



Current Research in **YOUTH STUDIES**



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Gülçin SAĞIR KESKİN

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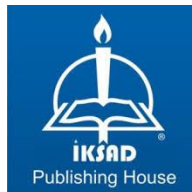
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PREFACE

The youth of today are the architects of tomorrow, shaping not only the future but also redefining the boundaries of knowledge, culture, and social dynamics. In this rapidly changing global landscape, understanding the perspectives, challenges, and opportunities faced by young generations is more critical than ever. The book, "Current Research in Youth Studies," delves into this vital subject through interdisciplinary lenses, offering valuable insights into the multifaceted dimensions of youth experiences, aspirations, and contributions.

The chapters in this volume reflect a deep commitment to exploring youth-related themes, ranging from cultural heritage to financial literacy, and sociological challenges. These studies provide a well-rounded approach to understanding the intricacies of young people's lives in different contexts and regions.

The first chapter, "Evaluation of the Role of Architectural Education in Shaping the Perception of Cultural Heritage of Young Generation" by Res. Assist. Pınar Koçlardan, Res. Assist. Z. Hafsa Özdemir, and Res. Assist. Gamze Özmertyurt, examines how architectural education fosters awareness and appreciation of cultural heritage among the youth. It underscores the importance of education in preserving cultural identity and enhancing intergenerational understanding.

The second chapter, "Understanding the Relationship Between Financial Literacy and Future Concerns Among University Students" by Res. Asst. Ece Kozol, Yasin Afşin, and Prof. Dr. Başak Turan İçke, addresses a pressing issue for today's young adults. By examining financial literacy and its impact on future anxieties, this study contributes to strategies aimed at equipping youth with the skills necessary for navigating an increasingly complex economic landscape.

The third chapter, "Youth and Social Disruptions: A Sociological Examination of Marginalization, Radicalization, and Exclusion Cycles" by Gülçin Sağır Keskin, presents a critical analysis of the social challenges faced by young individuals. This chapter explores cycles of marginalization and exclusion, offering pathways to understanding and mitigating these disruptions through a sociological lens.

Together, these chapters highlight the diversity of challenges and opportunities that define the youth experience in the contemporary world. The authors bring academic rigor and a passion for making a meaningful impact on the discourse surrounding young generations.

This volume serves as a valuable resource for educators, policymakers, researchers, and anyone interested in fostering a deeper understanding of youth in our societies. It inspires dialogue, action, and further research into creating a supportive environment that nurtures the potential of young people as catalysts for positive change.

I extend my gratitude to the contributors for their scholarly work and to the readers for engaging with this collection. May this book spark new ideas and collaborations that advance the study and support of youth globally.

Assoc. Prof. Dr. Kasım TATLILIOĞLU

CHAPTER 1

EVALUATION OF THE ROLE OF ARCHITECTURAL EDUCATION IN SHAPING THE PERCEPTION OF CULTURAL HERITAGE OF YOUNG GENERATION

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INTRODUCTION

According to the International Charter for Cultural Tourism (1999) published by ICOMOS, cultural heritage is defined as ‘Natural and cultural heritage is a tangible and intangible resource that tells the story of historical development. It has an important place in contemporary life and should be physically, intellectually and emotionally accessible to a wide audience.’ The tangible and intangible resource mentioned here can be interpreted as a wealth that can both physically exist and have intangible values and can be considered as an important part of society. The evaluation of the impact of the characteristics of cultural heritage attributed to the contemporary development and sustainability of societies on young generations is also important in order to evaluate the future of societies. The most important reason for this is that how cultural heritage will be protected or how it will be passed on to future generations depends on the perception of today's young generation, who will play important roles as decision-makers in the future (Prepis, 2018).

In accordance with the United Nations, the term ‘youth’ is defined by member states and statistically corresponds to people between the ages of 15-24. However, it is also stated that this age range may vary by different organisations. As of today, this age range, which corresponds to 16 per cent of the global population, is approximately 1.2 billion young people (URL 1).

Entity/Instrument/ Organization	Age	Reference
UN Secretariat/UNESCO/ILO	Youth: 15-24	UN Instruments, Statistics
UN Habitat (Youth Fund)	Youth 15-32	Agenda 21 ⁷
UNICEF/WHO/UNFPA	Adolescent: 10-19, Young People: 10-24, Youth: 15-24	UNFPA ⁸
UNICEF /The Convention on Rights of the Child	Child until 18	UNICEF ⁹
The African Youth Charter	Youth: 15-35	African Union, 2006 ¹⁰

Figure 1. Accepted youth age range according to the United Nations Secretariat (URL 1)

This rate takes into account the impact of this group, which will be in a decision-making position in the future of societies, on the future of cultural heritage. Therefore, it is imperative to understand the current perceptions of young people and to develop and integrate the missing aspects of the importance of cultural heritage into the education system. In line with this aim, one of the objectives of the study is to examine how the relationship that young people establish with cultural heritage sites and assets in the region where they live is shaped in architectural education. Thus, important data will be provided for the regulation of educational programmes in the future. At the same time, the Amsterdam Declaration published in 1975 states that 'Architectural heritage can only survive if it is valued by the public and especially by the younger generation. Therefore, educational programmes for all age groups should pay more attention to this issue' (Jokilehto, 2007).

Embaby (2014), who previously presented methodological studies on the protection of cultural heritage at the design stage of architectural education, drew attention to the importance of Adaptive re-use projects by considering the principles of 'conservation principles, consciousness and cultural context of historical buildings, continuity with the needs of local communities'. Here, he presented a proposal for conservation education by combining theoretical ideas and practices. He drew attention to the importance of the impact of design courses on the students' idea of protecting cultural heritage. It was emphasised that conservation courses should be carried out practically and should propose methodologies to establish a relationship with the local community. Working on the role of architectural education in understanding urban heritage, Helmy (2019), like Embaby (2014), encourages the integration of cultural heritage into courses in design studios and 'conservation' not only as a focus in projects, but also creative approaches that allow students to reinterpret urban heritage. In the study, 6 important topics are addressed on which field heritage education is integrated in architectural education. These are analysed through the concepts of heritage as history, geography, spirit of place, architecture, culture and technology.

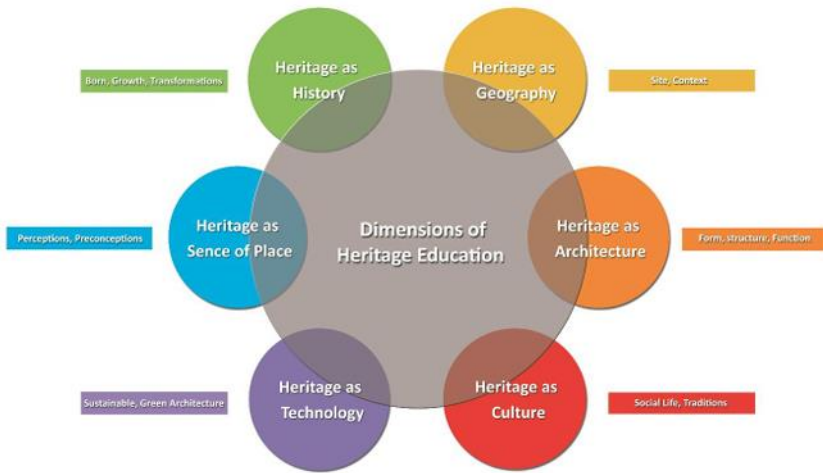


Figure 2. Dimensions of cultural heritage education (Helmy, 2019)

In this study, it is aimed to understand which aspects of heritage come to the fore in the perception of students studying architecture, apart from the courses in the design studios on the protection of cultural heritage, in the courses on the protection of cultural heritage, which are directly related to the subject. The analysis will be carried out through Istanbul, which is located in the built environment and the region where the students live. With this analysis, it is aimed to reveal the interaction between the last years of education and the first years.

In addition, the main purpose of providing the data obtained in this study through architecture students is to evaluate the extent to which the perception of cultural heritage of architects, who will have critical decision-making roles in the design of cities in the future, is sufficient in the education process. In this way, the aspects that need to be improved in education will become more evident and new studies can be proposed for the missing areas.

CONCEPTUAL FRAMEWORK

Architectural Education and Cultural Heritage Perception

In Article 3 of the Law No. 2863 on the Protection of Cultural and Natural Assets, 'Protection and Conservation' is defined as conservation, maintenance, repair, restoration, function change operations in immovable cultural and natural assets; and conservation,

maintenance, repair and restoration works in movable cultural assets. The concept of conservation encompasses all efforts aimed at understanding cultural heritage, exploring its history and significance, ensuring the protection of its materials, and preserving, restoring, and developing it appropriately (ICOMOS, 1994). While architectural and environmental conservation is fundamentally driven by society's desire to utilize values from the past in the present, other motivations include providing insight into the creators, users, or significant individuals and events from our cultural memory. Additional reasons include reflecting the unique beauty and character of the era in which the heritage was created, the recognition that redevelopment often causes harm, its economic and revitalizing impacts, and its role in promoting interest in a sustainable future (Warshaw et al., 2000).

Methodology

With this study, it is aimed to evaluate the effect of the education received by Architecture students on young people in the perception of Cultural Heritage areas. As the study method; literature review, determining the target group, creating a questionnaire and evaluating the results of the questionnaire were determined.

In the literature review section, the titles of 'Cultural Heritage and Youth Concepts' and 'Architecture Education and Cultural Heritage Perception' were scanned.

