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The Relationship between Education and Crime Analysis (1991-2016): A Case Study of Pakistan

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Abstract: This study examines the effect of three economic variables, education, poverty, and unemployment on the crime rate of Pakistan using the data from 1991-2016. In this paper, the researcher initially summarizes the theoretical and empirical evidence between education, crime, poverty, and unemployment. We begin by analyzing the effect of education on the crime rate using Pakistan's yearly crime rate report. Then, the researcher explores poverty in determining the violent crime rate and analyzing the relationship between unemployment. The methodology adopted for the current objective is unit root tests, cointegration tests, Granger causality tests, and Vector Error Correction Model. The data is collected from the time period 1991-2016 for the country Pakistan. The data is time-series data and is collected annually. The results of this study indicate that there were positive effects of these variables on crime. This study suggests that increasing the educational status of the individual can decrease the rate of crime, poverty, and unemployment. Previous studies explored the impact of insufficient education on youth criminal activities; this scientific research fulfills this gap. Apart from theoretical significance, the current scientific inquiry has practical significance as well. The practical significance is that in underdeveloped countries like Pakistan, most of the youth are deprived of the basic right to education.

Keywords: Crime, factors affecting crime rate, poverty, unemployment, education

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INTRODUCTION

Background of the Study

Is it possible that Education can reduce the rate of crime? According to number of studies; violent activities were seen in the people who have less educational status. Crime is seen as prevalent problems everywhere in all countries in different forms. There are many causes of crime but in this study the researcher focus on poverty, and employment and their relationship with education. The individuals who belong to well families will be less likely to engage in crime as of those who belongs to poor families. The employment opportunities also plays a role in the criminal activities, if people have opportunity of employment they have less tendency toward crime (G. S. Becker, 1968).

Education impacts on the criminal behavior are according to the specific types of individuals, it is not important that every individual have same impact of education on criminal behavior, it may be different impacts from our expectations.

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If we through light on the policy makers they are always interested in those crimes which are related to enforcement and punishment; yet my research suggest that policies are designed that increase the educational attainment, because it not just decrease the crime rate but also upturns the efficiency of individuals that they perform well for the betterment of their future. Through education the citizens works and will employed and safe from the poverty (Borraz & Gonzalez, 2010). Economists not just interested in the benefits of schooling but also see the impact of education on the poverty and unemployment. Education is related to the poverty, education can improve the lives of individuals. Furthermore unemployment is the indicator of development of our country, high unemployment brings frustration among the people and they tend toward violent activates (Teles, 2004).

Presently destruction of poverty has gotten exceptionally troublesome if there should be an occurrence of Pakistan. All official arranging are is by all accounts fizzled right now. Destitution was mitigated in 70's and 80's up to sensible degree yet this procedure of destroying poverty turned around in 90's after the resurrection of the Democracy (Buonanno & Leonida, 2006). Various approaches were made to annihilate destitution during 90's in any case, these arrangements were neglected to accomplish the necessary targets. Populace is expanding step by step. Because of this quick increment in populace, per capita salary is diminishing and bringing forth destitution. Additionally, lawfulness circumstance is poor in Pakistan (Cameron, 1994). Because of this terrible peace circumstance, open and private venture is low in Pakistan. Outpouring of capital is likewise a consequence of declining lawfulness circumstance. In this manner poverty is turning out to be extreme in Pakistan. There are numerous different factors because of which violations are winning in the general public (Aysegul & Ayse, 2019; Gillani, Rehman, & Gill, 2009). For instance, swelling is another significant determining of wrongdoing. Because of swelling the buying intensity of the individuals diminishes and they can't meet their day by day need, consequently they submit botches. There for the government officials of each nation should attempt their level best to stop expansion. Either swelling is important to be increment yet this figure in little in size. Hyper expansion is a major obstacle for the monetary development of a region. Along these lines; expansion is a significant reason of the presence of culpability in the general public. Another significant determinant of wrongdoing is GDP (Peri, 2004). A lessening in crime percentage will diminish GDP. This is on the grounds that the zones where there is a horror rate, requires a higher police accessible for their security, accessible clinical assistance, and individuals who lives in those zones need to go through cash to keep on safe (Tang & Lean, 2007).

