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Editorial

Journal of Social and Development Sciences (JSDS) is a scholarly journal deals with the disciplines of social and development sciences. JSDS publishes research work that meaningfully contributes towards theoretical bases of contemporary developments in society, business and related disciplines. The work submitted for publication consideration in JSDS should address empirical and theoretical contributions in the subjects related to scope of the journal in particular and allied theories and practices in general. Scope of JSDS includes: sociology, psychology, anthropology, economics, political science, international relations, linguistics, history, public relations, hospitality & tourism and project management. Author(s) should declare that work submitted to the journal is original, not under consideration for publication by another journal, and that all listed authors approve its submission to JSDS. It is JSDS policy to welcome submissions for consideration, which are original, and not under consideration for publication by another journal at the same time. Author (s) can submit: Research Paper, Conceptual Paper, Case Studies and Book Review. The current issue of JSDS consists of papers of scholars from Jordan, Ghana, Indonesia, Pakistan and South Africa. Link program: evidence from Microfinance Institution, determinants of micro-insurance ownership decision, analysis of public satisfaction index on the regional library service, assessing the implications of deviant behavior on society anf cross-border migration in the Southern African Development Community (SADC) are some of the major practices and concepts examined in these studies. Journal received research submission related to all aspects of major themes and tracks. All the submitted papers were first assessed, by the editorial team for relevance and originality of the work and blindly peer reviewed by the external reviewers depending on the subject matter of the paper. After the rigorous peer-review process, the submitted papers were selected based on originality, significance, and clarity of the purpose. Current issue will therefore be a unique offer, where scholars will be able to appreciate the latest results in their field of expertise, and to acquire additional knowledge in other relevant fields.

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PAPERS

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Link Program: Evidence from Microfinance Institution in Jordan

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Abstract: This paper studies and assesses the methodology of the "Link Program", i.e., a process which the owners of micro-enterprises can undergo to help them grow their micro-enterprises into small and medium sized concerns. We evaluated the impact on the performance of micro entrepreneurs as a function of financial and non-financial support provided by a microfinance bank – NMB. The paper established specific criteria for enterprises' graduation, namely: completing 3 loan periods with outstanding credibility and dedication of re-payment, continuous profit growth rate obtained as a result of activities (revenue) expansion, formalizing the enterprise by registering it with the government, and generating jobs for local candidates. The paper made use of a sample of 8,000 clients who took business loans and had accessed non-financial support provided by the NMB during a period of six to eighteen months. We employed a standard data analysis against graduation criteria and found the "AS IS" non-financial services (counseling and networking) have affected the performance of a few micro and small enterprises; only 13.7% of NMB's clients grew. Although many micro and small enterprises do not usually grow as would be expected, the result from Jordan is below the international practices which showed that 50% and 60% of modern MSE in Latin America and Asia grew from low entrepreneurs. It was therefore concluded that NMB should design and deliver a more comprehensive and innovative non-financial services ("TO BE" approach).

Keywords: *Entrepreneurship, MSEs, Microfinance, Graduation, criteria, Non-financial support*

1. Introduction

It is highly recognized that enabling the underprivileged through increasing access to finance for limited income people and those who are living below poverty line is critical for the economic development of any country. Access to finance has the potential to improve living standards and economic security, stabilizing income and stimulating local economic growth. Microfinance is the stipulation of a variety of financial services to the poor and low-income people in order to enable this segment to play a more active role in the economy. These services include appropriately designed credit, insurance, money transfer, and other means of financial services such as electronic payments that help the poor to increase their income level, handle vulnerabilities and improve their living conditions. However, microfinance institutions know that in order to enhance outreach and support sustainability of enterprises, they would have to innovate and provide business owners with opportunities that will lead to improved enterprise both economically and financially. This is an extremely advanced approach to offering financial as well as non-financial support. Furthermore, the delivery of financial and non-financial services designed to enhance capacity of target groups and to ensure the success of their projects will lead to improvements in the repayment rate and will therefore lead to the quality of the loan portfolio.

This is a very timely move as the unemployment and poverty rates continue to present major challenges for the Jordanian Government. Jordanians who are currently living below the national poverty line were estimated to be at 13.3 % according to the latest World Bank figures. The number of poverty pockets increased from 22 to 32, and the yearly poverty gap increased to JD 101 million[1]. Unemployment grew to 18.5% during the third quarter of 2017, increasing by 3.8 clear points in comparison with the same period in 2016. The unemployment problem is more aggravated among the youth and those who are living in the remote areas.[2]This situation has come as a result of instability in the region and slow economic growth; the growth rate went down from 8% in 2008 to less than 3% since. Furthermore, a growing number of refugees have placed increased pressure on existing infrastructure, putting social services, employment, and very limited natural resources under increased strain. At the same time however, a high percentage of the

[1]The International Financial Crisis and the Labor Market: A Review of the Impact and Policy Responses. ILO, February 21, 2011.

[2] Department of Statistics; www.dos.gov.jo; and International Labor Organization 2011, The International Financial Crisis and the Labor Market: A Review of the Impact and Policy Responses, Geneva, viewed July, 2017.

Jordanian labor force is operating in the informal sector; official statistics indicated that 50% of the labor force, or around950,000 workers, are working in this sector[3] where barriers to entry are low. In Jordan, these micro and small enterprises are generally defined as those that employ four employees or fewer for micro and 25 employees or fewer for small[4], and have been estimated to account for around two-thirds (65%) of total private sector non-agricultural employment in the country[5].

In spite of the importance of MSEs in generating employment in the country, access to formal financial services in Jordan is limited, with only around 24% of people having a bank account compared to the regional average of 14% and an average rate in peer economies of around 70%. MSEs and entrepreneurship are emerging as part of the next generation of solutions for many development issues and job creation. World over, the MSE sector forms a major chunk of any economy ranging from 30% to 40% contributing a significant share to national GDPs. In Jordan, MSEs constitute 98% of all enterprises in the country and employ over 50% of the Jordanian workforce. However, it should be highlighted that MSEs are not a magic tool for economic growth. Nevertheless, initiatives working to support the entrepreneurial growth—especially MSEs—can promote stability and development in developing countries such as Jordan. Already a number of programs are boosting entrepreneurship in places where economic growth is critically needed. A vital component in any national development strategy should include the supporting of entrepreneurship and smart investments in MSE growth. Unfortunately, these enterprises face numerous challenges to growth, including limited access to finance and a poorly trained workforce. The World Bank's 2012 "Doing Business" report ranked Jordan 106thout of 183 countries in terms of an enabling environment for SMEs.

Microfinance Sector in Jordan: Microfinance sector started its business in Jordan in 1994. The microfinance sector in Jordan has witnessed a strong and stable growth with an annual average increase in outreach of 16%, growing from 200,754 to 357,777 active clients during the period from 2011 to 2015. The number of borrowers grew by 9.8% from 325,744 borrowers at the end of 2014[6]. Three MFIs continue to drive market growth; those are Micro fund for Women, Tamweelcom and National Microfinance Bank (NMB). The microfinance sector in Jordan has maintained a strong gender focus with more than two-thirds of all clients being women[7].The only MFI registered as a bank is "NMB" yet it does not receive deposits according to rules imposed by Central Bank of Jordan (CBJ). The MFIs aim is to provide micro and small loans to entrepreneurs. Microfinance loans grew by 21% in the period 2013 to 2015. The total loan portfolio of the microfinance companies approximated JD 180 million ($253 million) at the end of 2015 compared to JD 149 million ($210 million) at the end of 2014. Moreover, the average value of loans increased from JD 650 ($916) at the end of 2014 to JD 753 ($1061) at the end of 2015, at a growth rate of 15.8%[8].

