and academic structure ended up creation of "so-called" universities and massive corrupt practices (Kaynar and Parlak 2005). For instance, the Turkish Court of Accounts' (TCA) (2018) report mentioned two different findings. First, some faculties and departments did not meet the accreditation standards and procedures of higher education; and second, there were some departments employing academics and administrative staff even though they did not have any undergraduate students enrolled in those programs. This report helped to unveil the idle capacity created by the massification and the ineffective usage of resources. Following parlementarian Alpay Antmen submission of a written question to the parliament regarding the problems mentioned in the report, 979 departments have been closed accordingly (The Grand National Assembly of Turkey [TBMM] 2020). Another TCA (2019) report also revealed that Council of Higher Education was not taking action for the staffed departments and

academic units without any undergraduate student. Instead of building a generation with great knowledge, as a typical populist option for the ruling government, "one university in each city" policy has been undermining the existing system.

In addition to the presence of private universities, WB (2007) stressed the costsharing of higher education for public universities in Turkey as a high priority. The current Turkish higher education system is built on multiple modalities. That is, there are basically four options ranked according to the score a student could make in a highly competitive and nationwide university placement exam: the traditional one with face-to-face education during day time, the evening version of the traditional education, the distance-learning, and open education⁸ option. In this setting, students in both traditional and open education systems are exempt from tuition in principle. Yet those students who do not graduate within the normal period of their study program have to pay a tuition fee regardless of the type of their education (i.e., traditional or open education). In addition, students in distance-learning and evening higher education systems are responsible for 50% of their education costs. The share of fee-paying students, for instance, is 43% of total student which is quite high; and this is not only unaffordable but also unsustainable especially for people with average and low income (Hauschildt et al. 2018). Thus, the "free higher education at public universities" claim of the government is nothing but a populist statement that is not supported by the facts. Facts show that higher education does not come without a cost, and it is not only about paying fees under certain circumstances. Since the poverty rate is quite high and students from low social and economic backgrounds are not capable of reaching a sufficient amount of resources to pursue their education, the actual cost becomes much higher.

The adequacy of such multiple modalities-based higher education is also challenged by poverty and equity concerns. In general, the distribution of income in any society is demonstrated by Gini Index⁹ and the ratio of the top income quintile to the bottom one (or S80/S20¹⁰). According to the OECD Income Distribution Database, Turkey is one of the countries with the highest Gini record (0.415 vs. 0.312 OECD average) in 2019, indicating that Turkey has a less egalitarian income distribution together with Mexico, Chile, and Costa Rica among OECD countries. The result is same for the S80/S20 ratio, where Turkey (8.2) is the fourth most unequal country after Mexico (8.9), Chile (10.3), and Costa Rica (13.3). Turkey is followed by the United States (7.1) and the United Kingdom (6.1) with the highest ranks among developed countries. Figures related poverty indicators in Turkey show a similar trend. Two studies analyzing poverty in Turkey between 2002 and 2006 indicate that poverty rates are not declining for everyone and they are higher in 2006 than the previous years' particularly for individuals in agricultural households with low-level education, and children (Yükseler and Türkan 2008; Aran et. al. 2010). Another study highlights the decline in poverty between 2003 and 2011 is attributable to economic growth rather than redistribution; especially in the aftermath of the financial crisis in 2008, poverty decline was increased for individuals living in the large households and for households without any gainfully employed workers (Seker and Jenkins 2013). According to the Eurostat data, another matter of fact is the risk of poverty or social exclusion in Turkey is very high for both adults and children; 43% and 51,9% respectively in 2017. The child poverty rate is the highest in Turkey which is affected mainly by ineffective government income support as well as parents' labor market situation linked to their level of education (Eurostat 2020). For these reasons, poverty is an essential issue in Turkey together with the unequal distribution of income, and the educational attainment level has a vital role in both adult and child poverty along with the great impact of higher education.¹¹

According to Adaman et al. (n.d.), economic exclusion as a type of social exclusion would bring about problems including access to education for those people with lower socioeconomic background living in the slam areas in Turkey.¹² The study revealed that the human capital level was low due to the access barriers where education was seen as a source of expenditure and an additional stress on these households' budget. "Insufficient monetary and non-monetary transfers to those in need" further exacerbate poverty and social exclusion.