Following the literature review for the study, the study question was determined as 'What are the effects of the education given to architecture students on the perception of Cultural Heritage?'

In order to answer this question, the education programme of Architecture students was taken into consideration. It was determined that the students did not receive any education on 'Cultural Heritage and Conservation' in the first 4 semesters, and it was observed that it was aimed to increase the conservation awareness of the students by providing this education in the last 4 semesters.

As a result of the data obtained, the students were divided into two target groups as those who took courses on Conservation and

Cultural Heritage and those who did not. This classification played an important role in the evaluation of the survey results.

Since the students who will participate in the survey are studying architecture in Istanbul, cultural heritage sites in Istanbul were preferred in the survey questions. In this context, three different examples were selected from four different historical layers of Istanbul while selecting heritage sites for the survey. These examples are;

- Ottoman Period: Hekimpaşa Salih Efendi Mansion, Topkapı Palace, Süleymaniye Mosque
- Byzantine Period: Hagia Sophia, Tekfur Palace, Basilica Cistern
- 19th century buildings: Kabataş Boys' High School, Silahtarağa Electric Power Plant, Akaretler Row Houses
- Modern Heritage Period: Zeyrek Social Insurance Institution, Tercüman Building, Florya Naval Pavilion

as the building's name.

The survey questions were prepared through an online questionnaire by giving photographs and names of the buildings. The students were asked to evaluate the values of the cultural heritage sites on a 5-point Likert scale. While selecting these cultural heritage values, Emre Madran's classification was taken as a basis (Madran, 2011). A judgement corresponding to each heritage value was given and the students were asked to what extent they agreed with this judgement. The values determined for the survey study and the explanation of the values are given in the table below.

Cultural Heritage Value	Value Definition
Social Value	The building reflects the social and cultural life of its period.
Authenticity Value	The building has a unique scientific and cultural value.
Technical Value	The structure has technical and artistic value.
Architectural Value	The building reflects the architectural and design approach of the period.
Memorial Value	The building is an important part of the identity of the neighbourhood.

The definition of the values specified for each construct was specified and these five values selected for a construct were asked to be answered on a Likert scale. Questions given on a 5-point Likert scale;

- Definitely disagree
- I don't agree.
- Undecided
- I agree.
- I completely agree

as the target group.

The survey was conducted with the participation of 50 students for each of the two target groups. The results were analysed through Google Forms in Excell software, separately for the buildings and for the buildings as a whole, in order to compare the results of the two target groups.

Analysis of the research problem

According to the results of the survey, 56% of the 100 students who participated in the survey were 1st and 2nd year students, while the remaining 44% were 3rd and 4th year students. As explained in the methodology, the subjects were divided into two groups and an evaluation was made on the period in which the perception of cultural

heritage was shaped in architectural education. When the survey results are analysed, it is seen that the expected answer to the question ‘Have you ever taken a course on the protection of cultural heritage?’ for Subject Group 2 (3rd and 4th year students) should be ‘yes’. The main reason for this is that in the course contents of the leading institutions providing architectural education in Turkey, courses on conservation, restoration and cultural heritage are generally concentrated from the 3rd year onwards. However, according to the survey results, 76% of the respondents answered ‘no’ to this question. This situation suggests that students have not yet received sufficient education on cultural heritage and that this issue has not developed sufficiently in the student perspective.

Considering that Byzantine, Ottoman, 19th Century and Modern Architectural Heritage are divided into periods and these subjects are taught in architectural history courses in schools, three building examples were given for each period in the survey. In these evaluations, analyses made on one building selected from each period provide a more concise understanding. Accordingly; Hagia Sophia Museum / Mosque for the Byzantine Period, Süleymaniye Mosque for the Ottoman Period, Kabataş Boys’ Highschool as an example of 19th century architecture and Tercüman Building for the Modern Period were analysed.

Byzantine Period: Hagia Sophia Museum/ Mosque

For the Byzantine Period, the rate of using precise statements about the buildings is much higher. Another noteworthy point is that there is no ‘undecided’ answer on the technical, memory and authenticity values for Hagia Sophia and very clear results are given. 64% of the students stated ‘completely agree’ and identified Hagia Sophia as the building for which they had the clearest opinion among all buildings. The highest positive value for Hagia Sophia reached 92% with the value of originality, technique and memory.

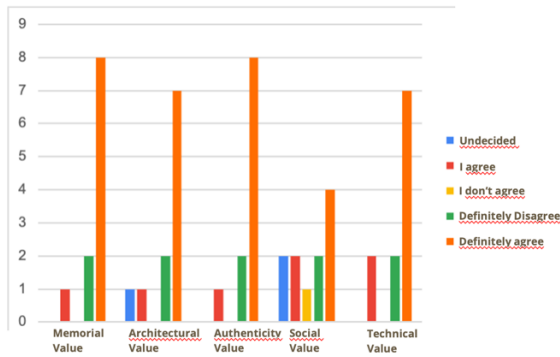


Figure 3. First Group evaluation

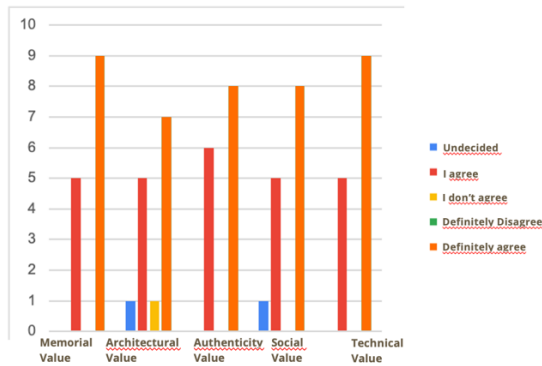


Figure 4. Second Group Evaluation

Ottoman Period: Süleymaniye Mosque

After Hagia Sophia, the second building that the students gave the clearest evaluation was Süleymaniye Mosque. The total rate of those who ‘completely agree’ with the values of originality and technicality for Süleymaniye Mosque shows the second highest rate with 56% for both values. In addition, the social and technical values of Süleymaniye Mosque are also included in the total of ‘agree’ and ‘completely agree’ options with a rate of 88%.

We can state that both groups believe that Süleymaniye Mosque, as an example of this period, embodies all heritage values. However, while the first group included responses of "definitely disagree" for each value, the proportion of such responses in the second group is 0%.

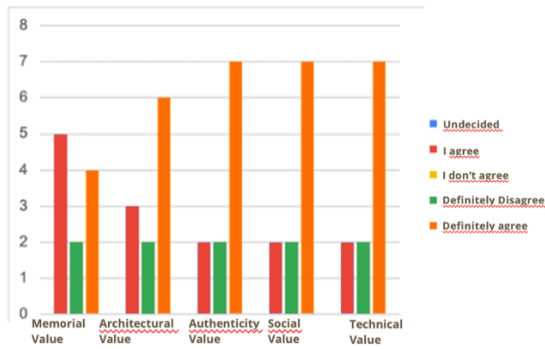


Figure 5. First group evaluation

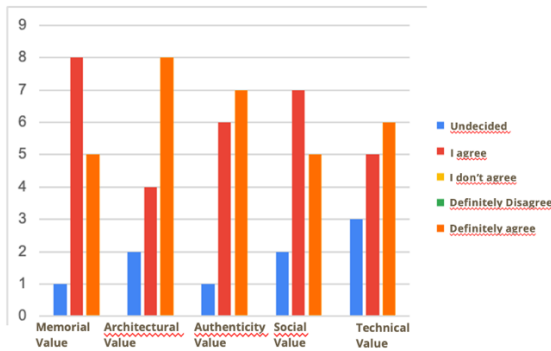


Figure 6. Second group evaluation

19th century: Kabataş Highschool

Based on the survey results regarding the values of the Kabataş High School structure, conducted within the context of youth perceptions of cultural heritage, significant differences in the evaluation of certain cultural heritage values were observed between the two groups.

The first group rated “Architectural Value,” “Authenticity Value,” and “Social Value” highly, marking “Definetely Agree” in these categories, which highlights these aspects as prominent features of the structure. In particular, the high ratings for social and authenticity values indicate that the group perceives the building as valuable both in terms of historical continuity and its impact on society.

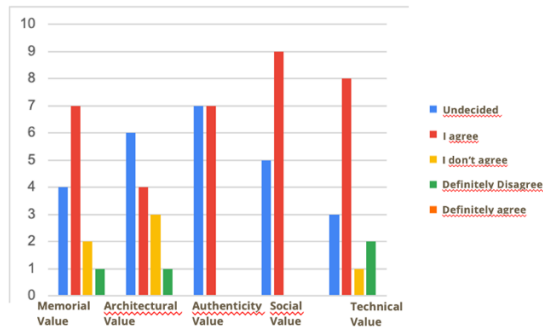


Figure 8. Second group evaluation

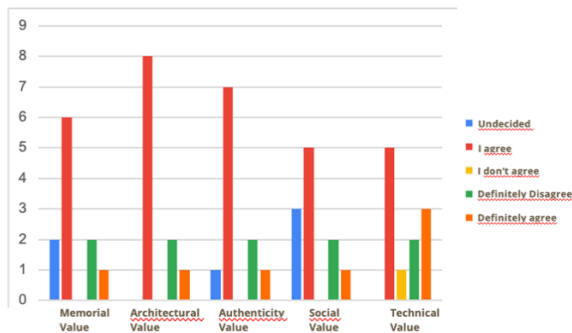


Figure 7. First group evaluation

In contrast, the second group provided lower ratings for “Social Value,” instead giving more positive responses for “Technical Value.” This suggests that the second group places greater importance on the structural integrity and engineering features of the building rather than its social role. Additionally, this group showed lower ratings for authenticity value compared to the first group, which may indicate some doubts about the historical accuracy or originality of the structure.