Given that this sector is credit driven and disallows the taking of deposits, a high percentage of the unbanked population, particularly low-income people, the youth, women and people from remote areas, have been left with limited access to adequate – affordable and needs-based – payments and micro savings products. In the microfinance sector, 69% of borrowers, 69% of loans and 67% of MFI branches are located outside the capitol Amman. The number of borrowers inside Amman grew by 6% in 2015 compared to 11% outside of Amman[9].According to a financial awareness and inclusion questionnaire conducted in Jordan in 2016, 11% of respondents reported being clients of MFIs while around 40% of the sample stated to not be aware of microfinance[10].

AGFUND Initiative: The top priority of The Arab Gulf program for Development (AGFUND) is to treat and control issues related to poverty, and help with its eradication out of the belief that poverty and all its negative consequences are real obstacles to the process of economic and social development. In this perspective, HRH Prince Talal launched his initiative to create "Banks for the Poor" in the least developed

[3]Al Quds Center for Political Study. July 13, 2010.
[4]Ministry of Industry and Trade; www.mit.gov.jo
[5]Unemployment in Jordan. The European Training Foundation (ETF), 2005.
[6]Central Bank of Jordan (2016): Financial Stability Report 2015.
[7]Central Bank of Jordan 2015, Financial Stability Report, Jordan, viewed July 2017
[8]Central Bank of Jordan (2016): Financial Stability Report 2015.
[9]Central Bank of Jordan (2016): Financial Stability Report 2015.
[10]Central Bank of Jordan Bylaw no. 5/2015

countries to reduce the burden thrown on governments, to engage members of societies in matters of development, and to stimulate and encourage the private sector to take more responsibility in social development. AGFUND wants this to be achieved through: micro-loans, savings, and insurance. AGFUND is confident that providing these financial services will help combating poverty and will alleviate its impact on developing communities. It will also help raising the living standards of the poor so they become self-reliant, more creative, and productive. To sum up, AGFUND's main objective of creating a microfinance bank is to provide financial inclusion for poor people[11]. In perusal of this vision, the AGFUND has established banks in nine (9) countries; Jordan: National Microfinance Bank (2006), Yemen: Al – Amal Microfinance Bank (2008), Bahrain: Ibda'a Microfinance Bank (2009), Syria: Ibda'a Microfinance Bank (2011), Sierra Leone: The Bank for Innovation and Partnership (2011), Lebanon: Ibda'a Microfinance Company (2012), Sudan: Ibda'a Microfinance Bank (2013), Palestine: Ibda'a Microfinance Company (2014) and Mauritania: Ibda'a Microfinance Bank (2015).

The AGFUND model argues that microfinance needs to be combined with other actions to effectively improve the living conditions of its beneficiaries. Under this model, AGFUND Microfinance Institutions provide beneficiaries with numerous financing programs and channels along with non-financing services aimed at capacity building for targeted groups to ensure success of their projects and grow them from micro-enterprises into small and medium sized enterprises. To institutionalize the complementarities between financing and non-financing services, the "AGFUND Link Program" has been established. This program seeks complementarities between financing and non-financing services by implanting them in a hybrid product to be provided to borrowers. The purpose of this paper is to describe and evaluate the methodology of "AGFUND's Link Program", i.e., a process which the owners of micro-enterprises can undergo to help them grow their micro-enterprises into small and medium sized enterprises.

2. Literature Review

Vertical growth studies illustrated that many Micro and Small Enterprises do not usually grow as it would be expected. These enterprises tend to be stable and remain within their establishment size categories (Kibas, 1995). In particular cases, several papers have indicated that 50% and 60% of existing Micro and Small Enterprises in Asia and Latin America grew from micro to small and medium enterprises (Kibas, 1995). Furthermore, Gudda (2003) have studied the market in Nigeria and found that few projects grew naturally from micro into small and medium enterprises; only 43.7%. Moving to other African countries, results indicated that the situation is even worse; only 10.75% enterprises grew in Rwanda and only 20.7% grew in Botswana (Mwaniki, 2006). Finally, the growth of micro and small projects into big ones in Kenya is very low as well. Only four companies graduated from Small and Medium Enterprises category in 2009; this represents 4% only (Muiruri, 2014). Turning to India, the MSE sector played a crucial role in the overall industrial economy. The sector constitutes 39% of the manufacturing production and 33% of the total export (Graham, 2000).

To highlight the role of financial and non-financial services in supporting MSE sector, the outreach of MFIs in Kenya is constrained despite their growing number, especially in rural areas. The main reason behind this dilemma is the limited resource base of these institutions and lack of institutional capacity to provide a numerous financing programs (GOK, 2005). These results provided clear evidence of the importance of the non-financial services in supporting MSE. Dikki et al. (2014) assessed the impact of non-financing services of MFIs on the performance of women entrepreneurs in Nigeria. They reached to a result that the non- financial support of MFIs did not have any significant impact on the performance of female entrepreneurs, except in the area of training which had a significant impact on income level and asset acquisition. This means that there is a positive significant relationship between training on the one hand and income and assets of entrepreneurs on the other (Muneer et al., 2017).

The impact of financial and non-financial support on the efficiency of small enterprises in Nigeria was studied by Fasoranti et al. (2006). The aim was to identify the technical and management efficiency of small business owners to be influenced by human capital variables (education level, age, and work experience) and

[11] www.agfund.org

institutional/socioeconomic variables (loan interest, loan size, follow up with lender, and training programs). Staying in Nigeria, Ogunrinola and Alege (2007) employ non-financial services such as pre-lending training, cross guarantee-ship and group membership along with financial services, and found that microfinance institutions to influence positively the micro enterprises owners in the remote areas of Nigeria. It is indicated that 42 of the businesses which took loans reported business success as a result of receiving financing services. Furthermore, the business owners accomplished a very high loan repayment rate of 96% and a reduction in the rate of business failure. The study confirmed that pre non-financial services had positive impact on microenterprise development in Nigeria.

3. Methodology

We have developed the following process to identify candidates (MSE) from the AGFUND Microfinance Institutions/Banks which have the potential to grow. Based on this, the methodology will be as follows:

- Review and evaluate the exiting MFIs/banks portfolios of micro-enterprises against the following criteria:
  - Formal or informal businesses (Whether registered or not);
  - Sustainable increase of business profits as a result of activities expansion,
  - Ability to create job opportunities which will contribute to reducing unemployment,
  - Improvement in marketing and sales
  - Benefit from the health insurance services (if any)
  - The owner of micro-enterprise business in terms of credibility with the:
    - ✓ Microfinance Bank
    - ✓ The market
    - ✓ His/her Clients

- Based on the above, AGFUND and the Microfinance Bank will select the first group of micro-enterprise owners for financial and non-financial assistance, to help grow micro-enterprises into small and medium enterprises. Branch managers and loan officers will make significant contribution to identify micro-enterprises which have the potential to grow. In additions, loan officers will be consulted as they know the details of the projects they continuously follow up and visit.

- Review, modify and validate with the selected micro-enterprises' owners what opportunities they have identified and how they intend to grow their businesses. Usually, the micro business owners are realizing their needs and aware of what their projects lack. They are the ones who run day-to-day operations; accordingly, they know the details of their projects and what type of support and intervention are most needed.

- Based on this, AGFUND and the MFI/bank will define developmental goals with the MSE in terms of what is required to achieve the desired growth. This will cover improvement in terms of:
  - Sales
  - Marketing
  - Profitability
  - Expansion and job creation

- Once the needs are identified, AGFUND and the MFI/Bank will determine what types of support and interventions will appropriately address the identified needs. This support should be based on best cultivation practices, which help ensure the success of value-addition activities. AGFUND will not impose its ideas or provide direct advice to the micro business owners.
- AGFUND will apply a custom-tailored approach, reaching out to MSE owners and helping them to improve their business.
- In addition, AGFUND will focus on Group Counseling; as this method is considered the most effective and least costly way of creating growth and change in business. In the group counseling, there will be many opportunities for every micro business owner to share their thoughts, ideas, and discuss the challenges and obstacles they usually face. AGFUND will try to form groups who are in the same sector and their

activities complement each other in order for discussions to be industry focused. Groups can meet once monthly, but sometimes more often. The idea and support of group counseling is an enriching experience. The group counseling should lead at some stage to create linkages or maybe mergers among the micro business owners.