The predominance of unemployment in an economy gives the jobless people a force to carry out wrongdoing for money related additions. The crime percentage is influenced with work economic situations. For model, if joblessness rate builds, the open doors for legitimate profit declined and wrongdoing score will in general bounce up in light of the fact that genuine expenses related with wrongdoing for jobless work power go down (Doyle, Ahmed, & Horn, 1999). A number of studies upheld the idea that exacerbated conditions in the work advertise are related with higher property related misconduct rates (Levitt, 1996). For a nation where dominant part of the youthful is jobless wrongdoing may turn into a game movement. As per the hypothesis of financial aspects of wrongdoing, joblessness has an expense, for example it builds property related misconduct. In expansion high joblessness is exorbitant as it keeps portions of the work power out of creation and, if tenacious is probably going to diminish the abilities and expertise of the work power (Raphael & Winter-Ebmer, 2001). Crime is a sickness to society which influences and assaults the privileges of people. It resembles a malignant growth metastatic to society. It impacts the monetary, social, and social improvement, both broadly what's more, globally - a hard reality that we can no longer bear to overlook. The frequency of wrongdoing has become a critical social and monetary issue in Pakistan. The violations force colossal expenses on casualties, groups of wrongdoers what's more, society all in all. It exacts mental and money related harm to the general public (Groot & van den Brink, 2010).

Now lets talk about the violent crime across educational groups and non-educational groups and their work, educational groups work in the different sectors of the country and are employed on the other hand non-educational groups are seen in different criminal or violent behaviors. The more the educational status of the society the less the criminal activities are observed. Crime is threat for the security and comfort of the society, it give rise to feeling of insecurity among those people who have not been victims of crime (Acemoglu & Angrist, 2000; Gatpandan & Ambat, 2017).

The crime cane be reduce by more repression and more prevention, education is the most important element to prevent the individuals from the criminal behavior as well as from criminal activities. In this study we analyze the relationship between education and crime and also the relation of crime with poverty and unemployment (Anderson, 2014). We will also look at the educational status and life of peoples. We expect that criminal activities decreased with

the education and educated people have fewer tendencies toward the criminal behavior. Education becomes the source of well-being for the individuals and development of the country. Education may also demonstrate the people to become more patient (Arrow, 1997). Through the education people are more aware about the risks of crime, unemployment and poverty so they work hard to achieve their goals. In this paper researcher examine the association between criminal activates and unemployment. We hypothesize that higher unemployment leads to higher criminal behavior of the people (G. Becker & Mulligan, 1994).

As we know that crime has become the great destructive phenomena practiced in Pakistan from the decades. The economy of Pakistan is also suffered due to crime, fast growing population and the unemployment make the way clearer for the crime. Pakistan is currently going toward the worst condition in the context of crime, unemployment and poverty (Gentry, Mokkapati, & Rampersad, 2016).

Furthermore the researcher thinks that those people who have less income have greater incentive to commit crime. Understanding the relationship between education and the variables such as unemployment, poverty and crime will allow us to plan the most effective way to make the country more safe place to live. By analyzing these factors this study will examine the relationship between education and crime.

Objectives of the Study

- To examine the relationship between the crime and education
- To find how education is directly affecting the criminal activities among youth.

Significance of the Study

The present research has theoretical and practical significance. Every scientific study has its significance on the theoretical ground. The current study The Relationship between Education and Crime has a unique importance in scientific literature. Previous studies showed the result that low education has serious effects of the behavior of adults as a result they involved in rebellious activities. Previous studies explored the impact of insufficient education on youth criminal activities, this scientific research fulfills this gap. Apart from theoretical significance, the current scientific inquiry has practical significance as well. The practical significance is that under developed countries like Pakistan majority of the youth are deprived from the basic right of education. This insufficient education has severe relationship with youth criminal activities. Therefore, this piece of research work elucidates this rigorous issue and it can sensitize Government as well as Non-Governmental Organization (NGO) sector to overcome this serious issue.