Both groups showed relatively low agreement in the “Memorial Value” category, suggesting that the building is perceived more for its functional or structural aspects rather than for any symbolic or monumental value.

In conclusion, the cultural heritage value of the Kabataş High School building is emphasized by the first group in terms of social and authenticity aspects, while the second group highlights its technical and structural qualities. This difference reflects varying perceptions

between the groups and demonstrates the diverse set of values attributed to the building. This diversity underscores the multidimensional nature of cultural heritage, showing that individuals interpret it through different sets of values.

Modern Architectural Heritage: Tercüman Building

When examining the evaluations of the modern architectural heritage value of the Tercüman Building conducted by two groups, it is observed that the groups have different perceptions in terms of certain values.

The first group marked “Architectural Value” and “Social Value” with a high rate of “Definetely Agree,” indicating that the building’s aesthetic and social contributions are prominent. These evaluations show that the architectural features and societal impact of the building are considered valuable by the first group. On the other hand, there is a lower rate of agreement for “Technical Value,” suggesting that the technical aspects of the structure are less prioritized by this group.

Looking at the evaluations of the second group, a high “Definetely Agree” rate is observed in the “Technical Value” category. This indicates that the second group places more importance on the engineering and structural features of the building. Additionally, this group showed lower participation in the “Architectural Value” category, implying that the aesthetic value of the building is considered less significant by the second group. There is also diversity in the evaluations of “Authenticity Value” and “Social Value.”

Both groups showed low agreement in the “Memorial Value” category, suggesting that the building is valued more for its functionality and aesthetics rather than its symbolic or monumental significance.

In conclusion, the modern architectural heritage value of the Tercüman Building is emphasized by the first group in terms of its architectural and social aspects, while the second group focuses more on its technical qualities. This difference demonstrates that the groups have varying perspectives on heritage values, reflecting the building’s significance within a framework of diverse values. This highlights that

modern architectural heritage can be perceived in a multifaceted manner, and individuals interpret this heritage through different sets of values.

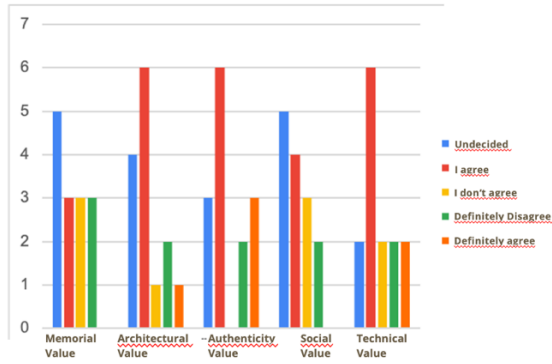


Figure 9. First group evaluation

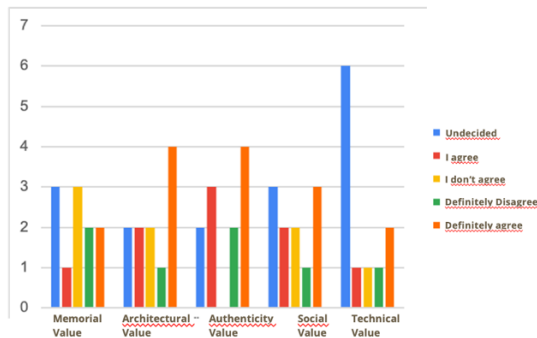


Figure 10. Second group evaluation

When the results of the analyses were evaluated, certain distinctions were observed for the 1st and 2nd target groups. For example, since the Hagia Sophia Mosque/Museum was the architecture that was interpreted positively with the highest number of clear statements among the students, it can be inferred that the students have a clearer knowledge about the values of Ottoman and Byzantine architecture in Istanbul. In the scoring of Hagia Sophia according to the student groups, the differences were observed as follows. For the 1st target group, the highest scoring was given for the following values; memory, authenticity and technical value. For the 2nd target group, this

situation was valid for the same values. It has been observed that the cultural heritage education received in the Byzantine Period can create an acceptance of these three values for architecture students. However, it was observed that the 2nd target group, the upper grades, gave various values such as ‘undecided’ and ‘disagree’ to the other values and showed less clear attitudes on this issue than the 1st grade students.

Another situation is that while evaluating the Interpreter Building, the highest rates were given as ‘undecided’ in the technical value for the 2nd Target Group. The 1st target group provided the majority as ‘agree’ for the technical value. While the 2nd Target Group determined the highest value for the Interpreter Building as the originality value, the 1st Target Group also accepted that the originality value was high, albeit at different rates.

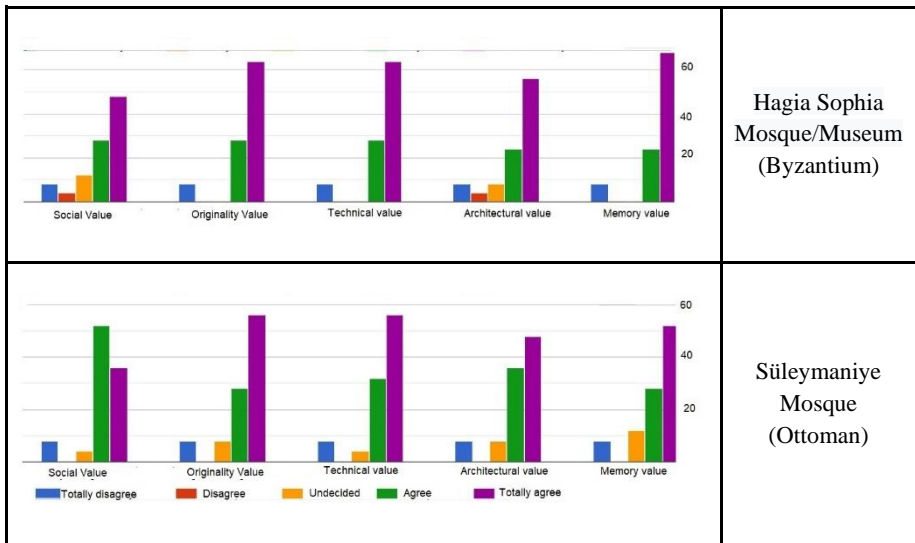


Figure 10. Evaluating of Hagia Sophia and Süleymaniye Mosque

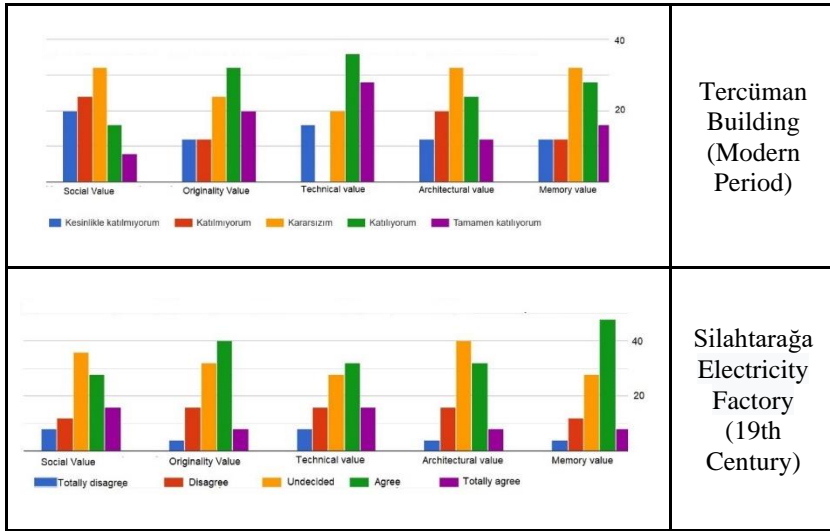


Figure 11. Evaluating of Tercüman Building and Silahtarğa

CONCLUSION AND DISCUSSION

According to the survey results, when it comes to structures from the Byzantine and Ottoman periods, which possess historical and monumental qualities, no significant difference was observed in the evaluations between students with conservation education and those without. This finding suggests that both groups share a similar perception regarding the social, architectural, and authenticity values of these structures. Monumental buildings are generally perceived as symbols of historical continuity, not only by the broader public but also by students, holding a significant place in the social and cultural context. Even students without conservation education appear to acknowledge the heritage significance of these structures and grasp the importance of preserving historical monuments in their evaluations.

In contrast, for structures from the 19th century and the modern period, a meaningful divergence emerged between students with and without conservation education. This category includes structures such as Kabataş High School, the Silahhane Electric Plant, and the Tercüman Building, which exhibit modern and industrial design characteristics that elicited differing approaches in students' assessments. The first target group, consisting of students without conservation education,

was observed to make more definitive judgments about these structures, displaying greater confidence in their evaluations. These students arrived at more direct conclusions regarding the historical value or preservability of the structures. Conversely, it was found that the second target group—students with conservation education—approached the evaluation of especially modern structures with more hesitation, providing responses with more varied ratings. This indicates that students with conservation education adopted a more cautious approach in the evaluation process, and their responses were shaped within the framework of the knowledge and values they acquired in the field of conservation.