- When the aggregate and singular interventions are identified, AGFUND and the MFI/Bank will set a plan for execution of the interventions. They will also work on identifying general desired outputs/impacts for the interventions before implementing them.
- AGFUND and microfinance bank will execute the identified interventions with MSE owners according to a set schedule.
- MSE will be monitored after interventions are delivered against the predefined desired outputs/impacts. This would be recorded and reported and would provide the basis for additional improvements to the AGFUND Link Program process.

Figure 1: Steps provisioning throughout the life-cycle of the Link Program

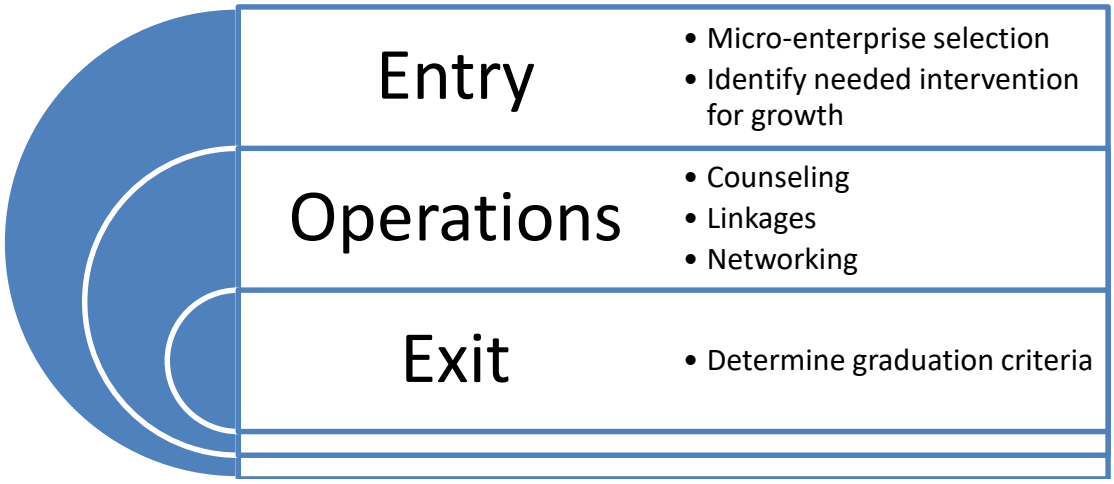
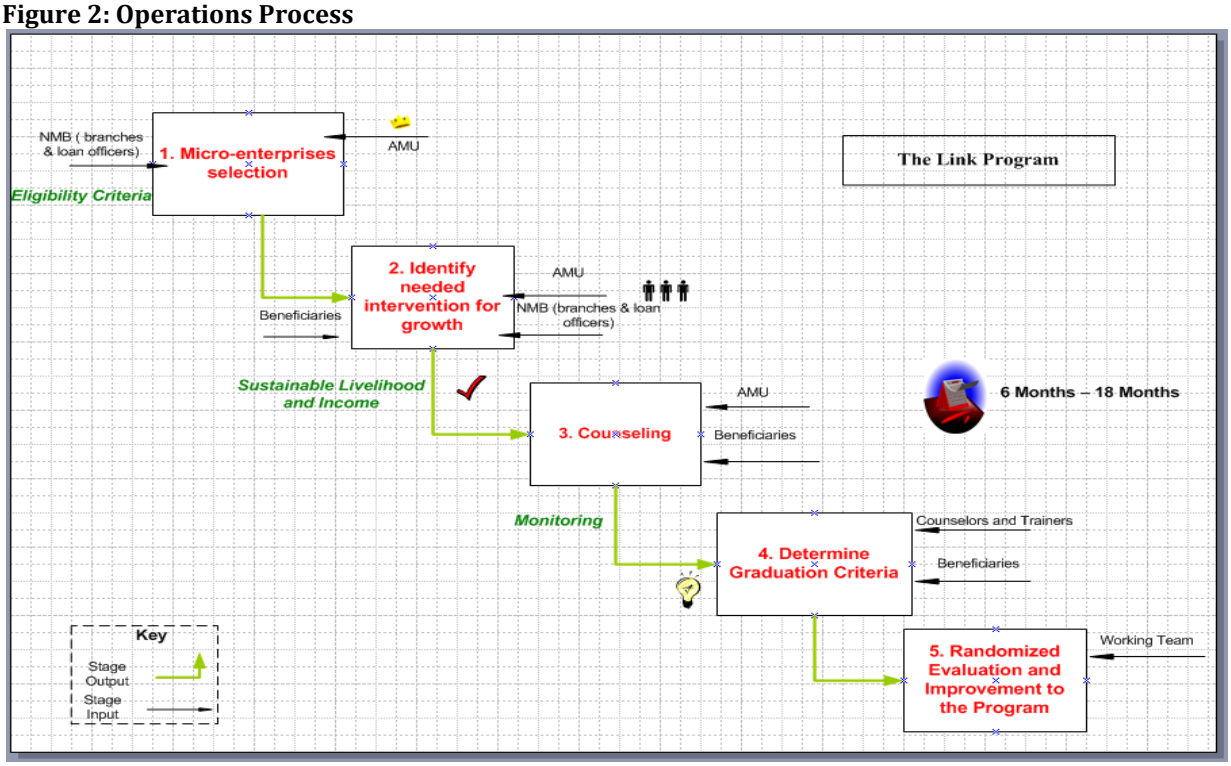


Figure 2: Operations Process



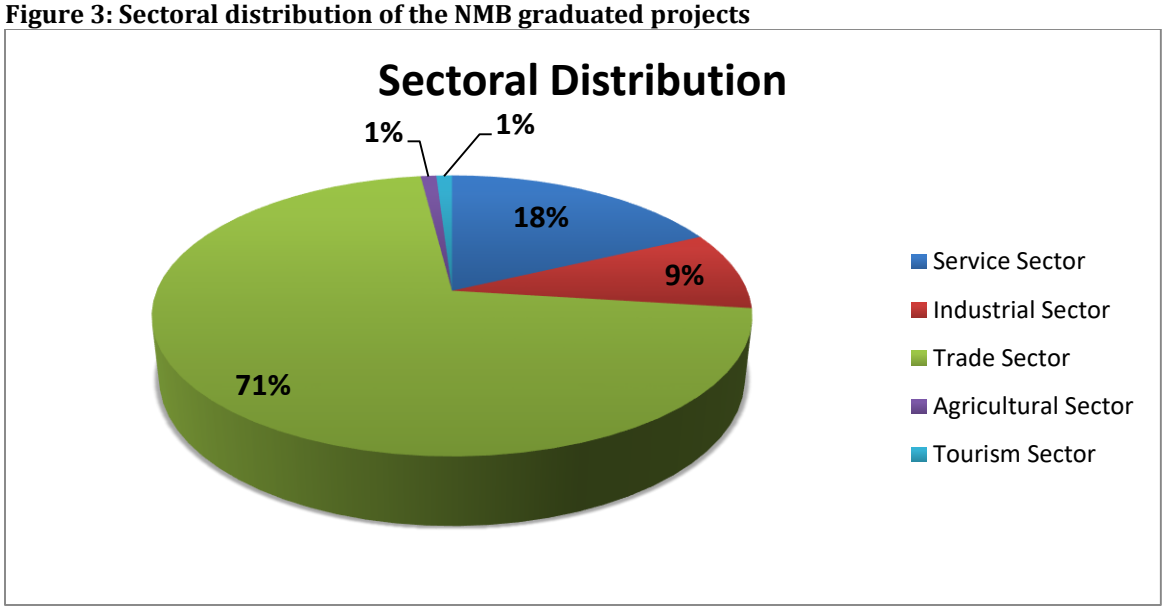
4. Results

Applying the "Link Program" on the NMB in Jordan has revealed interesting results. When we reviewed and evaluated the exiting NMB portfolio of micro-enterprises; we found 8000[12] clients out of 56000 clients who own productive micro-enterprises and took productive loans. Focusing on the process already implemented by the NMB in supporting enterprises to move from micro to small and medium, the **"AS IS"** situation as to the non – financial services in the NMB includes the following services:

- Counseling by loan officers,
- Networking,

These existing "AS IS" non – financial services have led to the graduation of 1095 clients during 6 – 18 months; only 13.7% of clients of NMB who took business loans. The sectoral distribution of the graduated projects is shown in figure (3).