Study Plan

Many research studies had been conducting on the education and crime among youth, but there were few researches on the relationship of relationship between education and crime among youth (Corman, Joyce, & Lovitch, 1987). In present research, the researcher analyzes that the whether criminal activities are decline among the youth because of higher level of education or there is a direct relationship between them.

LITERATURE REVIEW

Education and crime has overlapping effect. Education has large impact on individual propensity. A study conducted by the statistics bureaus of Pakistan stated that crime rates are lower in the area where education level is high. Reason is these areas have high per capita income and families socio economic status is also well established in these areas.

Beccaria (1764) was the first who developed the economic foundation of criminal justices. A study conducted by Fleisher (1966) observed the relationship between low level of income and criminal activities. The author stated that there are two possible effect of income on criminal activities. Demand side has positive effects and supply has negative effects. The author further explained that demand side effects are those when people have more wage then there are less chances of criminal activities. On the contrary the supply side effects are those when the income rate is high in economy and people are engage in illegal ways to get more money. The author concluded that demand has more effects as compare to supply side effect, that if 1% income increased then there is 25% chance in the reduction on criminal activities.

Similarly a study conducted by Kling (1999) indicated that in rural areas there is less population, therefore chances of occurrence of criminal activities are less. However, it is opposite in the urban areas. There are more chances of occurrence of criminal activities because people do not each other more; hence there are less chances of recognition.

Similarly the study conducted by Krivo and Peterson (1996) explored that urbanization is the growth of urban areas and basic feature of urbanization is the shifting of industries from rural to urban areas. This development is very helpful in creating employment opportunities, reeducation of poverty, however, it has negative effect that it may encourage the criminals to commit criminal activities.

Youth crimes are different from adult crimes. Rude (2013) stated that Education reduce the possibility of occurrence of criminal activity in youth, while early criminal actions may have destructive effects on educational achievement (Jacob & Lefgren, 2003). A study conducted by Harlow (2003) indicated the strong relationship between crime and education in Europe and United States of America. According to him in 1997 75% of state and 59% of federal prisoner did not complete their high school.

Consequently a study conducted by G. S. Becker and Mulligan (1997) explores that Education creates patients among the people. By acquiring standard quality of education, people will get more progress in their life. Education always motivates youth to choose that way that would be cooperative and will be beneficial for their survival in the society. It would be helpful in diminishing the crime. They further stated in their study that Education has always greater impact on people. If society wants more educated individual, then it is the responsibility of society to create more educational atmosphere for the individuals (Lochner & Moretti, 2004). In educational atmosphere individuals will interact with more educated individual and it will be helpful in reducing crime. Such kind of atmosphere at a large scale will be effective to diminished the criminals activities

Similarly another study conducted by Buonanno and Leonida (2006) explained the facts that in 2001, more than 75% youth criminals did not finish their school, whereas the rates of criminal activities among men between the ages of 21-25 in the United Kingdom is eight times higher (Fella & Gallipoli, 2014; Machin, Marie, & Vujić, 2011).

Likewise, Lochner and Moretti (2004) featured that education is the part of human capital. There are rumours that in future it will be helpful for working class and therefore, in this way it will discourage criminal activities. He further explained in his study, that these strategies will expand the exposure of education and there are chances of less road crimes among adults.

Correspondingly, Kling (1999) in his study stated that there are many elements responsible for youth involvement in the criminal activities. According to him less wages for educated people open the doors for crime. He stated that it is getting very difficult to get standard education because education is getting costly and it is very difficult for the people who have low wages to send their children in a very good institution for education. He also explained that From the past analysis, statistics are shown that those people who are in offices are more engage in criminal activities than the industrial people.

Platt and Beirne (1994) in his study stated that education makes people either less keen or more dangerous, also diminishing the propensity to do infringement. He further stated that property and rough crimes reaches at peak amid of the youth and by the end of high schools, the youth become more prone to criminal activities.