Conservation education instills in students an awareness that not only monumental structures but also relatively modern architectural works may hold preservable values. In this context, the hesitancy shown by students with conservation training in evaluating modern structures reflects a process of reflection and consideration of the conservation principles they learned. These students evaluate modern structures with a multifaceted and critical approach, considering legal and technical frameworks, the preservability of the buildings, their authenticity, and their functionality in contemporary society.

The overall findings of the study reveal that conservation education shapes the perceptions of architecture students toward cultural heritage and adds depth to their evaluation processes. Particularly, the second target group—students who have received conservation education—not only considers historical and monumental structures but also approaches modern architectural works within the scope of legal and regulatory frameworks, demonstrating a more analytical perspective. This shows that conservation education contributes to the development of a nuanced and critical perspective in students as they evaluate various historical structures. Conservation education provides students with the ability to evaluate heritage structures not only based on their physical state but also considering their social functions, aesthetic qualities, and potential future roles.

In conclusion, this study reveals that education in cultural heritage conservation significantly influences the way architecture students approach the evaluation of heritage structures. This difference becomes especially pronounced in modern structures, as students with conservation education are observed to assess these structures not only for their aesthetic or historical features but also within the principles of conservation and sustainability. Thus, conservation education broadens students' perceptions of cultural heritage, equipping them with the ability to develop a more conscious and inquisitive attitude toward structures from different historical periods. These findings highlight the crucial role of conservation education in raising societal awareness about heritage preservation and its importance in the professional development of architecture students.

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CHAPTER 2

UNDERSTANDING THE RELATIONSHIP BETWEEN FINANCIAL LITERACY AND FUTURE CONCERNS AMONG UNIVERSITY STUDENTS: EVIDENCE FROM TURKEY

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INTRODUCTION

In recent years, the financial preparedness of young adults in Turkey, especially university students on the cusp of entering the workforce, has become a significant concern. As these individuals transition into adulthood, their ability to manage financial challenges is crucial for ensuring long-term success and overall well-being. Financial literacy, encompassing the knowledge and skills necessary for making informed financial decisions, is vital in equipping students with the competencies needed to adeptly manage their finances. However, research indicates that many young adults, particularly students, lack the essential financial knowledge required to handle their financial responsibilities confidently.

The contemporary landscape of financial digitization has enabled individuals to become economically active at younger ages. The 2015 Programme for International Student Assessment (PISA) conducted by the OECD reveals that over 64% of 15-year-old students globally earn income through formal or informal labor activities. Despite this early financial involvement, PISA findings underscore a troubling trend: many young bank account holders lack necessary financial literacy, increasing their risk of making poor financial decisions and mismanaging their financial resources. This reality highlights the importance of evaluating whether young individuals are adequately equipped to manage their finances and possess a basic understanding of critical financial principles.

Financial literacy, defined by various scholars and organizations, includes the ability to read, analyze, manage, and discuss personal financial matters, profoundly influencing an individual's financial well-being. For example, Huston (2010) identifies financial literacy as a metric for assessing an individual's comprehension and application of financial knowledge. Similarly, Mason and Wilson (2000) describe it as the ability to acquire, understand, and evaluate essential information for informed decision-making, while the PACFL characterizes it as the ability to effectively utilize knowledge and skills for lifelong financial well-being. The OECD emphasizes financial education as a transformative process that empowers consumers to understand

financial products and concepts, enhancing their awareness of risks and opportunities and facilitating informed decision-making (OECD, 2005). Lusardi and Mitchell (2014) articulate financial literacy as the decision-making process involving economic knowledge and information about financial planning, wealth accumulation, borrowing, and retirement strategies.

Given the current financial crises, enhancing financial literacy in Turkey is crucial. Issues such as excessive borrowing and lending, exacerbated by poor financial literacy, highlight the need for better financial education to empower individuals to make informed investment choices. The empirical findings of this study are particularly relevant in this context, as the PISA 2015 survey indicates that Turkish students report low levels of life satisfaction and perform below the European average in financial literacy.

This study contributes to the existing literature in two key areas: first, by conducting a comprehensive analysis of the financial literacy survey findings among domestic students enrolled in Turkish universities, providing valuable insights into their financial competencies; second, by investigating the relationship between financial literacy and future concerns among university students in Turkey. The survey evaluates students' understanding of critical concepts such as inflation, compound interest, the time value of money, and risk diversification. By analyzing the correlation between students' financial knowledge and their financial anxieties, the study identifies factors influencing financial literacy, including gender, parental education, income level, and financial attitudes.

The research underscores the importance of financial education in shaping financial behaviors, providing practical recommendations for enhancing financial education initiatives. Understanding these dynamics is essential for informing educators and policymakers about the effectiveness of existing programs and guiding the development of targeted interventions. Studies by Chen and Volpe (1998), Lusardi et al. (2010), and others have explored factors influencing financial literacy across various contexts, highlighting the persistent challenge of financial illiteracy even in robust economies.

Research also indicates that demographic factors significantly influence financial literacy levels. For instance, Lusardi et al. (2009) found that family background plays a crucial role in shaping financial literacy, with young individuals from families with higher educational attainment displaying greater financial understanding. Studies also reveal gender disparities in financial literacy, with men often demonstrating higher financial knowledge than women, underscoring the need for targeted financial education programs.

The relationship between financial literacy and future concerns is critical, particularly for young adults preparing to enter the workforce. Higher financial literacy levels are associated with reduced anxiety regarding future financial obligations. In Turkey, university students face unique financial pressures that can impact their academic performance and future prospects. As students transition into adulthood, their ability to navigate these challenges is crucial for long-term success.

In summary, the literature reveals a complex relationship between financial literacy and future concerns among university students. While financial literacy is crucial for navigating financial challenges and alleviating future anxiety, demographic factors and family background also significantly shape financial understanding. Enhancing financial literacy among young adults is vital for promoting financial well-being and resilience, particularly in the face of economic uncertainties. This study aims to contribute to this growing body of literature by examining the dynamics of financial literacy and future concerns among university students in Turkey, offering insights to inform policy and educational initiatives.

METHODOLOGY

Preliminary analysis

The survey utilized in this study involved a sample of 217 university students from Turkey, with data collected online using Google Forms. This research was conducted during the academic year 2023-2024, with a primary focus on senior students. The emphasis on

this group is due to their extended exposure to higher education, particularly in business-related disciplines, which enhances their potential financial knowledge and experiences.

Table 1: Socio-Demographic Descriptive Statistics

		N	%
Demographics			
Gender	Male	90	41,5
	Female	127	58,5
Age	18-22	155	71,4
	≥ 23	62	28,6
Work Experience in Years	None	60	27,6
	≤ 2	122	56,2
	≥ 2	35	16,1
Parents' Information			
Father's Education Level	Primary School	51	23,5
	Middle School	31	14,3
	High School	58	26,7
	Bachelor's or Graduate Degree	77	35,5
Mother's Education Level	Primary School	56	25,8
	Middle School	41	18,9
	High School	74	34,1
	Bachelor's or Graduate Degree	46	21,2
Father's Employment	Yes	160	73,7
	No	57	26,3
Mother's Employment	Yes	66	30,4
	No	151	69,6
Family's Monthly Income Level	≤ 15.000 TL	30	13,8
	15.001 TL – 25.000 TL	64	29,5
	25.001 TL – 35.000 TL	40	18,4
	35.001 TL – 45.000 TL	25	11,5
	45.001 TL – 55.000 TL	31	14,3
Income Change – (Has there been a significant decrease in your family's income level in the last 3 years? If yes, what percentage does this change correspond to on average ?)	≥ 55.001 TL	27	12,4
	20-50%	49	22,6
	≤ 20%	79	36,4
	≥ 50%	35	16,1
Long –Term Saving	No change	54	24,9
	No money to save	57	26,3
	Regularly	72	33,2
	Never	18	8,3
	Rarely	70	32,3
Future Concerns			
Concern about the future	Yes	193	88,9
	No	24	11,1
Concern about your future income	Yes	183	84,3
	No	34	15,7

This study analyzed the socio-demographic characteristics of the participants, comprising 41.5% male and 58.5% female respondents. In terms of age distribution, the majority of participants (71.4%) were between 18 and 22 years old, while 28.6% were 23 years or older. Regarding work experience, 26% of participants reported having no prior work experience, 56.2% had been employed for two years or less, and 16.1% had over two years of work experience.

The educational attainment of the participants' parents was also assessed. Among fathers, 23.5% had completed primary school, 14.3% had completed middle school, 35.5% had completed high school, and 18.9% held a bachelor's degree or higher. For mothers, the education levels were as follows: 34.1% had completed primary school, 21.2% had completed middle school, 25.8% had completed high school, and 18.9% had attained a bachelor's degree or higher. In terms of employment status, 73.7% of the participants' fathers were employed, while 26.3% were unemployed. Conversely, 30.4% of mothers were employed, while a significant 69.6% were not.

Data on family income levels revealed that 19.6% of participants' families earned less than 15,000 TL per month. Additionally, 18.4% reported a monthly income between 15,001 TL and 25,000 TL, 14.3% between 25,001 TL and 35,000 TL, 12.4% between 35,001 TL and 45,000 TL, 22.6% between 45,001 TL and 55,000 TL, and 12.4% had an income exceeding 55,001 TL. Notably, 36.4% of participants indicated a significant decline in family income over the past three years. Among these, 22.6% reported that the decline was less than 20%, while 24.9% noted no change in their income status.