Figure 3: Sectoral distribution of the NMB graduated projects



The improvements in terms of things in these projects during 6 – 18 months are the followings:

- Finishing 3 loan periods with outstanding credibility and dedication of re-payment ($3000, $5000, more than $10,000).
- Sustainable growth rate of income achieved as a result of activities development; the growth rate reached 10% - 45% based on the sector.
- Formalizing the enterprise by registering it with the government.
- Generating jobs for local candidates. The graduated projects provided 1,749 job opportunities.
- Benefiting from the health insurance services provided by NMB

Design: Baselines & Targets

- **Baselines**: AS-IS situation before implementing changes
- **Targets:** Results to Be reached (in the short/medium/long terms)

Three Stage Approach to the Link Program:

A. **Analyses:** The purpose of this phase is to understand the **"AS IS"** environment in the field of non–financial services within the AGFUND MFIs/Banks, to establish baseline and discuss with the crucial

[12] The NMB has more than 8000 clients who obtained loans for production purposes; however, we selected clients who are eligible for entering the LINK program.

stakeholders in which direction should the non–financial services environment be reformed. We will map the services that have been used for moving several enterprises from micro to small and medium.

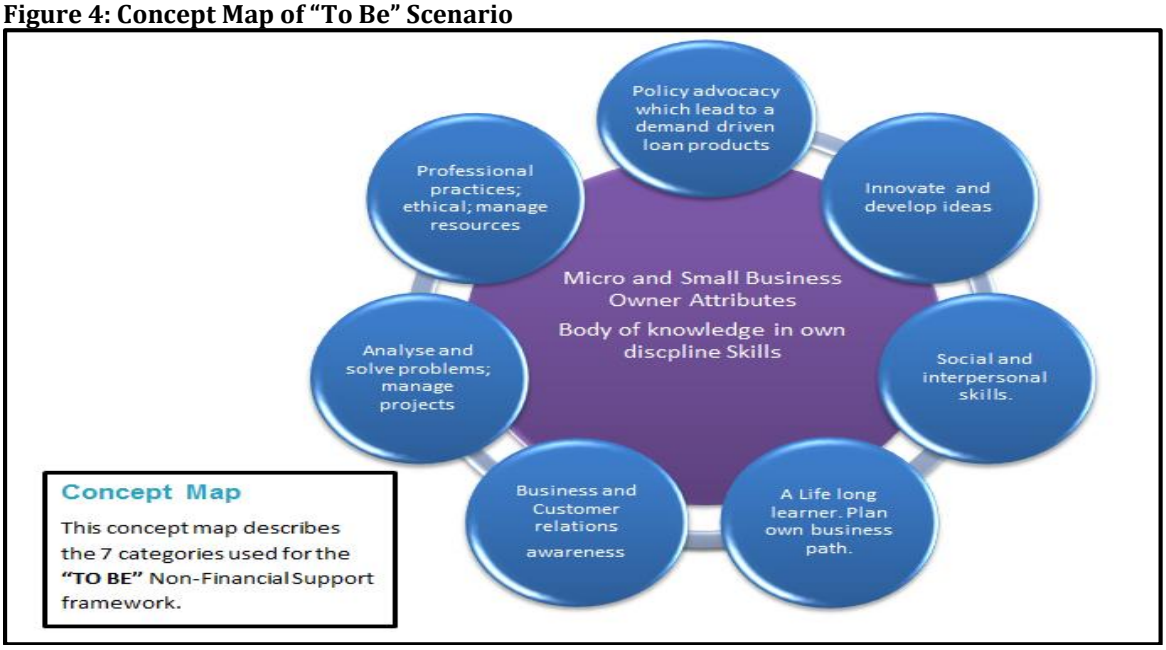
B. **Modeling and Recommendation:** The goal of this phase is to deliver clear direction about future improvement with specific implementation scenario, outlining the necessary support that best fit the microenterprises, and to make AGFUND and the relevant stakeholders aware about their future impact.

C. **Acceptance:** The goal of this phase is to obtain acceptance of the new approach by all the relevant stakeholders and be ready for further implementation.

Table 1: Display the design and target

Phase	Deliverable
Analyses	**Baseline**: Analyses of the **"AS IS"** situation as to the non – financial services in the AGFUND Banks, process mapping. Focusing on the process already implemented in supporting enterprises to move from micro to small and medium.
Modeling and Recommendation	**Target:** Modeling and recommendation of the future **"TO BE"** Process of non – financial services from a policy, personal, marketing, investment and business structure aspect.
Acceptance	**Final**: Compilation of all the findings related to the non – financial service road map, endorsement by all stakeholders, commitment to embark into the new service.

Figure 4: Concept Map of "To Be" Scenario



5. Conclusion

This study assessed the impact of non-financial service intervention of the NMB on the performance of MSE entrepreneurs in Jordan. Certain eligibility criteria were established to select MSE entrepreneurs from the NMB database. From the findings of this study, it was concluded that the non-financing services of NMB did have a significant impact on the performance of MSE entrepreneurs. However, few projects grew from micro to small and medium sized enterprises as a result of the existing "AS IS" non – financial services provided by the NMB, as they represent only 13.7% of clients of NMB who took business loans. Although many micro and

small enterprises do not usually grow as it would be expected, the result from Jordan is below the level of international practices which showed that 50% to 60% of modern MSEs in Latin America and Asia grew from low entrepreneurs. Furthermore, African countries such as Nigeria have shown similar results as enterprises which grew naturally from micro to small level at 43.7% in this country. However, the case of Jordan is similar to other low-income African countries such as Botswana (20%) and Rwanda (11%).Based on these results, it is concluded that startup business owners seem to be inadequately prepared, and lack the proper entrepreneurial skills and attitudes that are needed to successfully start an enterprise, to run it in the market and to allow it to grow. Therefore, the building block of an NMB business strategy would be the design and delivery of a more innovative and comprehensive financing and non-financing service to an NMB's clients; i.e., "TO BE" approach. Every non-financing service—professional service, training, and policy advocacy—should be designed to obtain the greater goal of supporting customers in strategically selecting, starting and growing their enterprises. Finally, the MFIs should change their policy in targeting clients; supporting business start-ups in vocational education through targeting female and male vocational graduates will improve the pathways to the labor market for youth.

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Determinants of Micro-Insurance Ownership Decision: Empirical Evidence from Informal Commercial Market Business Operators in Ghana

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Abstract: This study empirically examines determinants of Micro-insurance ownership decision in Ghana. Probit estimation technique was used to examine data sourced from 612 informal commercial business operators in selected urban market centers in Ghana. The results reveal that financial literacy has significant effect on micro-insurance ownership decision among informal commercial market business operators in Ghana. The study also found income, access to credit, trust, market levy, Marital status and household headship status as other major predictors of micro-insurance ownership decision. Premised on these, the study recommends financial literacy education intervention by micro-insurance providers to increase micro-insurance patronage. Micro-insurance providers should invest in building reputation to encourage participation in micro-insurance scheme. Also, efforts of government should focus on improving access to credit facilities and income generation prospects among informal businesses operators in Ghana.

