

- 5- Edebiyatı sevdirmeye adına günümüzde yaşayan yazar veya şairlerle imza günleri yapılabilir.
- 6- Edebiyat geceleri etkinlikleri yapılabilir.
- 7- Kütüphaneye kitap takviyesi yapılmalı.
- 8- Yaz tatillerinde Türkiye’de edebiyat kampları yapılabilir.

Bu makalede “Galaxi International School” okulunda okuyan Türk öğrencilerin Türk edebiyatını okurken karşılaştıkları sorunlar ele alınarak çözüm önerilerinde bulunulmuştur. Edebiyat dersi başlı başına zor bir derstir ama yurt dışındaki öğrenciler için bu tamamen ayrı bir zorluk teşkil ettiğini tespit edilmiştir.

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THEORITICAL ASPECTS OF UNEMPLOYMENT INSURANCE

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Abstract

This article deals with the theoretical aspects of unemployment insurance. In addition, examines the following models: search, static and dynamic with the aim of determination of the methodology for providing optimal unemployment insurance taking into account Moral-Hazard adverse selection. Two hypotheses were derived.

Keywords: Unemployment insurance, Moral-Hazard effect, Search model, Static model, Dynamic Model

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Түйіндеме

Бұл мақалада жұмыссыздықтан сақтандыру жүйесінің теориялық аспектілері қарастырылады. Сонымен қатар зерттеуде мынадай модельдер анықталды: моральды тәуекелді есепке ала отырып жұмыссыздықтан сақтандыру оптималды шешімін жасау мақсатында іздеу, статикалық, динамикалық модельдерді ұсыну. Екі гипотеза ұсынылған.

Түйінді сөздер: Жұмыссыздық сақтандыру, адамгершілік-Hazard әсері, іздеу моделі, статикалық моделі, динамикалық моделі.

Introduction

Social security system is the important part of life of the population in the world. The high level of the social security system confirms suitable level of social, economic, legal and cultural development of a government and society. Right to social security is an opportunity of a person guaranteed by the government to satisfy their physiological, social and mental needs in the necessary breadth to keep good living standard. Nowadays the social security system can be used as a tool to solve illegal unemployment framework.(Saunders, 2002) Almost all the countries, irrespective of developed, developing, or underdeveloped, in the world are suffering from unemployment.

Discussion

Unemployment, migration, as well as many other factors such as lack of labor exchange, a high proportion of self-employed population, and the decentralization of the labor market are the cause of the fact that the labor market of Kazakhstan is markedly different from the functioning of such markets in other countries (Кулекеев Ж.А., 2015). These difficulties were encountered in the course of the transformation of social and political order of our state, as well as - in the implementation of major reforms in the context of limited financial and investment resources, lack of experience in the institutional design of market reforms, etc. In a view of these circumstances, the modern labor market of Kazakhstan is characterized by such features as a high proportion of informal employment and illegal labor market, weak social protection of the unemployed, increase in the proportion of people, who is not working according to their specialty, low labor mobility, etc.(Kulekeyev Z.A., 2015).

Taking into account all these issues and because of the social security system of Kazakhstan is not well developed we are aimed to provide a model, which will help to legalize labor market of our country, by providing Unemployment Benefits. Simply to say, provide optimal unemployment insurance system. Before to promote the model we should answer the following questions: What is the optimal level of unemployment insurance? How much money should job seekers receive and for how long? Moreover, who shall pay for unemployment benefits? These and all other questions such as how a government should insure workers against unemployment are very important for the economic development of any country. It was thought

that social security, particularly unemployment insurance is unjustified expenses for the government, but now with the legalization of the labor market government may be benefited and gain access to the additional budget that can be used for different needs of the state.

Another important question is how unemployment benefits will effect on job seekers? According to (Nakajima, 2012)The extensions of UI benefits contributed to an increase in the unemployment rate by 1.2 percentage points. Simply to say, extensions themselves contributed to the rising unemployment rate by encouraging jobless workers to remain unemployed so that they received the UI benefits for an extended duration and by discouraging them to search for a job intensively.

In addition, there is another thought the unemployed with longer potential benefits stay unemployed longer. Many UB recipients waited until their benefits were about to expire before taking a job.(Vodopivec, 1995). To cut a long story short, the duration of unemployment benefits lead to increases in unemployment duration. As a case, (Katz & Meyer, 1990)found that a 10% increase in unemployment benefits raises unemployment duration by about a week. On the other hand search model predicts the strong disincentive effect of unemployment benefits on exiting unemployment into employment. Though unemployment benefits are assumed to have a mainly negative impact on exiting unemployment, a positive impact on post-unemployment job quality can occur(Lauringson, 2011).

Theory

By reviewing existing literature, we can draw short conclusion that UB mainly have a negative impact on unemployment problems. Which is consistent with Moral Hazard, Adverse Selection.The basic idea of this theory is that the action leads to inaction. Therefore, Adverse Selection provides idea of making compulsory unemployment insurance but restricts the unemployment compensation schemes that can be used in order to increase labor incentives to work.

An important issue, which was not taken into account in existing literature, is the possibility for workers to leave the labor force. If people only have a trade of between being unemployed or working, providing them with incentives to search for a job is easier than when they also have the option to go into other social insurance systems, (disability insurance). Therefore, the structure of social insurance system is crucial when designing suggested models.

Models

Based on the existing literature there are the following models for deriving optimal unemployment insurance:

1. **Standard job search model-** this model consider the following variables: duration of the spell, is potential duration of benefits, time until exhaustion, the level of benefits, and X vector of individual and labor market variables affecting the arrival rate of job offers, search intensity, and choice of reservation wage (Burdett, 1979).
2. **Static model-** Static model types represent structures that do not provide time dependency, this one period model. This includes the modeling of organizational

structures, of information carriers like forms or the modeling of relationships between business objects. Main variables included in this model are the following: labor market, households, firms, micro-elasticity, macro- elasticity. Each variable has its own formula. Then by combining all these variables we could derive model for optimal unemployment insurance.(Landais, Michaillat, & Saez, 2010). Static insurance contracts transfer consumption from employment to unemployment

3. **Dynamic model-** Whenever a model type is supposed to show process relevant information that can be put in a chronological, time dependent manner, this model type is referred to as a "dynamic model type". Dynamic insurance contracts can transfer consumption between unemployment spells with different length as well. (Landais et al., 2010)

Methodology

From all the above we can derive the following hypothesis:

H1: Unemployment benefits have negative effect on unemployment rate.

H2: Unemployment benefits decrease labor incentives to work.

Conclusion

At this stage, we can make a short conclusion. Based on the existing literature and having analyzed theoretical background we have derived two main hypothesis, which will be used in data analysis in providing optimal unemployment benefit using one of three models listed above. Considering these models and taking into account that there are several combined variables in all three models such as: labor market, time, unemployment benefits, consumption, and income and so on. Based on the Moral-hazard adverse selection theory the following hypothesis will be tested.

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