The share of students with financially not at all well-off parents is quite high in Turkey. The share of parents well-off is 15%¹³, moderatly well-off is 51%, and not at all well-off is %34 together with a great number of students who interrupted their studies for at least two consecutive semesters because of the financial difficulties equals to 40% of the total amount (Hauschildt et al. 2018). Similarly, out-of-pocket expenditures for (all levels of) education plays an important role in household budgets and equity in financing education in general (Murvanzide 2017).¹⁴

It is also important to highlight that students who are not living with their parents face a higher level of expenditures for education. The failure of "one university in each city" policy shows that students are looking forward to studying at higher ranking universities with the long historical and academic background, located mostly in major cities of Turkey. When the enrolment numbers and the cities where students are coming from examined for these universities, it is observed that almost %60 of the students are from different cities (Yökatlas 2020). Accordingly, food and accommodation claim the lion share of out-of-city students' spending in comparison with their peers who live in parental house in the same city. Higher Education Credit and Hostels Institution (CHI) has been in charge in line with providing grants, loans, and housing services as well as satisfying students' social, cultural, and recreational needs. The table below exhibits the monthly amount of loan/grant for each year provided to undergraduate students. The second column shows the hunger threshold of adult man/woman based solely on nourishment expenditure calculated by the Confederation of Turkish Trade Unions (Turk-Is 2022). The last column displays a household's higher education expenditure belonging to the Turkish Statistical Institute (TurkStat), covers indirect education expenditures such as transportation, stationery, clothing, etc. When we assess the data of nourishment and other expenditures displayed in the second and third columns, it becomes clear how inadequate the loan/grant provided for students to continue even their vital activities. As the table demonstrates, the amount of the grant that CHI provides to students who are successful and need financial aid is the same as the amount of the loan. Moreover, students who receive a loan cannot get grants or vice versa. However, as Barr (1993) mentioned the loans must be supportive and should not completely replace the grants that cover the basic living cost of individuals. This situation would result in high out-of-pocket expenditures and it is not surprising that the 40% of students are having an education gap due to the financial difficulty during their studies since the loan/grant hardly covers half of the general education expenditures and stays under the hunger threshold.

Year	Monthly Grant/Loan Amounts Provided by CHI (TL[USD]) I	Monthly Hunger Threshold Man/Woman (TL[USD]) II	Monthly Higher Education Household Expenditure (TL[USD]) III	Monthly loan by CHI as a percentage of Monthly food and other expenditures Man/Woman IV=I/(II+III)
2012	260 [145]	277/227 [154/126]	366 [204]	40% / 44%
2013	280 [147]	299/247 [157/130]	386 [203]	41% / 44%
2014	300 [136]	342/281 [156/128]	450 [205]	38% / 41%
2015	330 [121]	381/318 [140/116]	462 [169]	39% / 42%
2016	400 [132]	399/328 [132/108]	517 [171]	43% / 47%
2017	425 [116]	445/368 [122/100]	590 [161]	41% / 44%
2018	470 [97]	536/446 [111/93]	810 [168]	35% / 37%
2019	500 [88]	596/495 [105/87]	1019[179]	31% / 33%
2020	550[78]	711/592[102/84]	1120[159]	30% / 32%
2021	650[73]	1113/910[131/107]	1485[168]	25% / 27%

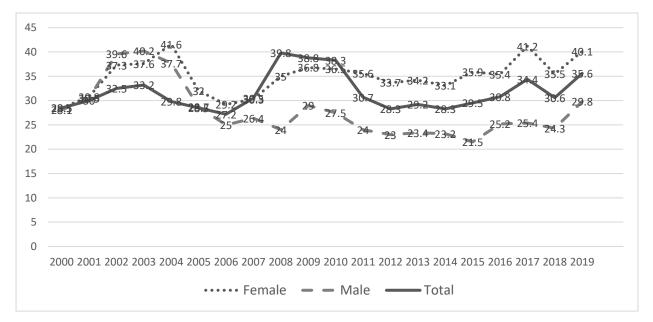
 Table 1. A comparison table of grant/loan, hunger threshold, and education expenditures

 (TL[USD¹⁵])

Source: Turk-Is, TurkStat

While inadequacy of the state's financial support for higher education is one side of the coin, the other side is about the significant burden of the repayment schedule of those loans. Repayment of student debt starts two years after the students' graduation by paying it as monthly instalments that last as long as the period during which they receive the loan. When calculating the total loan debt of the students, the debt is adjusted for inflation which is added to the total amount as if it is interest. Increase in domestic producer price index (DPPI) is added to the amount of the loan received as interest. This repayment method, scheduled as monthly instalments within a certain timeframe, exemplifies conventional mortgage type loan. However, one major obstacle for such mortgage type loans is the high rate of unemployment after graduation. Figure 1 illustrates the youth unemployment rate for those with a higher education degree in Turkey from 2000 to 2019.¹⁶ Although fluctuations around the crises times (2001 and 2008) are clearly visible, the unemployment rate for both men and women has been increasing continuously since 2012 and reached 40% for the latter one by the year 2019. Furthermore, besides the youth unemployment rate, the woman unemployment rate between the 15-64 age cohort reached almost 20% in the same year, 2019. Thus, conventional mortgage type loan (CML) would likely to face a delinquency risk due to high debt in relative to lower earnings/wages as well as high unemployment rate among those with higher education degree. Although there is no data on loans, repayments, delinquencies, etc., we learned from a proposed bill by Ali Haydar Hakverdi, a member of the Turkish Parliament that 1,156,832 students took loans by the end of 2016 and 239,097 (20,67% of the total student) of them failed to repay their debt as well as 279,897 people were notified to the tax office in order to collect their debt in 2018.