Keywords: *Risk; Micro-insurance; Commercial Business Operators; Probit; Ghana*

1. Introduction

Risk and its negative impact on productive asset, livelihoods and income has become issue of major concern in recent times. For the majority of informal business operators in developing countries, uninsured risk exposure to livelihoods remains a serious driver of poverty(Fafchamps, 2010). This assertion makes it imperative to find coping mechanism to help mitigate the adverse impacts of risk occurrences. In particular, micro-insurance has been identified as important risk mitigating mechanism for poor households who are mainly engaged in informal sector activities. The close link between vulnerability to risk occurrences and material poverty has been well emphasized (Crayen, Hainz, & Stoh de Martinez, 2013). Though, micro-insurance has been identified to offer solution to negative impact of risk and welfare enhancement through sustainable income and consumption smoothing(Akotey & Adjasi, 2014); decision to insure is constrained among other factors by poor financial decision making due to financial illiteracy and inadequate financial resource among small business owners (Ito & Kono, 2010; Akotey, Osei, & Gemegah, 2011). Despite this knowledge, empirical researches explaining decision to own micro-insurance have remained rare, particularly in Ghana. Concerns have been raised that in developing countries less than one-half of the population have access to formal financial market due to financial exclusion (Arun & Bendig, 2010). Further studies estimate that more than 400 million poor and low-income people are not being served by any microfinance program (IFAD, 2004; Annim & Alnaa, 2013). Therefore, responding to impacts of risk through micro-insurance remains essential concern to the poor and the vulnerable, particularly in poor developing economies.

Though, the literature indicates that micro-insurance is important tool for risk management, social protection and fight against poverty (Janzen & Carter, 2013; Kishor, 2013; Mukhtar, 2013; Akter, 2012; Parvathi, 2012; Hoefer & Midgley, 2012); evidence shows, generally low patronage of micro-insurance, particularly in Ghana (National Insurance Commission, 2010). Concerns raised in recent times about patronage of micro-insurance point to lack of knowledge as a major cause of low patronage of financial products, particularly micro-insurance; a situation common in developing countries (World Bank, 2009; Cole, Sampson, & Zia, 2009). Other studies claim that individuals and households with limited knowledge of the features of contemporary financial services tend to have poor financial planning and subsequently poor financial decision making(Stango & Zinman, 2006; Lusardi & Mitchell, 2007). This presupposes that increasing consumer financial knowledge through financial education has the potential of improving welfare through effective financial decision making. In recognition of the importance of microfinance service, particularly micro-insurance as favorable financial buffer in times of unexpected needs; it is on record that majority of the population are without any form of such financial cushioning (Ackah & Adobea, 2012). This situation is, partly attributed to uncontrollable socio-economic factors(Fofie, 2016);an indication of weak system of offering

social protection to the poor and the vulnerable. Despite these compelling revelations, researchers passively discuss micro-insurance and do not consider possible determinants of decision to insure. This study therefore sought to investigate empirically, major predictors of micro-insurance purchase decision in Ghana.

2. Literature Review

As a facet of the microfinance industry, micro-insurance is hailed as a new developing paradigm in microfinance for risk management and poverty reduction for the poor and financially excluded (Holzmann, Sherbune & Tesliuc, 2003; Adjei, Arun, & Hossain, 2009). It is argued that to fill the deficit gap of public social security scheme and expand economic opportunities to the poor and the vulnerable, micro-insurance plays a significant role(Tabea, 2010; Fletschner & Kenney, 2011).Theoretically, sinking into poverty cannot simply be equated to lack of income but timely intervention of income at the time it is most needed(Bateman, 2010). Thus, some early economists have earlier emphasized the need to ensure material progress through removal of financial market imperfections, which impede material progress and prosperity(Gurley & Shaw, 1967; Mckinnon & Goldsmith, 1973). This indeed presupposes that the harsh and difficult economic circumstances of the poor form solid foundation to impede smooth process to arrest perpetual poverty emanating from uninsured risk (Guha-Khasnobis & Ahuja, 2004).To emphasize the need to ensure removal of financial market imperfections Hassan, Sanchez and Yu (2011) attribute lack of financial market participation to inherent information asymmetry and suggest strong connection between effective financial intermediation and removal of information asymmetry. Thus, building on this theoretical exposition, Dulleck and Kersschbamer (2006) argue that efficient market performance should be contingent on overcoming information asymmetry through a mechanism that empowers consumers to build on accurate picture of what they have to buy.

Empirical Literature Review: Empirically, literature on factors influencing decision to own micro-insurance scheme points to various economic, institutional, social and demographic factors. This section, therefore, review empirical literature on determinants of micro-insurance ownership decision. A study in Bangladesh by Chowdhury, Rahman and Afza (2007) the authors examined perceptions towards insurance scheme in a survey involving 416 respondents. Employing descriptive analysis, the study revealed that one important predictor of insurance purchase decision was trust. The study concluded that effective patronage of insurance hinged on the ability of firms in the insurance industry to invest in building reputations by improving upon their service quality gaps. Though, the conclusion of this study sounds appealing, the role of financial literacy as a key variable among the determinants of micro-insurance patronage was not emphasized. In agreement to the assertion by Chowdbury, Rahman, & Afza(2007), Yusuf, Gbadamosi and Hamadu (2009)using a survey data drawn from 392 respondents in Nigeria. The study revealed that public perception has strong link with micro-insurance patronage. This assertion suggests that to ensure effective marketing of insurance service, micro-insurance service providers must begin the walk from reliable contract agreement to boost confidence among existing and potential micro-insurance market participants. In spite of this, the study failed to include in its analysis a key driver of insurance marketing and availability of information and financial knowledge of the potential insurer. We build on this by empirically investigating the effect of financial literacy on micro-insurance ownership decision in Ghana.

Gautam and Kumar (2012)studied into attitudes of Indian consumers towards insurance services with a survey data from 377 respondents. The results from the Analysis of Variance (ANOVA) showed that socio-demographic and economic factors namely, age, gender, marital status, level of education and household monthly income have significant impact on consumers' attitudes towards purchase of insurance services. The study further found consumer awareness about insurance as one major predictor of insurance participation. One conclusion is that awareness creation about importance of pooling risk through insurance is vital for successful insurance service provision. In their investigation into micro-health insurance policy renewal, Boateng and Awunor-Vitor (2013) confirm awareness and/or knowledge as a potential channel of patronage of micro-insurance in an empirical study in Ghana using logistic regression model to analyze data sourced from 300 households. The study revealed that poor service quality, inadequate financial resources, financial education, marital status and gender significantly influence reasons to enroll and remain in insurance. The study further indicates that community education and sensitization programs can prove effective in ensuring optimal access to the insuring public. The conclusion of the study provokes further empirical investigation,

particularly at the micro level, to test the claim of the link between knowledge and micro-insurance ownership decision.

In a related study, Gaurav, Cole and Tobacman (2011) conducted field experiment into rainfall micro-insurance among 600 informal small-scale farmers in India. Using randomized controlled trial, the authors tried to evaluate the effect of financial literacy training on insurance take-up. It was empirically revealed that financial education had a positive and statistically robust effect on micro-insurance adoption. After controlling for the regressors, the authors concluded on a strong conviction that, notwithstanding the complexity and novelty of micro-insurance product to the poor and the vulnerable, educational intervention programs directed towards financial literacy had high likelihood of making people adopt micro-insurance scheme as financial risk coping tool. Though the revelation about possible effect of financial literacy on micro-insurance take-up was impressive, it was not clear if the problem of potential endogeneity emanating from reverse causality between financial literacy and micro-insurance take-up decision was resolved. This creates inconsistent estimates thus, making the claims of the study inconsistent and inconclusive. Negi and Singh (2012)conducted a study into demographic factors affecting purchase of micro-insurance in India. Using exploratory study, data was drawn on 613 respondents; with the sample consisting of policy holders of both private and public life insurance companies operating in Uttarakhand. The mean difference analysis using Analysis of Variance (ANOVA) test revealed that the mean among different gender categories of respondents showed that male customers are more sensitive to product quality whereas their female counterparts give more preference to customer friendliness. The study concludes that in dealing with customers, insurance service providers should be gender sensitive in dealing with potential clientele in their insurance service delivery. Though, the orientation of the study was clear, the effect of other equally important demographic characteristics of the respondent such as number of dependents and sex have not been emphasized.