Similarly the main influence on science on crime is linked with the work of G. S. Becker (1968). He has presented the model and argued that there are more chances that individual commit crime if he receive utility in the criminal activities is more than he receive through legal activities. When a person commit crime he faces physical and psychological benefits from the crime and also pay the cost in term if law enforcement. There are two possible ways through which he has to pay cost either he will caught by the police or he will be punished after he will caught (Marlow & Shiers, 2001). Consequently, there are many other factors that affect the crime and among the unemployment is at number one.

Ehrlich (1973) analyzed the positive relationship between crime and unemployment. He stated that unemployment represent the income opportunity from the legal sources, therefore if there are less income opportunities then are more chances of individual involvement in illegal activities. Similarly a study conducted by Tillman (1987) stated that one third of the man in California is arrested between the age of 18 and 30.

The study conducted by Ehrlich (1973) stated that if a person is jobless, he would definitely find out other ways to get money. For unwaged person the chances of employment are so low that pushes him to do illegal activities. Therefore unemployment has positive effect. Another study conducted by Gillani et al. (2009) stated that poverty is also the reason of person involvement in crime. They stated that when the prices of the commodities increase they automatically decrease the income of the individuals. The individual will get involved in illegal activities. Therefore, poverty has positive relationship with crime.

Lochner (2007) stated that education has two ways to reduce crime. One is the quality of education should be high

and up to the standard that individual did not get a time to involve in criminal activities. Second is to keep the criminal in jail or custody and it will waste their time. Because through this he can increase his income is engaging in different works.

Numerous investigations are directed to discover the connection between poverty and wrongdoing. Neediness is a significant determinant of wrongdoing. These investigations uncovers a positive connection among destitution and wrongdoing and there are additionally numerous different variables which are making wrongdoing advance in the general public. Fleisher (1966) directed an investigation to discover the relationship among poverty and wrongdoing. He found that the inclination to carry out wrongdoings is because of the low pay and the less odds of being gotten and be rebuffed. So people submit botches. G. S. Becker (1968) said that individuals submit wrongdoings on the assumption that they will get the more noteworthy prize of their time and assets; hence, the normal utility of use of assets is high than that of some other movement. Fajnzylber, Lederman, and Loay (2000) researched the connection among poverty and wrongdoing by utilizing basic Ordinary Least Square and dynamic Generalized Method of Minutes (GMM). He found a positive connection among destitution and wrongdoing. Lee (2002) inspected the causal connection among neediness and wrongdoing for a period arrangement dataset by applying Granger Causality test. The exact discoveries of his examination uncovered that there wins direct connection among wrongdoing and destitution. Machin et al. (2011) led an examination to discover the effect destitution; expansion, joblessness, jail populace, secondary school and school training on wrongdoing by utilizing straightforward OLS model. The evaluated consequences of his examination revealed that neediness; joblessness, jail populace, secondary school and school instruction have positive connection with wrongdoing. In addition; the observational discoveries likewise uncovered expansion and wrongdoing are legitimately identified with one another. Gumus (2004) investigated the factors which add to wrongdoing in America. He utilized Ordinary Least Square Regression for assessing his examination goals. His discoveries of the investigation presumed that neediness or salary disparity; urbanization and per capita salary are significant determinants of wrongdoing and destitution or pay disparity; urbanization and per capita pay have positive effect on wrongdoing.

Gillani et al. (2009) observationally tried the causal relationship among wrongdoing; expansion, destitution and joblessness. They applied Toda Yamamoto Technique so as to test their exploration objective for the information from 1975 to 2007. They found that there exist uni directional relationship among wrongdoing; joblessness, destitution and swelling, and it runs from joblessness, destitution and swelling to wrongdoing. Likewise; they discovered uni directional causality running from joblessness and expansion to neediness for an instance of Pakistan. Krivo and Peterson (1996) assessed the connection among wrongdoing and urban populace for 177 districts. The observational discoveries of their investigation exhibit that urban territories experience horror rate on the off chance that when the neighbor regions around urban zones are living beneath the neediness line. Jalil and Iqbal (2010) examined the determinants of wrongdoing if there should be an occurrence of Pakistan by utilizing Johansen Greatest Likelihood Approach for the information time frame from 1964 to 2008. The assessed aftereffects of their examination have uncovered that urbanization is one of the most determinant of wrongdoing if there should arise an occurrence of Pakistan.