Figure 1. Figure 1. Youth Unemployment Rate of Those with a Higher Education Degree in Turkey (Male-Female-Total)





For housing, more than one-third of all students are spending 48% of their total income on accommodation. This means that housing cost overburden is a serious source of struggle for many (Hauschildt et al. 2018). State provision of dormitories could help to ease the financial burden. Table 3 shows the dormitory capacities provided by the CHI as one of their institutional goals. Thanks to the implementation of the massification policies, the student enrolment numbers have been increasing whereas the share of dormitory capacities to the number of enrolled students fell for ten years beginning from 2004 and started to increase back only in the last 5 years. It is important to note that this recovery process observed after 2016 and allowed to reach almost the same share that existed in 2004. Although it is unrealistic to expect to accommodate all students by CHI, it is obvious that state provision of dormitories are inadequate.

Year	Dormitory Capacity (I)	Student Enrolment Numbers (II)	Share (%) (I/II)
2004	192,071	1,969,086	9.75
2005	194,781	2,181,217	8.92
2006	198,945	2,291,762	8.68
2007	201,637	2,372,136	8.5
2008	208,869	2,757,828	7.57
2009	222,633	3,322,559	6.7
2010	243,409	3,626,642	6.71
2011	266,674	4,112,687	6.48
2012	304,195	4,676,566	6.5
2013	306,129	5,139,469	5.95
2014	355,502	5,642,562	6.3
2015	450,941	6,186,007	7.28
2016	612,022	6,627,505	9.23
2017	668,017	7,010,598	9.52
2018	674,672	7,250,129	9.3
2019	703,175	7,541,890	9.3
2020	695,834	7,791,280	8.9

Table 2. Dormitory Capacity Provided by CHI

Source: TurkStat, National Education Statistics (2020/21)

As the government failed to meet the demand for education and its financing (including grants, loans, housing, etc.), the voluntary organizations sprung up and were actively encouraged to fill this gap resulting from the decline of the welfare state (Rose 1996; Harris at all. 2001) In this process of transformation of responsibilities, the faith-based voluntary organizations and foundations moved from periphery to center as the state redefined its role where such organizations became no longer *policy takers* but *policy shapers* (Billis and Harris 1992; Leat 2001) The target group of these organizations is mainly the socially excluded individuals instead of only poor people since social exclusion includes economic exclusion as well as the cultural, political, and spatial dimensions (Billis 2001).

One example for these organizations and foundations in Turkey is the Fetullah Gülen community. Gülen community grew with the Islamic ideology and this process started with the toleration of the military government in 1980s and then got supported by the secular governments in 1990s; and ultimately, they established a political partnership with the AKP which has been in power since 2002 (Seufert 2014). The political alliance between AKP and Gülen community has serious implications in terms of reconstructing the state and the society. While this alliance established on ground of AKP's leadership, the support of Gülen community was prominent in the favor of creating their own educational elites with a conservative knowledge to found educational institutions and to establish network in the economy and bureaucracy (Eder 2010).

Toprak et al. (2008) present the relationship between social pressure, conservatism, and religion in Turkey in the context of the Gülen community and its effect on higher education. Gülen community took the advantage of inadequate state policies and implementations in higher education and created its alternative system to fill this gap by providing free housing (called Lighthouses – Işıkevleri), dormitories with small amount of fees, and scholarships especially to low-socioeconomic students, etc. The community went further and tied up those students by interfering in and shaping their whole life through different ways such as matching them with their life-time partners to settle down, providing jobs after their graduations and offering large sums of money to keep them within the community if they intend to leave. This report stresses the fact that the lack of equal access policies in education resulted in such a powerful community to fill the gap in higher education in Turkey. The community created a system where it provided financial aid and scholarships to the students in-need who, in turn, pay back under the name of "donation" as a percentage of their income once they have a community resembles the loan-repayment system implemented by Gülen community resembles the loan-repayment system implemented by the government above.

However, the alliance between the Gülen community and AKP did not last long and has been quite the contrary after the failed military coup on 15 July 2016. Since then, AKP declared the Gülen community as a terrorist organization (Fethullah Terror Organization – FETÖ) discharged Gülenists (people who have alleged links to Fethullah Gülen) from the public sectors, bureaucracy, media, etc. within the context of the state emergency. As a result, more than 40.000 public employees have been dismissed, and almost 28.000 of them were either teachers or workers holding the position under the Ministry of Education, 1700 schools were closed down, and 2.346 people were expelled from the university (Yetkin 2016). Naturally, afterward, the first question that came to mind was how these positions would be filled again and today's answer to this question would be other faith-based communities or cults approved by the AKP (Yetkin 2021).