Veron and Majumdar (2011) tried to build on the micro-insurance ownership decision model in their quest to examine micro-insurance distribution in India. Using the Corporate-NGO Partnership Model (CPM) and employing descriptive analysis, the authors found that delivering micro-insurance had high cost implications for both formal insurance companies and NGOs. The study again demonstrated that understanding of micro-insurance services was a major concern; as potential micro-insurance client had limited comprehension of insurance matters and the concept of making financial commitment for something that was unlikely to yield any return. Though the revelation from the study sounds appealing, failure to clearly address the issue about financial literacy education as a conduit for financial knowledge has implication for conclusions drawn from the study. Akotey, Osei, & Gemegah(2011)examined factors influencing demand for micro-insurance services using cross-sectional data sourced from 100 informal sector workers. Controlling for other regressors, the probit regression model revealed that insurance knowledge was a significant determinant of micro-insurance demand. The study concludes that ensuring financial education intervention to improve literacy of what micro-insurance contract entails is a major conduit for effective micro-insurance delivery. However, one downside of the study is a potential endogeneity embedded in possible reverse-causality between ownership of insurance and insurance knowledge. Again, using limited sample size of only 100 respondents has implications for the generalization of the study.

3. Methodology

The study is cross-sectional in nature and employs a causal study design. The quest to utilize causal research design is generally motivated to maximize objectivity. The causal research design is also amenable to replicate and guarantees generalization of the research findings. The data was obtained from 612 informal commercial market traders in six selected urban commercial market centers in northern, central and coastal Ghana through in-person face-to-face interview. The survey data contains information on features such as the number of times that the respondent's business has been exposed to risk, micro-insurance ownership decision, number of years in business, Trust in micro-insurance, credit access, income, location of business, market levy, number of economic activities engaged in as at the time of this study, sex, marital status and number of dependents.

Target Population and Sampling: The study targeted the economically active informal commercial market business operators who conduct daily trading activities in the selected urban markets centers. The

justification for the concentration on informal urban market business operators emanates from the fact that, this group who conduct daily commercial activities in these market centers is relatively more susceptible to hazards; because most of them have their business assets permanently situated in the markets. Moreover, this target group is easily accessible for purposes of information gathering. The extent to which the findings of the study can be generalized is important in every research. Thus, to ensure reliability in generalizing the findings of this study, the study population was first grouped into clusters across the three main ecological zones in Ghana. Thus, the study employed multi-stage cluster sampling technique. First the study was segmented into three main zones (clusters): northern cluster, central cluster and coastal cluster. Second, two (2) market centers were selected from each cluster based on number of vibrant markets centers in each cluster. The study selected only vibrant urban market centers where predominantly market participants had their business assets permanently situated. Based on this criterion, each cluster was identified with four (4) main major market centers. Then, two (2) most relatively vibrant markets were selected from each zone (cluster). The respondents were selected by convenience from the market centers.

Model Specification and Estimation Technique: To estimate the determinants of micro-insurance ownership decision, the dependent variable micro-insurance ownership denoted by ***Own_MI*** is captured as a dichotomous dependent variable. In this manner, it is important to use a model with suitable and appropriate cumulative distribution function preferably, a probit model. A person's desire to own micro-insurance is not directly observed. If the observed binary outcome variable (Y) is an expression of whether or not the person decides to own micro-insurance or not, then, for such a binary outcome, the underlying latent propensity or desire to own micro-insurance is given byy^* . Therefore, when a person's desire is greater than zero $(y^* > 0)$ then a person has positive decision towards micro-insurance ownership. In this light, the definition of a binary response variable can be specified as follows:

$$Y_i = \begin{cases} 1\ If y^* > 0 \\ 0\ If y^* \leq 0 \end{cases}$$

Given the latent variable model, we specify the probability of individual owning micro-insurance as given in the following specification:

$$\Pr(y = 1) = Pr(x'\beta + \varepsilon > 0)$$

$$= \Pr(-\varepsilon < x'\beta)$$

$$= F(x'\beta)$$

$F(\cdot)$ denotes the cumulative distribution function with frequency of$-\varepsilon$.

Thus, we assume the existence of an underlying unobservable latent dichotomous outcome (y^*) which defines the generalized form of the probit regression model as:

$$y^* = \alpha + \boldsymbol{X}'\beta + \varepsilon_i$$

Where, y^* is a dichotomous dependent variable, $\boldsymbol{X}$is vector of explanatory variables, α and β are parameters to be estimated and ε_i is the error term. Therefore, the marginal effect of a change in a given influencing variable on the outcome variable expressed as; $(\partial y/x_i)$ becomes$F(x'\beta)\beta_i$.

The probit model is therefore specify as follows:

$$Pr(Own_MI = 1|xi) = \beta_0 + \beta_1 Sex_i + \beta_2 Age_i + \beta_3 Mari_Stat_i + \beta_4 Depend_i + \beta_5 Fin_Lit_i + \beta_6 Income_i + \beta_7 Years_Biz_i + \beta_8 MarketLevy_i + \beta_9 Credit_access_i + \beta_{10} Trust_i + \beta_{11} HhH_i + \beta_{12} Numbacty_i + \varepsilon_i$$

4. Results and Discussion

The results and discussion of the estimated probit model are presented in this section. The results are presented in a tabular form and discussion of the regression estimates is first preceded by a presentation of the summary statistics of the major variables used for the empirical estimation as shown in Table 1. Table 1 shows the descriptive statistics of the variables used for the analysis. The dependent variable **Own_MI** is captured as dummy, which takes on a value of one (1) if a respondent has taken decision to own micro-insurance policy as guarantee for business risk management and zero (0) otherwise. **Age** is a continuous variable measured as number of years of the respondent; the mean age is given as 38 years. The variable **depend** is captured as a continuous variable and it is used to measure the number of dependent children below 18 years and number of dependent adults above 60 years with a mean number of 3.717 or approximately four (4) dependents. Also**,** the variable **Fin_Lit** denotes the respondent's level of financial literacy, which is a composite index measure of the respondent's level of financial knowledge.

Table 1: Summary Statistics of Variable used for the Probit Model

Variables	Description	Obs.	Mean	Std. Dev.
Own-MI	Micro-insurance Ownership			
Age	Number of years	612	38.058	11.559
Depend	Number of Dependents	612	3.717	2.602
Fin_Lit	Financial literacy index	612	9.542	3.500
Income	Amount of daily income	588	191.095	166.471
Years_Biz	No. of years in business	612	10.982	9.504
Market levy	Amount of market levy	612	14.197	7.740
Numbacty	No. of economic activities	612	2.054	1.123

Source: Field Survey data, (2014)

Also, **income** is average amount of daily business income measured in Ghana cedis. The mean daily income is given as GH¢191.095. The number of years the respondent has engaged in commercial market business is denoted by **Years_Biz** with a mean number of years in business given as 10.982 or approximately 11 years. The variable **Market Levy** measures the amount in Ghana cedis paid per month as levy for occupying a market space by the respondent. The mean value of **Market Levy** is GH¢14.00. The number of income generating business activities that the respondent owns and actively engages in as at the time of this study is also captured as **Numbacty** with a mean number of two (2) income generating activities. Table 2 presents the percentage distributions of the categorical variables used in the Probit model across the different categories of the correlates of the dependent variable.