In terms of savings behavior, 26.3% of participants reported saving for the future occasionally, whereas 32.3% indicated they saved regularly. Furthermore, a substantial 89.9% expressed feelings of anxiety regarding their future, and 84.3% voiced concerns about their future income. These findings suggest that a significant majority of participants are experiencing uncertainty and economic apprehension about their futures.

Factors influencing financial literacy

The analysis of Table 2 indicates significant disparities in financial knowledge between male and female participants. For example, when asked, “Assume you need to borrow 100 TL. Which amount would be lower for you to repay: 105 TL or 100 TL plus a three percent interest rate?” 62.2% of female respondents (79 out of 127) answered correctly, whereas 71.1% of male respondents (64 out of 90) provided the correct response. This suggests that male participants possess a marginally better understanding of this particular financial concept.

In contrast, for the question, “Assume you deposit money in the bank for two years and the bank agrees to pay you 15% interest per year. Will the bank add more money to your account in the second year than in the first year, or will it add the same amount in both years?” 68.5% of female participants (87 out of 127) answered correctly, compared to 75.6% of male participants (68 out of 90). This finding again points to a higher level of financial knowledge among male respondents.

Regarding the third question, “Assume you have 100 TL in your savings account and the bank adds 10% interest to your account every year. If you do not withdraw any money, how much money will you have in your account after five years?” only 53.5% of female participants (68 out of 127) answered correctly, while a significantly higher percentage of male participants (80%, or 72 out of 90) did so. This considerable difference underscores that male participants considerably outperform their female counterparts in financial calculations about interest and savings.

Table 2: Response Patterns to Financial Literacy Questions

		Female		Male		Total	
		N	%	N	%	N	%
Assume you need to borrow 100 TL. Which amount would be lower for you to repay: 105 TL or 100 TL plus a three percent interest rate?	Wrong	40	31,5%	21	23,3%	61	28,1%
	Doesn't know	8	6,3%	5	5,6%	13	6,0%
	Correct	79	62,2%	64	71,1%	143	65,9%
	Total	127	100,0%	90	100,0%	217	100,0%
Assume you deposit money in the bank for two years and the bank agrees to pay you 15% interest per year. Will the bank add more money to your account in the second year than in the first year, or will it add the same amount in both years?	Wrong	27	21,3%	12	13,3%	39	18,0%
	Doesn't know	13	10,2%	10	11,1%	23	10,6%
	Correct	87	68,5%	68	75,6%	155	71,4%
	Total	127	100,0%	90	100,0%	217	100,0%
Assume you have 100 TL in your savings account and the bank adds 10% interest to your account every year. If you don't withdraw any money, how much money will you have in your account after five years?	Wrong	30	23,6%	5	5,6%	35	16,1%
	Doesn't know	29	22,8%	13	14,4%	42	19,4%
	Correct	68	53,5%	72	80,0%	140	64,5%
	Total	127	100,0%	90	100,0%	217	100,0%
Assume the prices of the things you buy will double over the next 10 years and your income also doubles. Will you be able to buy less, the same amount, or more than what you can buy today?	Wrong	42	33,1%	19	21,1%	61	28,1%
	Doesn't know	18	14,2%	6	6,7%	24	11,1%
	Correct	67	52,8%	65	72,2%	132	60,8%
	Total	127	100,0%	90	100,0%	217	100,0%
Assume you have some money. Is it safer to invest your money in a single investment instrument or in multiple investment instruments?	Wrong	15	11,8%	2	2,2%	17	7,8%
	Doesn't know	4	3,1%	2	2,2%	6	2,8%
	Correct	108	85,0%	86	95,6%	194	89,4%
	Total	127	100,0%	90	100,0%	217	100,0%

In the fourth question, “Assume the prices of the items you purchase will double over the next 10 years and your income also doubles. Will you be able to buy less, the same amount, or more than what you can buy today?” the results revealed that 52.8% of female respondents (67 out of 127) answered correctly, in contrast to 72.2% of male respondents (65 out of 90). This notable disparity indicates that male

participants demonstrate a greater understanding of financial planning concepts.

In the final question, “Assume you have some money. Is it safer to invest your money in a single investment instrument or in multiple investment instruments?” 85% of female participants (108 out of 127) provided the correct answer, whereas 95.6% of male participants (86 out of 90) did so. While the difference in responses between genders is relatively minimal for this question, it nonetheless suggests a trend favoring male respondents in their understanding of investment safety.

Table 3: Gender and Financial Literacy Level

		No correct answers		1 correct answer		2 correct answers		3 correct answers		4 correct answers		5 correct answers	
		N	%	N	%	N	%	N	%	N	%	N	%
Gender	Male	0	0,0%	1	7,7%	8	27,6%	20	37,7%	27	40,9%	34	63,0%
	Female	2	100,0%	12	92,3%	21	72,4%	33	62,3%	39	59,1%	20	37,0%
Total		2	100,0%	13	100,0%	29	100,0%	53	100,0%	66	100,0%	54	100,0%

Pearson Chi-Square : 20,420**

Spearman correlation : -0,286**

The *indicates a p -value < 10%; **indicates a p -value < 5%; and the ***indicates a p -value < 1%.

Table 3 displays participants’ self-assessments of their financial literacy levels based on the number of correct answers, categorized by gender. Financial literacy levels reflect students’ knowledge and understanding of financial concepts, quantified here by the number of correct responses, which ranges from 0 to 5.

According to the data, 63.0% of male students answered all five questions correctly, indicating the highest level of financial literacy, while only 37.0% of female students achieved this distinction. Notably, two female students (representing 100% of that group) had no correct answers, whereas no male students fell into this category. Among male students, 27.6% answered two questions correctly, compared to 27.4% of female students. In the category of three correct answers, 37.7% of males and 32.6% of females were represented. For those answering four questions correctly, the proportions were 40.9% for male students and 59.1% for female students.

The statistical analyses presented at the bottom of the table indicate a significant relationship between gender and financial literacy levels, suggesting that gender may play a role in students' financial understanding and knowledge.

Table 4: Statistical Analysis of Mean Differences

	All Categories		Respondents who answer at least 4 questions correctly (financial literate)		Respondents who answer fewer than 4 questions correctly (not financially illiterate)		Difference (1)-(2)	p
	Mean	SD	Mean(1)	SD	Mean(2)	SD		
Scenario_self total answers to all questions	3,521	1,221	4,450	0,500	2,371	0,795	2,079	0,000
Scenario_1 average	0,704	0,244	0,890	0,100	0,474	0,159	0,416	0,000
Scenario_2 1,-1,0 average	0,508	0,394	0,793	0,194	0,155	0,275	0,639	0,000
Gender	1,585	0,494	1,492	0,502	1,701	0,460	-0,209	0,002
Age	1,286	0,453	1,325	0,470	1,237	0,428	0,088	0,156
Work Experience	1,885	0,653	1,900	0,653	1,866	0,656	0,034	0,704
Father's Education Level	2,742	1,174	2,742	1,163	2,742	1,193	0	0,997
Mother's Education Level	2,507	1,093	2,375	1,160	2,670	0,987	-0,295	0,048
Father's Education Level	1,263	0,441	1,225	0,419	1,309	0,465	-0,084	0,162
Mother's Education Level	1,696	0,461	1,658	0,476	1,742	0,440	-0,084	0,183
Family's Monthly Income Level	3,203	1,620	3,250	1,535	3,144	1,726	0,106	0,634
Income Change – (Has there been a significant decrease in your family's income level in the last 3 years? If yes, what percentage does this change correspond to on average ?)	2,433	1,096	2,367	1,092	2,515	1,1	-0,148	0,321
Long -Term Saving Concern about the future	2,465	1,194	2,733	1,207	2,134	1,096	0,599	0,000
Concern about the future	1,111	0,314	1,133	0,341	1,082	0,277	0,051	0,237
Concern about the future income	1,157	0,364	1,175	0,382	1,134	0,342	0,041	0,411

The research presents the results of logistic and ordinary least squares (OLS) regression analyses concerning factors influencing students' financial knowledge. In Models (1) and (2), the dependent variable is binary, taking the value of 1 if students answered four or more questions correctly and 0 otherwise. Model (3) utilizes the students' average score as the dependent variable, where each correct answer is assigned a value of 1 point, and all other responses receive 0 points. Model (4) also employs the average score as the dependent variable, but this model assigns a value of 1 point for each correct answer, -1 point for each incorrect answer, and 0 points for responses categorized as "Don't Know" or "Prefer Not to Answer."

The variance inflation factor (VIF) diagnostics indicate no evidence of multicollinearity among the independent variables, with all VIF values remaining below 1.500. This suggests that the independent variables are not highly correlated, supporting the robustness of the regression analyses conducted in this study. According to the data in the "All Categories" section of the table, factors related to gender show statistically significant differences ($p = 0.002$), indicating that gender has a significant impact on certain outcomes. Additionally, the mother's education level also shows statistically significant differences. However, concerns about the future and income do not exhibit significant differences in relation to financial literacy. Conversely, characteristics with p-values greater than 0.05 do not show statistically significant differences, suggesting that the variations among individuals could be due to random chance.