These unstable political policies and transformations affect not only the people in the communities and cults but most importantly the society as a whole. As long as social contracts are constructed between the government and faint-based communities with massive resource transfers; social exclusion and inequalities scale up and become widespread in favor of partisans, which bring about the brain drain of gifted members of society inescapably. In addition to this, low higher education quality and academic standards direct students with affluent enough families to get an education abroad and stay there after the bachelor's due to the dissatisfaction with living conditions resulting from wage differentials, low living standards, anxiety about the future, and poor working conditions (Güngör and Tansel 2003 2014; Köser-Akçapar 2006; Gökbayrak 2009; Çelik 2012).

Conclusion and Policy Recommendation

In this article, how higher education policies of the Turkish state under the neoliberal transformation would affect the higher education system and students' life through financial mechanisms when there is a lack of a welfare state is put together. The reflection of this transformation has reached a stage where the commodification of higher education along with populist statements such as "free higher education" and "one university in each city" only deepened the core problems. In addition to these, insufficient monetary and non-monetary supports, quality issues, and high out-of-pocket expenditures have created a massive barrier for the majority of students.

Despite students hardly meeting their vital needs during their education, they come up against worse circumstances after graduation; high loan debt accompanied by the high unemployment rate. All these problems lead not-soaffluent parents to see a higher level of education as additional financial stress on a budget both during the education period and after it. Moreover, what went unnoticed due to poor higher education policies was how these difficulties and retreat of the welfare state let Islamic communities fill the gap and their longterm effects on society that would be visible only after years. Such organizations and foundations do not allow a functional democratic society to exist as long as they undermine the right-based social mechanism, which would trigger the brain drain severely as a result.

In this view, public interest in higher education is best served by considering students' needs through appropriate policies rather than populist ones and by transferring a sufficient amount of resources from the government to those in need under the constitutional right-based form.

Endnotes

¹Globally, the percentage of this age cohort enrollment in higher education has been growing and the most dramatic increase is witnessed first in middle and upper-income countries. The gross enrolment ratio (GER) of higher education in the world has been increased from 9.9 to 36.8 for the last 40 years and achieving mass higher education started with the United States in the 1960s, then followed by Western Europe. Countries with the largest number of enrolments in these regions are United States, Germany, France, UK, Ireland, Spain, and Italy. While these countries have the highest GER as a region (77.3%) until 2015, it was overtaken by Central and Eastern Europe which is 77.7% in 2016. This crucial change in Central and Eastern Europe has occurred for the last 18 years and especially after 2007. Countries with the largest number of enrolments in these regions are the Russian Federation, Turkey, Ukraine, and Poland (Altbach 2016; Calderon 2018).

²As a result of this, demand for high quality higher education among students creates an international flow, particularly to United States and the percentage of foreign students to total higher education students has been increasing since 2000 from approximately 3.8 to 5.5 in 2018/19 . Top countries of origin of international students in the United States are China, India, South Korea, Canada, Brazil, Iran, Indonesia, and Turkey (The Institute of International Education [IIE] 2019). While the United States remains as the leading destination, other countries are United Kingdom, Australia, France, Germany etc. (Unesco-Global Flow of Tertiary-Level Students, 2017: <u>http://uis.unesco.org/en/uis-student-flow</u>).

³Repayment frequency can be monthly, quarterly or annual instalments.

⁴Under the GT system, students receive a grant from the government during their studies. However, when it comes to the repayment period, the drawback of this system is that it works as a tax base and graduates pay a fraction of their lifetime earnings to the government as a tax. This would lead to excess repayment in comparison with the initial funds.

⁵"The case of Turkey is of particular interest mainly because the 'harmonization' of Islam with country's neoliberal transformation has been instrumental in consolidating and stabilizing the authority of AKP. Islamic legitimacy of neoliberal transformation, that is the attempt to set in motion the conservative values of society towards capitalist expansion, stems from the theory of 'Conservative Democracy'. Conservative Democracy is product of harmonizing the Islamic faith and all traditional values of Turkish society within the global neoliberal framework" (Moudoruros 2014). ⁶Religious vocational schools to produce *imams* who lead prayers in a mosque.

⁷"It is obtained by dividing the number of students of a theoretical age group enrolled in a specific level of education by the population in that age group" (TurkStat 2020).

⁸The main difference between distance-learning and open education in the Turkish Higher Education System is while the latter one takes place through communication means such as online learning, distance learning refers to interactive learning where students and instructors may communicate face to face.