Table 2: Distribution of Respondents across Different Categories of the Correlates of Micro-Insurance Ownership Decision

Variables	Description	Frequency	Percentage
Sex	Sex of the respondent:		
	Female Respondents	372	60.78
	Male respondents	240	39.21
Mari_Stat	Current Marital Status of respondents:		
	Single	194	31.6
	Married	334	54.5
	Divorced	57	9.3
	Widowed	27	4.4
Credit_access	Access to credit facility:		
	Respondents who have accessed credit facility	267	43.62
	Respondents who have not accessed credit facility	345	56.37
HhH	Household Headship Status:		
	Respondents who are Heads of a household	235	38.39
	Respondents who are not heads of a household	377	61.60
Trust	Trust in Micro-insurance:		
	Respondents with trust micro-insurance	362	59.34
	Respondents who do not trust in micro-insurance	248	40.65

Source: Field survey data, (2014)

Also, **Sex** and marital status (**Mari_stat)** are sets of categorical variables, which capture individual demographic characteristics of the respondent. Again, the variable **Credit_access** is a categorical variable which takes a value one (1) if the respondent has accessed credit facility from a microfinance institution or

bank within the past two years and zero (0) otherwise. The variable denoted by **Trust** is a categorical variable, which measures the trust and confidence that the respondent has in micro-insurance policy as a guarantee for business risk management. Also, the variable denoted by ***HhH*** measures household headship status. It is a categorical variable, which takes a value one (1) if the respondent is the head of his or her household and zero (0) otherwise. Table 3 presents results of the regression estimates from the probit model. Also, the discussion of the econometric analysis is followed immediately after the presentation of the results.

Table 3: Probit Results for Determinants of Micro-Insurance Ownership Decision

Variables	Coefficient	Marginal Effect	P-value
Sex	-0.228	-0.064	0.102
	(-1.64)		
Age	0.002	0.007	0.747
	(0.32)		
Marital Status: *Base =Widowed*	-	-	-
Single	0.190***	0.294	0.001
	(3.27)		
Married	0.728**	0.154	0.022
	(2.30)		
Divorced	0.030	0.004	0.935
	(0.08)		
Depend	0.031	0.008	0.188
	(1.32)		
Fin_Lit	0.055***	0.015	0.004
	(2.86)		
Income	0.125*	0.035	0.069
	(1.82)		
Years_Biz	0.012	0.003	0.129
	(1.52)		
Market Levy	-0.022***	0.006	0.003
	(2.98)		
Credit_access	0.427***	0.120	0.001
	(3.36)		
Trust	-0.587***	-0.165	0.000
	(4.47)		
HhH	0.273*	0.077	0.068
	(1.82)		
Numbacty	0.116	0.032	0.449
	(0.76)		
Constant	-3.915***	-	0.000
	(-6.32)		
Number of Observations	586		
PseudoR^2	0.1448		
Goodness-of-fit test (P-value)	0.2416		
Linktest_hatsq (P-value)	0.545		
t-statistics in parentheses			

Source: Estimates from field survey data, (2014)
*** = significance at 1%; ** = Significance at 5%; * = Significance at 10%

The focus of the study is to examine empirically, determinants of Micro-insurance ownership decision. The probit estimation results presented in Table 3 show that single and married categories of marital status significantly increase the probability of micro-insurance ownership decision. The possible explanation for this finding could be that, single individuals are more concerned about the future prospects of their businesses partly due to the fact that, singles who are planning to build families and expand their business to a sustainable livelihood are more likely to worry about the future security of their businesses and hence, more inclined to take micro-insurance purchase decision compared to their counterparts who are widowed,

who have been used as the reference category. This revelation compares keenly with a related study into effect of social and demographic factors on insurance demand in Croatia by Curak, Dzaja, & Pepur(2013); who revealed that significant proportion of unmarried respondents were more inclined to insure against risk. Similarly, there is higher probability to own micro-insurance by married people because of possibility on the part of married couples, all things being equal, to pool resources together when it comes to insurance purchase decision so that they can insure their livelihoods for the family in case of unexpected livelihood risk. This finding compares favorably with related study by Akotey, Osei, & Gemegah(2011) who found positive relationship between marital status and micro-insurance demand. In fact, a number of married respondents contacted during the study believed purchasing insurance could be effective and sustainable if the couple had enough financial resources as a pool, given other equally important economic demands in the face of limited resources.

Also, the regression results show that financial literacy (**Fin_Lit**) has a positive and statistically significant relationship with micro-insurance ownership decision. The coefficient of **Fin_Lit** given as 0.055 is statistically significant at 1%. This, therefore, suggests that an improvement in individual's financial knowledge and/or financial literacy increases the probability that an individual will own micro-insurance, all other factors held constant. Indeed, the connection between consumer financial knowledge and control over financial matters is viewed as major determinant of conscious participation in the financial market and utilization of wide range of financial services (Moore, 2003). Also, financial literacy or financial knowledge enhances the individual's capacity in terms of how well he or she can understand and utilize personal finance related information**.** The marginal effect of (0.015) suggests that an improvement in the informal commercial market business operator's financial knowledge and/or literacy increases the probability of micro-insurance ownership decision by0.015 all things being equal. This finding is strongly underpinned by theory. For instance, it is maintained that, the reluctance of commercial financial intermediaries to extend microfinance services to the poor lies in the inability of the target group to go through application formalities due to financial illiteracy(Khan, 2008). This stands to suggest that informal commercial market business operator's knowledge about the function of the financial market and financial products have positive impact on portfolio allocation and hence, micro-insurance ownership decision. The results of this study confirm related empirical study by Guatam & Kumar(2012)and Boateng & Awunyor-Vitor(2013), which indicate that, for efficient insurance patronage, financial service education and awareness creation about importance of micro-insurance have favorable implications for successful micro-insurance service delivery.

The study has revealed that an increase in informal commercial market business operator's **income** increases the probability that a commercial market business operator will decide to own micro-insurance scheme all other things being equal. The marginal effect of 0.035 indicates that an increase in daily income by GH¢1.00 on the average, increases the probability that a commercial market business operator will decide to own micro-insurance by 0.035. This positive relationship between income and decision to own micro-insurance confirms similar empirical study by Browne & Hoyt,(2000), which confirms that individuals with more financial resource base are more likely to take advantage of insurance scheme to smooth consumption. This assertion is also reiterated in a related study by Gautam & Kumar,(2012), which have empirically confirmed the fact that, income is significant determinant of insurance service patronage because an increase in come provides opportunity for individual decision makers to make effective demand decision. Thus, the very fact that low-income households are also concerned about unexpected risk; but their financial situations generally exclude them from purchasing micro-insurance has major implication for income sustainability policy for the poor and the vulnerable. On the relationship between micro-insurance ownership decision and **market levy**, the study shows that payment of market levy decreases the probability that a commercial market business operator will decide to own micro-insurance. The marginal effect indicates that an increase in the amount paid as market levy to occupy a market space decreases the probability that a commercial market business operator will decide to own micro-insurance by 0.006 all things being equal. This finding supports similar empirical finding reiterated by Baah-Ennumh & Adom-Asamoah (2012) in reference to operations of informal commercial market women in Ghana, who identified the importance of revenue collection through market levies as major sources of income to the local authorities. However, such financial commitments from the limited resources of the market operators bring financial burden on the part of the market participants to bear. This burdensome situation could preclude most market business operators from making decision to patronize micro-insurance scheme.

Again, the study reveals that credit access **(credit_access)** has positive association with micro-insurance ownership decision. The 0.120 marginal effect for credit access means access to credit facility increases the probability that a commercial market business operator will decide to own micro-insurance by 0.120 all other things held fixed. This is an indication that commercial market business operators who are able to access credit from either Microfinance Institutions (MFIs) or banks are able to rely on additional income resources outside the business income to finance micro-insurance purchase. Credit access also serves as the basis for channeling more financial resources into the informal market business activities therefore, enabling the commercial market business operator to generate extra income to finance micro-insurance purchase decision. The positive relationship found between credit access and micro-insurance ownership decision is emphasized in an earlier related study by Morelli et al. (2010) who maintain that credit access through microfinance institutions or a bank helps poor households to finance payment of any micro-insurance premium charge; this is expected to make an individual more inclined to patronize micro-insurance scheme when offered the opportunity.