Table 5: Factors Influencing Financial Literacy Levels According to Scenario_1

		B	Std. Error	Beta	t	p	R	R2	F	p
Gender	Female	-0,119	0,036	-0,241	-3,338	0,001	,716 ^a	0,513	4,004	,000 ^b
Mother's Education Level	Middle School	-0,028	0,053	-0,044	-0,520	0,604				
	High School	-0,191	0,052	-0,371	-3,642	0,000				
	Bachelor's Degree	-0,158	0,060	-0,263	-2,631	0,009				
	Graduate Degree	0,353	0,256	0,098	1,378	0,170				
Family's Monthly Income Level	15.001 TL – 25.000 TL	0,271	0,063	0,508	4,304	0,000				
	25.001 TL – 35.000 TL	0,245	0,058	0,390	4,247	0,000				
	35.001 TL – 45.000 TL	0,122	0,068	0,160	1,796	0,074				
	45.001 TL – 55.000 TL	0,108	0,066	0,155	1,648	0,101				
	55.001 TL ve daha fazla	0,212	0,073	0,287	2,919	0,004				
	Long –Term Saving	No money to save	-0,045	0,071	-0,081	-0,631				
Regularly		-0,143	0,079	-0,276	-1,805	0,073				
Rarely		0,038	0,073	0,074	0,524	0,601				

This table presents the findings from a regression analysis that investigates the factors influencing individuals' financial literacy levels. The results reveal that gender significantly affects financial literacy, with being female associated with lower financial literacy levels ($B = -0.119$, $p = 0.001$).

Regarding educational attainment, possessing a high school diploma is linked to a notable increase in financial literacy ($B = -0.191$, $p = 0.000$). In contrast, educational levels at the middle school and university stages do not exhibit statistically significant effects on financial literacy ($p > 0.05$). Additionally, maternal education plays a critical role in shaping financial literacy; children of mothers with high school diplomas or university degrees demonstrate higher financial literacy levels compared to those whose mothers have only completed primary education ($B = -0.191$, $p = 0.000$ and $B = -0.158$, $p = 0.009$). These findings underscore the importance of both gender and maternal education in influencing financial literacy outcomes.

The analysis of family monthly income reveals that income levels within the ranges of 25,001 TL to 35,000 TL and 35,001 TL to 45,000 TL positively and significantly influence individuals' financial literacy ($B = 0.245$, $p = 0.000$ and $B = 0.122$, $p = 0.074$, respectively). However, the effects of income groups exceeding 45,001 TL are not statistically significant ($p > 0.05$). Additionally, attitudes toward financial planning for the future show minimal impact on financial literacy, yielding statistically insignificant results ($p > 0.05$).

Overall, this model accounts for 51.3% of the variance in financial literacy levels ($R^2 = 0.513$), and the model itself is statistically significant ($F = 4.004$, $p = 0.000$). These findings underscore the significant roles of factors such as gender, education level, and family income in shaping individuals' financial literacy.

Table 6: Factors Influencing Financial Literacy Levels According to Scenario_2

		B	Std. Error	Beta	t	p	R	R2	F	p
Gender	Female	-0,240	0,057	-0,300	-4,216	0,000	,726 ^a	0,527	4,240	,000 ^b
Family's Monthly Income Level	15.001 TL – 25.000 TL	0,418	0,100	0,485	4,169	0,000				
	25.001 TL – 35.000 TL	0,403	0,092	0,397	4,393	0,000				
	35.001 TL – 45.000 TL	0,122	0,108	0,099	1,124	0,263				
	45.001 TL – 55.000 TL	0,213	0,105	0,190	2,040	0,043				
	55.001 TL ve daha fazla	0,275	0,116	0,231	2,379	0,018				
Long Term Saving	No money to save	-0,087	0,113	-0,097	-0,767	0,444				
	Regularly	-0,342	0,126	-0,409	-2,719	0,007				
	Rarely	0,049	0,117	0,058	0,418	0,676				
Concern about the future	Yes	-0,250	0,119	-0,199	-2,102	0,037				

This table displays the results of a regression analysis investigating the impact of various factors on individuals' financial literacy levels. Specifically, the analysis examines the effects of income level, family monthly income, prior investment experience, savings behavior for future needs, and concerns regarding future financial security.

The research findings indicate that gender, specifically being female, has a negative impact on individuals' financial literacy levels, as reflected in lower financial literacy scores for women compared to men ($B = -0.240$, $p < 0.05$). Additionally, individuals belonging to the income group of 15,001 TL to 25,000 TL demonstrate significantly higher financial literacy levels ($B = 0.418$, $p < 0.05$). This trend persists for those in the income range of 25,001 TL to 35,000 TL, who also exhibit elevated financial literacy levels ($B = 0.403$, $p < 0.05$). However, for individuals in the income bracket of 35,001 TL to 45,000 TL, the effect on financial literacy is not statistically significant ($B = 0.122$, $p > 0.05$). As income levels increase, there is a limited yet statistically significant enhancement in financial literacy among participants in the income groups of 45,001 TL to 55,000 TL ($B = 0.213$, $p < 0.05$) and those earning 55,001 TL or more ($B = 0.275$, $p < 0.05$).

Attitudes towards saving for the future do not exhibit a significant effect on financial literacy. Specifically, no meaningful differences are observed between individuals who do not plan to save and those who save regularly ($B = -0.087$, $p > 0.05$; $B = -0.342$, $p < 0.05$). Furthermore, individuals who save infrequently do not demonstrate a negative impact on their financial literacy levels ($B = 0.049$, $p > 0.05$). In contrast, individuals who express concerns about their future possess statistically significantly lower financial literacy levels compared to those who do not express such concerns ($B = -0.250$, $p < 0.05$).

In summary, the model accounts for 52.7% of the variance in financial literacy levels ($R^2 = 0.527$) and demonstrates statistical significance as a whole ($F = 4.240$, $p < 0.05$). These findings underscore

the substantial influence of factors such as income level and individual behaviors on financial literacy among participants.

CONCLUSION AND DISCUSSION

This study provides a comprehensive examination of the financial behaviors and socio-demographic characteristics of young adults, highlighting notable gender-based differences in financial literacy. The findings reveal that young adult males demonstrate greater competence in financial matters and exhibit superior problem-solving skills in complex financial scenarios compared to their female counterparts. This observation aligns with previous research, such as Acosta-Smith et al. (2020), which noted that men tend to excel in financial decision-making processes and possess a higher propensity for risk-taking. However, the current study underscores the urgent need for educational programs tailored to enhance financial knowledge and skills among women. As articulated by Veena et al. (2022), “financial literacy is the set of skills individuals need to survive in modern society and cope with the increasing diversity and complexity of financial products and services.”

The prevalence of financial stress among participants is concerning, as many reported inadequate preparedness for unexpected financial situations and heightened financial anxiety. Johnson et al. (2019) found that financial stress adversely affects overall quality of life and can significantly impact long-term health outcomes. Therefore, financial education initiatives should not only focus on imparting technical knowledge but also aim to equip individuals with skills for managing financial stress.

Moreover, this study emphasizes the importance of integrating financial knowledge into daily life practices. Research by Lee et al. (2018) supports this notion, demonstrating that financial education directly influences financial decision-making processes and enhances the economic well-being of young adults by improving their financial literacy. Thus, designing educational curricula that cater to the specific needs and expectations of young adults can contribute to higher levels of financial literacy, ultimately benefiting society’s overall economic health.

These results indicate that, despite their youth and education, participants harbor significant concerns about their financial futures. The pronounced impact of gender on financial literacy levels underscores the necessity for tailored financial education and planning strategies that consider these differences. Developing comprehensive financial education programs for both genders can enhance the economic well-being of young adults and bolster their resilience against financial crises.

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CHAPTER 3

YOUTH AND SOCIAL DISRUPTIONS: A SOCIOLOGICAL EXAMINATION OF MARGINALIZATION, RADICALIZATION AND EXCLUSION CYCLES

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INTRODUCTION

Throughout history, the place and roles of youth within social order have been shaped through ongoing debates. In these discussions, the processes of "marginalization," "radicalization," and "exclusion" that construct youth have remained central to sociological research. The inability of young populations, who shape the future of societies, to fully integrate into "economic," "social," and "political structures" can make them more susceptible to "radical" tendencies, posing various risks to social cohesion (Feixa, Pereira, & Juris, 2009). Factors such as "economic crises," "rising unemployment rates," "inequalities in education," and "migration" on a global scale increase the likelihood of young people experiencing processes of social exclusion, thereby contributing to their vulnerability to the influence of radical groups (Mamdani, 2004).

From a sociological perspective, processes of marginalization and exclusion weaken the social bonds of young individuals, directing them towards spaces where they may seek "identity" and experience a "sense of belonging" (Castells, 2012). In this context, the process of radicalization not only offers young people an opportunity for social critique but also creates a new sphere of meaning and belonging in opposition to the existing system (Giddens, 1991). Particularly socioeconomically disadvantaged and excluded youth tend to show more interest in radical ideologies, which presents dangers not only at the individual level but also at the societal level (Wiktorowicz, 2005: 25-27).

This study analyzes how youth interact with cycles of marginalization, exclusion, and radicalization within society and examines the impact of these cycles on social cohesion and democratic participation. Within this scope, the study evaluates the influence of factors such as "socioeconomic inequalities," "cultural exclusion," and "lack of political participation" on the processes of youth radicalization. For example, Borum (2011) suggests that "exclusion," "anger," and a search for "belonging" are critical factors influencing youth's involvement in radical groups. Similarly, Horgan (2008) argues that "radical ideologies create an attractive space that appeals to the

psychosocial needs of young people, pushing them into a quest in conflict with the existing system.”

In this context, the study discusses the social, economic, and political solutions needed for young people to contribute to social cohesion, asserting that inclusive policies play an essential role in breaking the cycle of radicalization. The analysis of youth policies implemented globally is crucial, especially in terms of reintegrating socioeconomically disadvantaged young populations into society. The aim of this study is to contribute to the development of strategic social policies that help youth overcome the cycles of marginalization and radicalization, providing a reference for sociological research in this field.