⁹Gini Index ranges between 0 represents the perfect equality and 1 implies the perfect inequality. ¹⁰The S80/S20 ratio is worked out as the ratio of total income received by the top quintile to the one received by the bottom quintile.

¹¹<u>https://ec.europa.eu/eurostat/data/database</u> People at risk of poverty or social exclusion by educational attainment level (population aged 18 and over). Higher education helps to reduce the poverty rate substantially.

¹²The study indicates that there are also cultural, political, and spatial dimensions that are intertwined and they trigger each other.

¹³According to the Turkish Statistical Institution and Council of Higher Education database, the share of students at private universities is %8 for the 2018-19 education period that shows more than half of the students with parents well-off enrolled private universities.

¹⁴Given the fact that public education is subsidized, major portion of such expenditures are related to preparation for university entrance exams and tuition and educational expenditures/fees, accommodation, food, etc., at the university level.

¹⁵Converted according to annual data of the Central Bank of the Republic of Turkey.

¹⁶ Turkish Statistical Institute's conclusive data is from this year.

References

Acerenza, S., & Gandelman, N. (2017). *Household Education Spending in Latin America and the Caribbean*. Inter-American Development Bank Working Paper No: IDB-WP773. Adaman, F., Keyder, Ç., Müderrisoğlu, S., Yıldız, B., & Yükseker, D. (n.d). Poverty and

social exclusion in the slum areas of large cities in Turkey. April 2021. Accessed at <u>https://boun.academia.edu/FikretAdaman</u>

Albatch, G. P., Reisberg, L., Yudkevich, M., Gregory, A., & Pacheco, F. I., (eds.) (2012). *Paying the Professoriate: A Global Comparison of Compensation and Contracts*. New York: Routledge.

Altbach, G. P. (2013). *The International Imperative in Higher Education*. Rotterdam: Sense. Altbach, G. P. (2016). *Global Perspectives on Higher Education*. Baltimore: John Hopkins University Press.

Altbach, G. P., Reisberg, L., & Rumbley, E. L. (2009). *Trends in Global Higher Education: Tracking an Academic Revolution*. A Report Prepared for the UNESCO 2009 World Conference on Higher Education. Retrieved from:

http://www.cep.edu.rs/public/Altbach, Reisberg, Rumbley_Tracking_an_Academic_Revolut ion,_UNESCO_2009.pdf

Althusser, L. (2001). *Lenin and Philosophy and Other Essays*. New York and London: Monthly Review Press.

Apple, M. W. (2010). *The Routledge International Handbook of Sociology of Education*. New York: Routledge.

Aran, M., Demir, S., Sarıca, Ö., & Yazıcı H. (2010). *Poverty and Inequality Changes in Turkey (2003-2006).* State Planning Organization of the Republic of Turkey and World Bank Welfare and Social Policy Analytical Work Program Working Paper No:1. Retrieved from: <u>https://openknowledge.worldbank.org/handle/10986/27836</u>

Barr, N. (1993). *The Economics of the Welfare State*. Oxford: Oxford University Press. Barr, N. (2004). Higher education funding. *Oxford Review of Economic Policy* 5 (2): 264-283.

Barr, N., & Crawford, I. (2005). *Financing Higher Education: Answers from The UK*. New York: Routledge.

Baum, S., & Schwartz, S. (2006). *How Much Debt is Too Much? Defining Benchmarks for Manageable Student Debt*. Commissioned by the Project of Student Debt and the College Board. February 2021. Accessed at: https://eric.ed.gov/?id=ED562688

Becker Jr, E. W., & Lewis R. D. (eds.) (1992). *Higher Education and Economic Growth*. Dordrecht: Springer.

Billis, D. (2001). Tackling Social Exclusion: The Contribution of Voluntary Organisations. In *Voluntary Organisations and Social Policy in Britain*, eds. Margaret Harris, and Colin Rochester, 37-48. Palgrave: New York.

Billis, D., & Harris, M. (1992). Taking the strain of change: UK local voluntary agencies enter the Post-Thatcher period. *Nonprofit and Voluntary Sector Quarterly* 21 (3): 211-225. Calderon, J. A. (2018). Massification on Higher Education Revisited. RMIT University, Australia.

Çavdar, G., & Yaşar, Y. (2019). Woman in Turkey: Silence Consensus in an Age of Neoliberalism and Islamic Conservatism. Routledge: Oxon.

Çelik, S. (2012). Turkey's Ministry of National Education Study-Abroad Program: Is the MoNE making the most of its investment? *The Qualitative Report* 17(40): 31-40.

Chapman, J. B. (2001). Australian higher education financing: Issues for reform. *The Australian Economic Review* 14 (2): 195-204.

Chapman, J. B. (2005). *Income Contingent Loans for Higher Education: International Reform.* The Australian National University, Centre for Economic Policy Research CEPR Discussion Paper No: 491.