Hence from the above literature it has been concluded that there is a relations between education and crime. However, there are some other factors are also responsible for criminal activities; these factors are unemployment, poverty and inflation. There are possibilities in the reduction of crime if there is quality of education, more opportunities for employment and prices of the commodities are in reach of normal lay man.

Hypothesis

H1: There is a relationship between education and crime because of poverty and unemployment.

RESEARCH METHODOLOGY

The methodology adopted for the current objective is unit root tests, cointegration test, granger causality tests and Vector Error Correction Model. The data is collected from the time period 1991-2016 for the country Pakistan. The data is time series data and is collected annually.

The variables included in the analysis are Crime, education, poverty and unemployment. The table below tells about variables symbols are sources.

To explain the data set the three measures of descriptive stats have been employed- which is the measure of central tendency of the variable (mean), the measure of volatility (standard deviation) and the stability ratio. As the data is

Table 1 List of Variables

Variables	Symbols	Sources
Crime	CR	PBS
Unemployment	UE	World bank
Poverty	P	Index mundi
Education	ED	World bank

time series, the data set is divided into different subsamples. Each sample has the data for a period of seven years for the descriptive analysis. The mean, standard deviations and stability ratios are calculated separately for each of the subsample. This will help us understand how differently the variables behave in each period of seven years. The volatility of the data can be determined through standard deviations or the stability ratios. However, the standard deviation is a poor measure of volatility has data sets with higher standard deviations also has higher means so stability ratios are focused for determining the volatility. In this paper I do the descriptive analysis.

RESULTS

First we have checked the stationary of data. We did this because we were dealing with time series data. Following are the results of augmented dickey fuller.

Table 2 Augmented Dickey Fuller Results

Variables	Trend/intercept	<i>p</i> -value	OOI
Crime	Both	0.023	1
Education	Both	0.009	1
Poverty	T	0.0134	1
Unemployment	Both	0.0037	1

All the variables under analysis had unit root test when they were tested at level. Current account balance was tested with constant only, whereas the rest of the variables were tested with both constant and trend as per the significance of constant and trends for the respective variables. For the unit root test the P. Values were calculated to be greater than 0.05 so Ho was accepted at level. At first difference all the variables had a P. Value less than 0.05 so Ho was rejected. All the variables were stationary at first difference so it can be said that all variables were integrated of order 1.

Unit Root Test

As the data under analysis is time series data, which indicates that it might be non-stationary. So, the data is first tested for the presence of unit root. The test adopted for the presence of unit root is Augmented Dickey Fuller (ADF) test. The test can generally be modeled as

$$\Delta CR_t = \alpha_0 + \alpha_1 ED_t + \alpha_2 UE_t + \alpha_3 P_t + \theta e_{t-1} + e_t \tag{1}$$

The hypothesis is rejected or accepted on the basis of Probability Value. For P. value less than 0.05 H0 is rejected and it is concluded that there exist no problem of unit root and data is stationary at level. For those variables who are not stationary at level, we check the stationary at first and second difference.

Co-integration Test

After the checking of presence of unit root the lag criteria for the variables is determined. Based on AIC and SC the optimal number of lags are determined. The variables are then tested for the presence of co-integration. The variables for this analysis can be modeled as:

The residuals of this regression, if are integrated at an order lower than the order of integration of the variables than the variables are said to be co-integrated and indicates that long run relationship exists between the variables.

The test adopted for co-integration analysis is Johansen co-integration test. For all variables integrated at first difference.

For *p* value less than 0.05 the H0 is rejected and it is concluded that the co-integration does not exist. The Trace test and Maximum Eigenvalue shows the number of co-integrations.