1. Youth’s Social Role from the Perspectives of Youth Sociology and Political Science

The concept of youth is addressed from various perspectives within social science disciplines such as political science and sociology. While political science and sociology assess youth in different contexts, both fields make significant contributions to understanding youth’s role in society. From a political science perspective, youth is generally examined in terms of “participation in the social and political structures of a society.” Huntington (1991:125) defines youth as “a force bearing the innovative potential of a society” and states that the role of youth in political change is shaped according to social norms. From this standpoint, youth are considered “not only as future leaders but also as a critical force questioning the current political structure.” In particular, young people’s interest in democracy enables the emergence of new actors in politics, becoming one of the foundational elements of social transformation (Inglehart & Welzel, 2005: 98-100).

Furthermore, youth hold a highly significant place in social protests and activism. For example, Norris (2002:233-236) emphasizes that “the political participation of youth and their active roles in protest movements are decisive factors in the flexibility of the political structure and the speed of social change.” With their social demands, young people are seen as representatives not only of their generation but also of the future social order. In this respect, youth in political

science is valued as an element of change and as a carrier of political innovation.

From a sociological perspective, youth is considered “not as a biological age range but as a social and cultural construct.” Mannheim (1952:302-305) defines youth as “a collective consciousness shaped historically” and argues that each generation shapes its social norms, values, and worldview under different social conditions. According to Mannheim, young people develop “a generational consciousness based on the social experiences of past generations, which plays a role in social change processes.” Mannheim suggests that youth have an essential role in “adapting to and transforming the existing social structure.” Similarly, Erikson (1968:94) views youth as a “period of crisis” in an individual’s identity development, which is critical in establishing one’s social ties and identity. For Erikson, youth is a crucial period for “identity formation and search for belonging,” during which young people “both adapt to and critically question the social structure.” This critical questioning contributes to social change and shapes the processes of youth integration into the social structure (Erikson, 1968: 96-98).

Therefore, youth sociology is a branch of sociology that “examines the roles, experiences, and interactions of young individuals within the social structure.” This field analyzes “socialization processes,” “identity formation,” and “contributions to social change” in youth (Furlong & Cartmel, 2007: 1-25). Rapidly changing social, economic, and cultural dynamics in modern societies deeply impact youth. In particular, the widespread use of digital technologies has transformed the ways young people communicate and interact (Buckingham, 2008: 35-60). Social media platforms provide new spaces for youth to express their identities and participate in social movements. This phenomenon can be observed in various political and social events worldwide. For example, in the events known as the Arab Spring in 2010, youth in Tunisia, Egypt, and other Middle Eastern countries organized through social media to demand political change. Digital platforms played a critical role in the rapid spread of these movements (Howard & Hussain, 2011: 35-48). Another example relates to climate change protests. The "Fridays for Future" movement,

initiated by Greta Thunberg, has mobilized millions of young people worldwide to take action on the climate crisis. This movement demonstrates youth's awareness of global issues and their willingness to act (O'Brien, Selboe & Hayward, 2018: 220-237). A different instance occurred in the 2019 Hong Kong protests, where pro-democracy protests led by youth were organized through social media and messaging applications. This movement exemplifies young people's participation in political processes (Lee, 2020: 89-110).

In conclusion, youth sociology is a critical field for understanding the role and impact of young individuals within the social structure. Global events reveal how youth actively participate in social changes and utilize technology for these purposes. Therefore, studies on youth sociology are indispensable for understanding the general functioning of society and future orientations.

2. The Concept of Social Disintegration: Causes, Processes, and Effects on Society

Social or societal disintegration refers to the diminishing harmony, or even the complete breakdown, between a society's rules, material and moral values, symbolic narratives, structures, and functions. This temporality can lead to either a revision or dissolution of social order. Social disintegration is also characterized by factors such as the weakening of relationships between individuals and groups within society, the erosion of norms, and the distancing of individuals from collective identity. Often, social disintegration emerges alongside rapid economic, cultural, or technological changes, which make it difficult for individuals to adapt to existing social structures and lead to discrepancies in social norms.

Anthony Giddens views the concept of social disintegration through the lens of "the erosion of norms and traditions in modern societies and the weakening of individuals' ties to the social structure." According to Giddens, "rapid social, economic, and technological changes in modern societies complicate individuals' adherence to societal norms and values," which in turn creates "the need for individuals to redefine their identities" (Giddens, 1991: 5-7). Giddens associates social disintegration with "the loss of validity of traditional

norms and values that once guided individuals in their daily lives.” In his work *Modernity and Self-Identity*, Giddens posits that modern societies continually present individuals with structures that prompt them to question their identities and societal roles, leading to a search for identity that may fragment the social structure and leave individuals feeling isolated and insecure, contributing to a sense of alienation from society (Giddens, 1991: 32-33).

Additionally, in *The Consequences of Modernity*, Giddens discusses how the accelerated changes brought by modernity result in the rapid loss of validity for social norms and values. In traditional societies, norms provided individuals with a sense of security; however, the constant questioning of these norms in modern societies can destabilize both individuals and the wider society (Giddens, 1990). According to Giddens, the “reflexive” nature of modern societies drives individuals to continuously evaluate social rules, leading to the erosion of norms and the weakening of social bonds (Giddens, 1990: 45-46).

Research in the literature shows that social disintegration among youth has various causes, which can be analyzed as follows:

- **Economic Inequality and Unemployment**

Economic inequality and unemployment are critical factors that trigger social disintegration among youth. The structural barriers young people face in entering the labor market make it difficult for them to integrate into society, depriving them of the opportunity to gain economic independence. Young people who feel excluded from the economic system may initiate a process of social disintegration that undermines social cohesion. For example, Merton (1968:186-187) argues that in societies where young people lack access to economic opportunities, the likelihood of deviating from social norms increases, leading to a breakdown in social cohesion. Merton describes the discord between social expectations and realistic opportunities as “anomie” and posits that structural factors like unemployment exacerbate this anomie.

In regions where youth unemployment rates are high, young people may lose faith in the existing socio-economic order and turn to alternative identity-seeking paths. Bauman (2001:45-47) states that “the flexible economy and precarious job market brought about by

globalization increase social insecurity among young people, leading to identity and belonging crises.” According to Bauman, this insecurity “alienates young people from society and makes them more susceptible to the influence of radical or marginal groups.” The lack of economic security is seen as one of the underlying reasons for young people’s turn toward radical ideologies, posing a significant threat to social cohesion and stability.

• **Migration and Demographic Changes**

Transformations brought about by migration and demographic changes are among the main causes of social disintegration. Castles, de Haas, and Miller (2014:58-60) suggest that intense migration flows can lead to cultural conflicts in host societies, creating inconsistencies in social values. Such demographic changes, especially for the younger population, weaken social cohesion and make societal identities more fragile (Castles et al., 2014: 75). Berry (2005:698-700) explains that “cultural discrepancies faced by immigrant youth in their integration into the host society can lead to identity confusion and social tensions.” This situation adversely affects young people’s social integration, deepening social disintegration. Furthermore, Portes and Rumbaut (2014:150-152) emphasize that the difficulties immigrant youth encounter in integrating into the education and labor markets can lead to social exclusion and economic inequalities. In this context, demographic changes and migration movements create significant effects on youth, contributing to disintegration in the social structure.

• **Weakening of Moral and Cultural Norms**

The weakening of moral and cultural norms is another major factor that triggers social disintegration. Émile Durkheim (2017:258-259) suggests that the weakening of norms can lead to a state of “anomie” in society, causing individuals to experience a loss of meaning. Durkheim underscores that as social values and norms weaken, the collective bonds of society also deteriorate, which may result in individuals’ disconnection from society (Durkheim, 2017: 301-303). This situation has particularly profound effects on young people. Youth require “strong moral and cultural guidance” during their “identity formation” and “social integration” processes. The loss of

validity of norms deprives young people of social guidance, leading to feelings of uncertainty and alienation (Côté & Allahar, 2006: 45-47). This uncertainty may make it difficult for young people to conform to social expectations, potentially leading them to engage in risky behaviors or deviate from social norms.

- **Technological Developments, Globalization, and Their Effects on Youth**

Rapid technological advancements and globalization processes are causing profound and rapid transformations in societies. This transformation complicates young people's adaptation to social norms, resulting in conflicts with traditional values. Giddens (1991) asserts that the reflexive nature of modernity affects identity formation, with young people experiencing uncertainties in particular. Castells (2010) argues that the rise of the network society, alongside technological advancements and globalization, has fundamentally altered young people's socialization processes. Thanks to digital technologies and the internet, young people now have instant access to global cultures and information sources; however, this also creates conflicts with local cultural norms. Robertson (1995) coined the term "glocalization" to describe the interaction between globalization and local cultures, noting that young people may experience issues of identity and belonging within this dual process. In this regard, technological developments and globalization both facilitate and complicate young people's adaptation to social norms.

Overall, the interplay of economic inequality, migration, the weakening of moral norms, and rapid technological change illustrates the complexities of social disintegration. In particular, these dynamics significantly impact youth by fostering identity crises, social alienation, and heightened susceptibility to marginal or radical influences, which can contribute to the fragmentation of social cohesion.