Chapman, J. B., & Harding, M. A. (1993). *Australian Student Loans*. The Australian National University, Centre for Economic Policy Research CEPR Discussion Paper No: 287. College Board. (2018). *Trends in College Pricing 2018*, College Board Trends in Higher Education Series.

Council of Higher Education of Turkey (CoHE). (2020). Retrieved from: https://www.yok.gov.tr/universiteler/universitelerimiz

Eder, S. M. (2010). Retreating state? Political economy of welfare regime change in Turkey. *Middle East Law and Governance 2*: 152-184.

Eşme, İ. (2014). Education and Research Performance of Universities in Turkey. Retrieved from: <u>http://www.aljazeera.com.tr/gorus/turk-universitelerinin-egitim-ogretim-ve-arastirma-performanslari</u>

Eurostat. (2020). Statistics Explained: People at Risk of Poverty or Social Exclusion. Retrieved from: <u>https://ec.europa.eu/eurostat/statistics-</u>

explained/index.php/People_at_risk_of_poverty_or_social_exclusion#Income_poverty

Friedman, M. (1955). The Role of Government in Education. In *Economics and the Public Interest*, ed. Robert A. Solo, 123-144. New Brunswick, New Jersey: Rutgers University Press.

Friedman, M., & Friedman D. R. (1980). *Free to Choose: A Personal Statement*. New York: Harcourt, Brace and Jovanovich.

Giroux, A. H. (2003). Selling out higher education. *Policy Futures in Education* 1 (1): 179-1200.

Göçmen, İ. (2014). Religion, politics, and social assistance in Turkey: The rise of the religiously motivated associations. *Journal of European Social Policy* 24 (1): 92-103.

Gökbayrak, Ş. (2009). Skilled labor migration and positive externality: The case of Turkish engineers working abroad. *International Migration* 50(51): 132-150.

Güngör, D. N., & Tansel A. (2003). *Brain Drain from Turkey: Survey Evidence of Student Non-Return*. Economic Research Forum Working Papers No: 0307.

Güngör, D. N., & Tansel, A. (2014). Brain drain from Turkey: Return intentions of skilled migrants. *International Migration* 52 (5): 208-226.

Harris, M., Rochester, C., & Halfpenny, P. (2001). Voluntary Organization and Social Policy: Twenty Years Challenge. In *Voluntary Organisations and Social Policy in Britain*, eds. Harris Margaret and Colin Rochester, 1-20. Palgrave: New York.

Harvey, L., & Stensaker, B. (2008). Quality culture: understandings. boundaries, and linkages. *European Journal of Education* 43 (4): 427-442.

Hauschildt, K., Vögtle, M. E., & Gwosć, C. (2018). *Social and Economic Conditions of Student Life in Europe: Eurostudent VI 2016-2018 - Synopsis of Indicators.* German Centre for Higher Education Research and Science Studies. Heller, E. D. (2001). *Debts and Discussions: Student Loans and Their Relationship to Graduate School and Career Choice*. Lumina Foundation for Education New Agenda Series, 3(4).

İnal, K. (2012). The Educational Politics of the AKP: The Collapse of Public Education in Turkey. *In Neoliberal Transformation of Education in Turkey*, eds. Kemal İnal, and Güliz Akkaymak, 17-30. Palgrave Macmillan: New York.

Jacobs, B. (2002). An Investigation of Education Finance Reform. Income Contingent Loans and Graduate Taxes in the Netherlands. CPB Netherlands Bureau for Economic Policy Research. Discussion Paper No. 9.

Johnstone, D. B. (2003). Cost sharing in higher education: tuition, financial assistance, and accessibility in a comparative perspective. *Czech Sociological Review* 39 (3): 351-374.

Johnstone, D. B. (2004). The economics and politics of cost sharing in higher education: Comparative perspectives. *Economics of Education Review* 23: 403-410.

Johnstone, D. B. (2005). *Higher Educational Accessibility and Financial Viability: The Role of Student Loans*. World Report on Higher Education: The Financing of Universities II International Barcelona Conference on Higher Education. Barcelona.

Johnstone, D. B., & Marcucci, N. P. (2010). *Financing Higher Education Worldwide: Who Pays, Who Should Pay.* Maryland: The John Hopkins University Press.

Kaynar, M., & Parlak, İ. (2005). Her İl'e Bir Üniversite: Türkiye'de Yükseköğretim Sisteminin Çöküşü. Paragraf Yayınevi: Ankara.

Keating, J., Preston, R., Burke, P. J., Heertum, R. V., & Arnove, F. R. (2013). The Political Economy of Educational Reform. In *Comparative Education: The Dialectic of the Global and the Local (4th ed.)*, eds. Robert F. Arnove, Carlos Alberto Torres, and Stephen Franz, 229-270. Lanham, MD: Roman & Littlefield Publishers, Inc.