VECM

The variables are then modeled according to the Vector Error Correction Model. The model takes the following form

$$\Delta CR_t = \alpha_0 + \alpha_1 ED_t + \alpha_2 UE_t + \alpha_3 P_t + \theta e_{t-1} + e_t \tag{2}$$

The estimation of this model determines the long run as well as short run relationship between the variables.

DISCUSSION

Education

This graph explains the government on education. The graph shows the constant between 2 to 3. From the graph we can conclude that the government does not put its importance towards education to reduce the crime. We are developing country and we need to spend on it, but unfortunately we did not. From 1991 to 2016 if we see graph we can observe its growth is high in 2016. This policy recommendation, to spend more on education means we are moving towards progress.

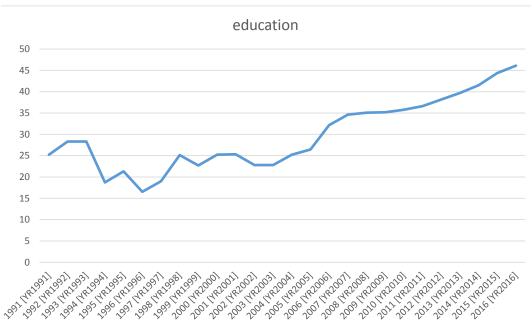


Figure 1 Government Importance Towards Education

Poverty

Poverty usually mean that a person lack needs. Poverty is a big issue not in developing country but also in developed countries. There are many reasons for being poor as a country. Pakistan is developing country, it is experiencing the poverty since its independence. We have plotted the graph of poverty growth of Pakistan. We can see that in 1992 it is very low and in 2015 it was at peak. From 1997 to 2009 it has increasing trend. Main reason behind poverty are; oil prices, political instability and war against terror.

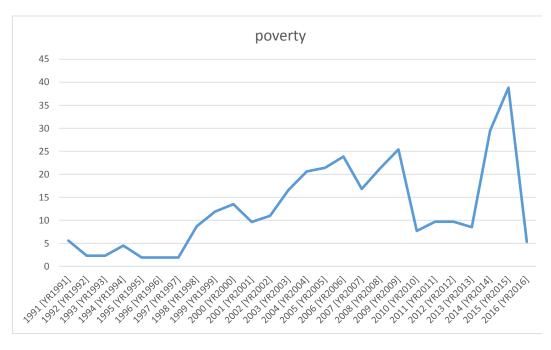


Figure 2 Poverty and Government Performance

Crime

Crime in any society is inevitable. Crime generally related to financial status of overall society and the educational level they have. Most of the developed counties have spent a lot of budget to reduce crime factors from their society. Crime rate is increasing day by day. The graph below elaborates the growth rate of crime in Pakistan from 1991 to 2016. The graph is showing an increasing trend in crime. The increasing trend does not mean that country has done nothing to counter crime. Most of the think tank argued that it is the results of policies that had spent less in education.

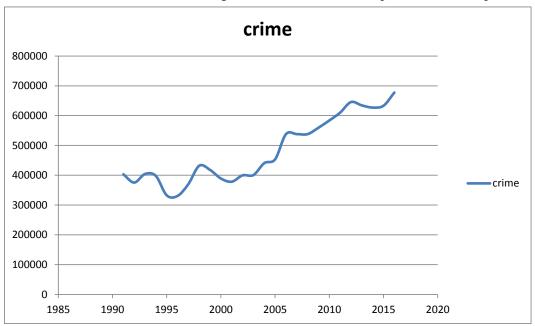


Figure 3 Increasing Ratio of Crime

Unemployment

Due to fluctuations in the economy over the period of our analysis as economy never had the stability required to support the growing labor force entering into the labor market and a record low of unemployment level at of 3.10 percent in 1987. In Pakistan unemployment remained unchanged at 5.90 percent in 2016 from 5.90 percent in 2015. Unemployment Rate in Pakistan averaged 5.47 percent during the period of our analysis from 1985 until 2016, reaching an all-time high of 7.80 percent in 2002 because challenges to the economy and to the country overall as our country was engaged in war on terror and most of out expenditures were related to military leaving little or no towards human development and teaching new skills to the labor force. Also, due to the fact that our population is increasing at a very substantial rate and we must devise an approach such that not only current labor force is engaged in building the economy but also the expected labor force entering the market every year.