3. Marginalization, Radicalization, and Practices of Exclusion

The concept of marginalization is used in social science literature to describe the exclusion or pushing of individuals or groups to the periphery of social, economic, political, or cultural processes. It

explains the condition where specific groups within social structures are distanced from the center and, as a result, face barriers in accessing resources. The word "marginalization" is derived from the Latin "margo" or "marginis," meaning "edge" or "border" (Oxford English Dictionary, 1989). Originally used in fields like mathematics and economics as the concept of "the margin," the term began to be applied in social sciences in the early 20th century. Marginalization is defined as the exclusion of individuals or groups from economic, social, or political processes within a social structure (Young, 2000: 36). This process typically arises from factors such as poverty, lack of education, unemployment, or ethnic and cultural differences, which restrict individuals' access to societal resources and opportunities. Levitas (2005:7-9) notes that marginalization is closely related to social exclusion and leads to the weakening of individuals' connections to society. Marginalization is a multidimensional concept that includes not only economic but also cultural and symbolic dimensions.

Radicalization, on the other hand, refers to the process in which individuals or groups move away from existing social, political, or ideological norms, embracing more extreme or radical views. This concept is crucial to understanding violent extremism and terrorism. The term "radicalization" originates from the Latin word "radix," meaning "root" (Oxford English Dictionary, 1989). First used in a political context in the 18th century, the term "radical" referred to individuals advocating for fundamental changes. Extensive research exists on the concept of radicalization in literature. Neumann (2013:847-875) emphasizes that radicalization cannot be reduced to a single cause but is instead a complex and multifaceted process. McCauley and Moskalenko (2008:416-418) define radicalization as "the process by which individuals turn to political violence," examining the psychological mechanisms underlying this process.

The radicalization process is generally categorized as follows:

- **Individual Radicalization:** This is the process by which an individual distances themselves from prevailing social norms and adopts extreme ideologies (Horgan, 2008: 82).

• **Group Radicalization:** This occurs when a group collectively elevates their shared beliefs to a more radical level, often resulting in collective action (Borum, 2011: 9).

Exclusion refers to the systematic distancing or marginalization of individuals or groups from social, economic, political, or cultural processes. This process leads to social inequalities by limiting individuals' access to society's resources, opportunities, and rights (Silver, 1994: 541). Exclusionary practices manifest as discrimination, marginalization, or stigmatization of certain individuals or groups within society. These practices can take various forms, such as economic inequalities, barriers to access in education and healthcare, and restrictions on political participation (Levitas, 2005: 3).

The concept of exclusion first emerged in the 1970s within social policy discussions in France. In *Les Excluis: Un Français sur Dix*, René Lenoir (1974) drew attention to the existence of approximately 10 million people who were outside the social security system and identified as “the excluded.” Epistemologically, the concept of exclusion offers a framework for understanding inequalities produced and reproduced by social structures and processes. This framework is closely related to normative concepts such as “social justice,” “equality,” and “human rights” (Sen, 2000: 4). Amartya Sen (2000) views exclusion as a process that restricts individuals' capabilities and functions, adversely affecting economic and social development.

In the 1980s and 1990s, the concept of exclusion garnered increasing attention in international literature. Particularly within the European Union, “social exclusion” was defined as a significant policy issue, leading to the development of various programs addressing it (Atkinson & Davoudi, 2000: 430). Hilary Silver (1994:543-545) examined different paradigms of exclusion, emphasizing that exclusion is a multidimensional process. By analyzing the economic, social, and political dimensions of exclusion, Silver demonstrated how it manifests in different societies. Ruth Levitas (2005:7-9) analyzed how social exclusion is addressed in political discourse and social policy-making, noting that exclusion encompasses not only material deprivation but also a lack of social participation.

4. Youth, Exclusion Practices, Marginalization, and Radicalization: Effects on Democracy

Today, youth face various exclusionary practices, leading to marginalization and radicalization processes. These processes can harm the functioning of democracy and social cohesion. Youth experience exclusionary practices due to factors such as socioeconomic conditions, educational opportunities, unemployment, and a lack of political participation.

Youth unemployment is a significant issue worldwide. According to data from the International Labour Organization (ILO, 2020), global youth unemployment rates are higher than those of adults. Youth face the risk of exclusion from the job market, especially during economic crises (ILO, 2020: 5). Inequalities in access to educational opportunities also hinder youth participation in society. Bourdieu and Passeron (1990:54-56) argue that the education system reproduces existing social class structures, leading to the exclusion of youth from lower socioeconomic backgrounds. Digital divides also restrict the access of youth with limited technological resources to information and networks, leading to digital exclusion and limiting their social participation (Selwyn, 2004: 349-351).

Limited political participation restricts the voices of youth from being heard and excludes them from decision-making mechanisms. This weakens democratic representation and hinders youth from contributing to the resolution of societal issues. Henn and Foard (2014:362-364) emphasize that youth are alienated from political processes due to a lack of trust in politics, insensitivity of politicians to youth needs, and lack of representation. Their study in the UK explored political participation and attitudes among youth aged 18-24, finding that trust in traditional political institutions was low and political parties and politicians did not adequately address youth concerns. This lack of trust and representation reduces youth voter turnout and engagement in political processes.

Reasons for Youth Disillusionment with Politics:

Lack of Representation: Youth feel that there are insufficient young politicians representing them in parliaments and local

governments (Farthing, 2010: 182-184). This lack of representation creates the perception that political processes do not reflect their needs and perspectives.

Credibility of Politicians: Political scandals, corruption allegations, and unfulfilled promises diminish youth trust in politicians (Norris, 2011: 4-6), undermining their belief in the legitimacy of the political system.

Complexity of Political Processes: Youth find political processes complex and inaccessible. The challenging nature of political language and bureaucratic barriers complicates youth political participation (O'Toole et al., 2003: 53-55).

Lack of Education and Awareness: The education system does not sufficiently promote political literacy, limiting youth's understanding of political processes (Hoskins et al., 2017: 53-55), which diminishes their interest in politics.

Exclusionary practices trigger processes of marginalization, pushing youth away from the social center. This process has adverse outcomes on both individual and societal levels. The decline of social capital causes youth to lose their social networks and the resources available through them. Putnam (2000) asserts that "the decline of social capital negatively impacts social cohesion and leads to marginalization." Exclusion also affects identity formation processes in youth, who may feel alienated and lose their sense of belonging. Erikson (1968) states that identity crises are intense during adolescence and that exclusion deepens these crises. Issues of identity and belonging may lead youth to gravitate towards marginal groups and stray from social norms. Moreover, exclusionary practices have negative effects on youth mental health, including depression, anxiety, and low self-esteem. Twenge and Campbell (2002) suggest that exclusion increases psychological disorders among youth, reinforcing marginalization.

For instance, youth in the banlieues of France experience socioeconomic and cultural exclusion. Wacquant (2008) notes that these youth are marginalized due to unemployment, low education levels, and discrimination, which weakens social cohesion. The 2005 riots in France's banlieues are seen as a result of youth marginalization.

Migrant-origin youth in European countries also experience marginalization due to exclusionary practices. Heath and Cheung (2007) state that migrant youth face discrimination in education and the job market, leading to social exclusion and marginalization. This situation may cause youth to gravitate towards radical groups and increase social tensions.

The marginalization of youth leads to serious problems on both individual and societal levels. Marginalized youth may turn to radical ideologies and violent acts. Moghaddam (2005) states that marginalization is the first step in the radicalization process and increases the risk of youth joining radical groups, posing a threat to social security and weakening democratic values. Marginalization also leads to social discord and conflicts. Youth's failure to adhere to social norms and turn towards alternative lifestyles creates tensions within society. Jessor and Jessor (1977) note that marginalization increases risky behaviors and negatively impacts social order.

Marginalized youth may exhibit various reactions and behaviors as they are distanced from society's center and restricted in accessing resources, opportunities, and decision-making mechanisms. This process negatively impacts their individual development and social cohesion. Youth under the influence of marginalization may engage in behaviors such as distancing from social norms, risky actions, radicalization, detachment from education and the job market, mental health issues, social isolation, gravitation towards alternative subcultures, self-harm, and even migration.

CONCLUSION

Various policies and strategies can be developed to prevent youth marginalization and increase social participation. Ensuring equal opportunities in education is critical to preventing youth marginalization. UNESCO (2015) recommends enhancing inclusiveness in education and supporting disadvantaged groups. Employment policies and incentives should be implemented to reduce youth unemployment. The Organization for Economic Co-operation and Development (OECD, 2013) states that vocational training and on-the-job programs targeting youth can reduce marginalization.

Additionally, increasing youth participation in political processes can prevent marginalization and support social integration. Camino and Zeldin (2002) emphasize the importance of including youth in decision-making mechanisms. Combating discrimination and embracing cultural diversity also prevents youth marginalization. Banks (2008) suggests that multicultural education and social policies can reduce discrimination, thus strengthening youth's social participation and sense of belonging and reversing marginalization processes.

In conclusion, the marginalization of youth through exclusionary practices leads to serious problems on both individual and societal levels. Exclusionary practices in socioeconomic, educational, political, and cultural realms hinder youth participation in society and trigger marginalization processes. This process results in adverse outcomes such as radicalization, social conflicts, and economic losses. Comprehensive policies and strategies should be implemented to prevent youth marginalization and ensure social integration. Equality in education, support for youth employment, promotion of political participation, and combating discrimination are important steps in this process. Increasing youth social participation is critical for building a more inclusive and sustainable society.

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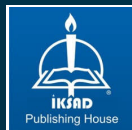
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