Köser-Akçapar, Ş. (2006). Do brain really going down the drain? Highly skilled turkish migrants in the Usa and the brain drain debate in Turkey. *Revue Européenne Des Migrations Internationales* 22(3): 79-107.

King, T., & Bannon E. (2002). *The Burden of Borrowing: A Report on Rising Rates of Student Loan Debt.* The State PIRGs' Higher Education Project.

Leat, D. (2001). Grant-Making Foundations: Policy Shapers or Policy Takers. *In Voluntary Organisations and Social Policy in Britain*, eds. Margaret Harris, and Colin Rochester, 124-140. Palgrave: New York.

Machingambi, S. (2014). The Impact of Globalisation on Higher Education: A Marxist Critique. *Journal of Sociology and Social Antropology*, 5 (2): 207-215.

Marcucci, N. P., & Johnstone, D. B. (2007). Tuition fee policies in comparative perspective: Theoretical and political rationales. *Journal of Higher Education Policy and Management*, 29 (1): 25-40.

Mintz, B. (2021). Neoliberalism and the crisis in higher education: The cost of ideology. *American Journal of Economics and Sociology*, 80 (1): 79-112. Accessed at: https://onlinelibrary.wiley.com/doi/epdf/10.1111/ajes.12370.

Morrow, A. R. (2006). Critical Theory, Globalization, and Higher Education: Political Economy and the cul-de-sac of the Postmodernist Cultural Turn. In *The University, State, and Market: The Political Economy of Globalization in the America*, eds. Robert A. Rhoades, and Carlos A. Torres, xvii-xxxiii. Stanford, CA: Stanford University Press.

Morrow, R. A., & Torres, C. A. (2003). The State, Social Movements, and Educational Reform. In R. A. Arnove, & C. A. Torres (Eds.), Comparative Education: The Dialectic of the Global and the Local (2nd ed.) (pp. 92-114). Lanham, MD: Roman & Littlefield Publishers, Inc.

Moudouros, N. (2014). The harmonization of Islam with the neoliberal transformation: The case of Turkey. *Globalizations*, 11 (6): 843-857.

Murakami, Y., & Blom, A. (2008). *Accessibility and Affordability of Tertiary Education in Brazil, Colombia, Mexico, and Peru within a Global Context*. The World Bank Policy Research Working Paper 4517.

Murvanidze, Elene. 2017. *It is Expensive to be Poor: Equity in Financing Education in* Turkey (2004-2012). Master's thesis. University of Denver. Retrieved from: <u>https://search-proquest-com.du.idm.oclc.org/docview/1930552585?accountid=14608</u>.

National Education Statistics. *National Education Statistics Formal Education 2018/2019*. Retrieved from:

http://sgb.meb.gov.tr/meb_iys_dosyalar/2019_09/30102730_meb_istatistikleri_orgun_egitim_2018_2019.pdf

Oosterbeek, H. (1998). Innovative ways to finance education and their relation to lifelong learning. *Education Economics*, 6 (3): 219-251.

Organisation for Economic Cooperation and Development (OECD). (2019). *Education at a Glance 2019*. Paris: OECD.

Psarharopoulos, G. (2008). Funding universities for efficiency and equity: Research findings versus petty politics. *Education Economics*, 16 (3): 245-260.

Rea, J. (2016). Critiquing neoliberalism in Australia universities. *Australian Universities' Review*, 58 (2): 9-14.

Rose, N. (1996). The death of social? Re-figuring the territory of government. *Economy and Society*, 25 (3): 327-356.

Saarinen, T. (2010). What I talk about when I talk about quality. *Quality in Higher Education*, 16 (1): 55-57.

Scherschel, M. P. (1998). *Student Indebtedness: Are Borrowers Pushing the Limits?* USA Group Foundation New Agenda Series.

Scott, C. J. (2006). The mission of the university: Medieval to postmodern transformation. *The Journal of Higher Education*, 77 (1): 1-39.

Scott, P. (1995). *The Meanings of Mass Higher Education*. Buckingham SHRE: Open University Press.

Şeker, D. S., & Jenkins, P. S. (2013). *Poverty Trends in Turkey*. IZA Discussion Paper No: 7823.

Seufert, G. (2014). *Is the Fethullah Güven Movement Overstretching Itself A Turkish Religious Community As a National and International Player.* SWP Research Paper 2, Berlin. Shen, H. (2010). Advantages and disadvantages of student loans repayment patterns. *International Education Studies*, 3 (1): 44-49.

Spies-Butcher, B., & Bryant, G. (2017). Accounting for income-contingent loans as a policy hybrid: politics of discretion and discipline in financialising welfare states. *New Political Economy*, 23 (8): 1-18.

Spies-Butcher, B., & Bryant, G. (2020). Bringing finance inside the state: How incomecontingent loans blur the boundaries between debt and tax. *Economy and Space*, 52 (1): 111-129.