Table 3 Analysis of All Variables

Variable	Year	Changing Ratio		
		R1	R2	R3
Unemployment	1991-94	4.8925	0.666084	0.136144
	1995-99	5.56	0.318747	0.057329
	2000-04	7.696	0.384115	0.049911
	2005-09	5.864	0.991334	0.169054
	2010-14	1.6142	0.833663	0.516456
	2015-16	3.707	0.137	0.036957
	1991-94	3.675	1.428942	0.388828
	1995-99	5.26	4.237735	0.805653
December	2000-04	14.264	3.966629	0.278087
Poverty	2005-09	21.75	2.917533	0.134139
	2010-14	13.02	8.274878	0.635551
	2015-16	22.05	16.75	0.759637
Crime Education	1991-94	395036	11634.59	0.029452
	1995-99	376622.8	42089.68	0.111756
	2000-04	401607.2	21110.02	0.052564
	2005-09	525339.2	36986.82	0.070406
	2010-14	620242.2	21550.2	0.034745
	2015-16	655426.5	22127.5	0.03376
	1991-94	25.1465	3.910991	0.155528
	1995-99	20.9326	2.969673	0.141868
	2000-04	24.275	1.194742	0.049217
	2005-09	32.6958	3.317881	0.101477
	2010-14	38.3542	2.078994	0.054205
	2015-16	45.248	0.861	0.019028

CONCLUSION AND IMPLICATIONS

Pakistan is country with rich in resources however; Pakistan is unable to use these resources properly. Hence this paper concluded that, the education, employment and poverty are the factors responsible to commit crime. Education always shows positive relation with crime, however, this is not a right sign, because when we estimated with unemployment, we come to know that unemployment capture the sign of education, therefore its right is negative. Therefore, it has been concluded that if there is high education, then there are less chances of occurrence of crime in Pakistan. Similarly, results also shows that if there will be high education then there are less chances of unemployment, because if people will be educated then they will find out the better opportunities for education and once they got good

education then they will be able to remove poverty from their home.

This study brings the following economic policies:

- Policy maker should consider on the planned district to make the adjustment of urbanization. If there are more
 district then there are chances of employment. After getting education people are unable to get good job, therefore
 special focus should be on infrastructure development.
- Government should create jobs opportunities in rural areas as well. If more people will get jobs then there will be less burden on urban areas people and it will helpful to reduce the poverty from rural areas.
- Policy maker should try to keep the inflation in limits, so that consumer income should not be less than the purchasing rate.

Recommendations, Implications and Future Research Direction

In the light of the aftereffects of this investigation, the accompanying proposals are recommended to forestall violations and lessen crime percentage in Pakistan. These suggestions may help the legislature in detail of arrangements that can be proper in diminishing the crime percentage in Pakistan.

- Monetary development with social and financial equity ought to be a key target of the arranging methodology.
 Whole dependence ought not be set on stream down impact of monetary development in light of the fact that
 without anyone else this procedure is very delayed in diminishing neediness deliberate policies are adopted which
 directly affect the poor.
- 2. All the major financial determinants of wrongdoing joblessness, disparities, GDP development and so on are should have been sufficiently tended to by the approach creators to check the crime percentage in the nation.
- 3. So as to diminish the crime percentage it is significant that financial development must be ideal for poor class of the general public. It ought to follow a way that guides assets to those segments where larger part of the poor exists like horticulture division and the zones where they live (nearly less created territories).
- 4. Capital base of the banks occupied with giving advances to poor people for example, Khushali Bank should be significantly expanded each year. Early equity through quick track courts, where the incredible do not impact legal executive, can bring the ideal change. Besides, there is a need to increase the general expectation of administration in Pakistan with an uncommon accentuation on diminishing wrongdoing.

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