Shireman, R. (2017). Learn now, pay later: A history of income-contingent student loans in the United States. *The ANNALS of the American Academy of Political and Social Science*, 671 (1): 184-201.

The Grand National Assembly of Turkey (TBMM). (2020). *Written Question*. Retrieved from:

https://www.tbmm.gov.tr/develop/owa/yazili_sozlu_soru_sd.onerge_bilgileri?kanunlar_sira_no=245237

The Confederation of Turkish Trade Unions (Turk-Is). (2022). *Limit of Hunger and Poverty*. Retrieved from: <u>http://www.turkis.org.tr/</u>

The Institute of International Education (IIE). (2019). *Open Doors 2019 - Fast Facts*. Retrieved from: https://www.iie.org/Research-and-Insights/Open-Doors/Fact-Sheets-and-Infographics/Fast-Facts.

Toprak, B., Bozan, İ., Morgül, T., & Şener, N. (2008). *Türkiye'de Farklı Olmak: Din ve Muhafazakarlık Ekseninde Ötekileştirilenler*. Boğaziçi Üniversitesi: İstanbul.

Torres, A. C., Rhoades, A. R. (2006). Introduction: Globalization and Higher Education in the Americas. In *The University, State, and Market: The Political Economy of Globalization in the Americas*, eds. Robert A. Rhoades, and Carlos A. Torres, 3-38. Stanford, CA: Stanford University Press.

Turkish Court of Accounts (TCA). 2018. Audit General Assessment Report. Retrieved from: https://www.sayistay.gov.tr/tr/Upload/62643830/files/raporlar/genel_raporlar/dis_denetim/20 17 Dis Denetim.pdf

Turkish Court of Accounts (TCA). 2019. Audit Report for the Council of Higher Education. Retrieved from:

https://www.sayistay.gov.tr/tr/Upload/62643830/files/raporlar/kid/2018/%C3%96zel_B%C3 %BCt%C3%A7eli_%C4%B0dareler-

A/Y%C3%9CKSEK%C3%96%C4%9ERET%C4%B0M%20KURULU.pdf

Turkish Statistical Institute (TurkStat). (2020). Retrieved from:

https://data.tuik.gov.tr/Kategori/GetKategori?p=egitim-kultur-spor-ve-turizm-105&dil=1

Van Vught, A. F., Westerheijden, F. D. (1994). Towards a general model of quality assessment in higher education. *Higher Education*, 22 (3): 355-371.

Woodhall, M. (2015). Financing higher education. *International Higher Education*, (22). Accessed at: https://ejournals.bc.edu/index.php/ihe/article/view/6914/6131.

World Bank (WB). (2002). *Constructing Knowledge Societies: New Challenges for Tertiary Education*. Washington DC: World Bank.

World Bank (WB). (2007). *Higher Education Policy Study*. Vol. 1: Strategic Directions for *Higher Education in Turkey*. Washington DC: World Bank.

World Bank (WB). (2010). *Higher Education Reforming the Middle East and North Africa: An IEG Review of the Performance of Three Projects*. Washington DC: World Bank.

Yetkin, M. (2016). *Gülenciler gidip cemaatler mi gelecek?* Retrieved from:

https://www.hurriyet.com.tr/yazarlar/murat-yetkin/gulenciler-gidip-baska-cemaatler-mi-gelecek-40214830

Yetkin, M. (2021). Akredite cemaatler kavgası ve dökülen kirli çamaşırlar. Retrieved from: https://yetkinreport.com/2020/10/06/akredite-cemaatler-kavgasi-ve-dokulen-kirli-camasirlar/
Yökatlas. (2020). Yökatlas – Undergraduate Atlas. Retrieved from: https://yokatlas.yok.gov.tr/lisans-anasayfa.php
Yükseler, Z., & Türkan, E. (2008). Türkiye'de Hanehalkı: İşgücü, Gelir, Harcama ve Yoksulluk Açısından Analizi. Türkiye Ekonomi Kurumu Tartışma Metni 2007/4. Retrieved from: http://www.tek.org.tr/dosyalar/YUKSELER-TURKAN.pdf.
Ziderman, A., & Albrecht, D. (1995). Financing Universities in Developing Countries.
Washington, DC: Falmer Press.

Acknowledgement: I sincerely thank Dr. Yavuz Yasar for his guidance and support that motivated me to write this article.

Author Details

Eda Yılmaz

Faculty of Economics and Administrative Science, Department of Public

Finance, Hacettepe Üniversitesi, İktisadi ve İdari Bilimler Fakültesi, Maliye

Bölümü 06800 Beytepe, Ankara, Turkey.

E-mail: edayilmaz@hacettepe.edu.tr

Orcid Number: 0000-0002-1397-1936