Further, the study shows that **Trust** is negatively associated with micro-insurance ownership decision. This suggests that the probability that a commercial market business operator will own micro-insurance decreases with trust in micro-insurance scheme. Thus, the marginal effect of -0.165 means the probability that a commercial market operator will decide to own micro-insurance scheme decreases by 0.165 with trust, all things being equal. This finding is possible especially in the developing world, particularly in Ghana, due to negative perception and attitude towards insurance. The perception possibly emanates from the perceived uncertainties about insurance contract. This concern emerged from the respondents during the data collection exercise. The respondents mentioned news and confirmed experiences of relatives and friends about delay in claim settlement and poor contract terms as reasons for their disinclination to own insurance. This suggests that micro-insurance providers must build reputation via removal of rigidities and other bureaucratic tendencies that dent the reputation of insurance providers. This finding is well reiterated in Yusuf, Gbadamosi, &Hamadu(2009) which confirmed that, most often, the negative perception and attitudes formed by the insuring public about insurance in general; are clear reflection of low patronage of micro-insurance scheme.

Again, from the results of this study, household headship status **(HhH)** associates positively with micro-insurance ownership decision. The marginal effect of 0.077 indicates that being the head of a household increases the probability that a commercial market business operator will own micro-insurance by 0.077, holding all other factors constant. This finding is possible in the sense that household heads are very often more concerned about the current and future welfare of the household. Thus, for purposes of smooth consumption in the event of unexpected risk, household heads are most often highly probable of making insurance decision. This finding is in line with similar finding by Bendig et al. (2011) who assert that, most household heads are the primary caregivers and breadwinners who are concerned about future wellbeing of the household members thus, the head of the household views micro-insurance as a hedge against loss of livelihood and income. Therefore, the income earning household head has high probability, thus, more inclined to take insurance purchase decision against future risk.

5. Conclusion and Recommendations

The study investigated determinants of micro-insurance ownership decision in Ghana. The results of probit regression estimates suggest that financial literacy, income credit access and household headship status increase the probability of micro-insurance ownership decision. However, market levy and trust decrease the probability of micro-insurance ownership decision. This implies that increasing financial knowledge and improving income generation and credit access are crucial in ensuring patronage of micro-insurance scheme among informal commercial businesses in Ghana. It is recommended that micro-insurances service providers should invest in financial literacy education to increase patronage of micro-insurance. It is also recommended that efforts of government should focus on improving access to credit facilities and income generation prospects in order to increase micro-insurance patronage among informal business operators in Ghana.

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Analysis of Public Satisfaction Index on the Regional Library Service at the Autonomous Regency

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Abstract: This study aims at finding out the community satisfaction index on the service of the Regional Library of Ogan KomeringIlir (OKI) regency. Through a quantitative descriptive method with questionnaire distribution to 150 respondents, the result showed that the public service has run well. As all components of the community satisfaction index were in "good" category with an average score of 77.61. The component of service that received the highest score was "courtesy and friendliness" of the serving personnel with a score of 3.22. Meanwhile, "terms of service" component got the lowest score 3.02. In other words, things related to various requirements in obtaining the service should be of particular concern because this component obtained the lowest score. There should be a solution to this problem so the community would be able to access the service easily without any complaints or dissatisfaction.

Keywords: *Public Satisfaction Index, public services, service quality, library, literacy, OKI*

1. Introduction

The Ministry of Education and Culture of the Republic of Indonesia encourages all education stakeholders to further develop literacy (reading and writing) in schools, families, and communities. The "Literacy Movement" which was launched by the Ministry of Education and Culture in 2015 could serve as a means to improve collaborations among education stakeholders. To support the movement, the infrastructures need to be set up, such as reading facilities i.e. libraries with provided books, either by the community orby the local government. One of the autonomous regencies in South Sumatra Province that has developed its reading facilities is Ogan KomeringIlir (OKI). The regional Library of OKI has widely served its function as a public community center. Throughout the time and with the development of science and technology, the library has added more collections which fall into various types, numbers, shapes, and quality. The collections are either in printed form or in a particular form. In the era of globalization and information technology, the information transfer is very fast. Any information can flow profusely from all over the world. Therefore, the Regional Library OKI as a center of information selects, collects, processes, presents and empowers resources as well as possible, and strive to provide a high quality service i.e. a service which is complete, fast, timely, simple, cheap, fair, simple, and with no discrimination.

As there are more people coming to the library, there has been a need to evaluate the library quality of service which really depends on the perception of the community who receives the service. Satisfaction is the reaction or responses of consumers regarding need fulfillment. Satisfaction is the assessment of the characteristics or features of any particular products or services or information of the product, which provides consumers the level of excitement associated with the fulfillment of consumers' need of consumption. Consumer satisfaction can be created through the quality of service and value (Zeithaml & Bitner, 2003). During a period of three years, from 2013 to 2015, the number of visitors OKI Regional Library has increased (see Table 1.)

Table 1: The Growing Number of Visitors of OKI Regional Library 2013-2015

No	Fiscal Year	Number of Visitors
1	2013	3076 visitors
2	2014	3360 visitors
3	2015	4055 visitors

Source: OKI Regional Library (2016)

Any levels of government (provincial, district or city government) are responsible of providing public libraries, as mandated in Article 7, section 1 and 2 of Government Regulation No. 38 of 2007 on the Division

of Government Affairs among the Central Government, Provincial Government and District/City Government (RI, 2007). Thus, the implementation of this mandatory affair must be given serious attention and well managed as this has been a basic public service. There is no excuse for not paying attention to this. However, the implementation should be in proportion to the amount of available resources i.e. funds, human resources and other facilities and infrastructures. One of the ways to evaluate the performance of OKI regional library is by determining the level of community satisfaction. In this regard, this research focuses on the community satisfaction index the service of OKI Regional Library.

2. Literature Review

Since the policy of regional autonomy was implemented in 1999, public service quality has become one of the parameters of success of regional autonomy. Therefore, public services become the great theme of political campaigns of heads of local government candidates (governors, regents or mayors). For example, free public services for health care, schools, ID card and birth certificate issuing, and for the improvement of infrastructures (roads, bridges, etc.), with an expectation that people would vote. State that the new public management (NPS) has championed a vision of public managers as the entrepreneurs of a new, leaner, and increasingly privatized government, emulating not only the practices but also the values of business. Proponents of the new public management (NPM) have developed their arguments largely through contrasts with the old public administration. In this comparison, the new public management will, of course, always win. They argue here that the better contrast is with what they call the "New Public Service," a movement built on work in democratic citizenship, community and civil society, and organizational humanism and dis-course theory. We suggest seven principles of the New Public Service, most notably that the primary role of the public servant is to help citizens articulate and meet their shared interests rather than to attempt to control or steer society (Denhardt & Denhardt, 2007).

Argues that NPS as the latest paradigm of public administration puts public services as the primary activity of the administrators in in a country/region. One of the very essences of the NPS principle is how public administrators articulate and apportion the interests of citizens. The theoretical basis and epistemological foundation of NPS are the democratic theory. This theory states that the equality and individual freedom are allowed; the concept of public interest is a result of the dialogue of various values; the responsiveness of the public bureaucracy is addressed to citizens instead of clients, constituents or customers; the role of government is serving, accountability is a multi-faceted concept: whereby law, values, community, political norm, professional standard must be attended. Organizational structure is a collaborative structure with an ownership which is shared internally and externally. Assumptions that affect the motivation of employees and administrators are public services with an appeal to serve the community (Hardiyansyah, 2015). Government has been increasingly paying serious attention to public services since the enactment of Law No. 25 of 2009 on Public Service (Parasuraman et al., 1985). Although this law does not fully adopt the paradigm of NPS, this at least has made an effort to treat citizens as citizens, not as customers or clients, and it is oriented to the interests of public service and improving the quality of public services.

State that there are seven basic requirements of the service quality, namely: (1) Reliability which includes setting the facilities, implementing adherence-based systems and procedures, increasing the effectiveness of work schedules and increasing the coordination among departments; (2) Responsiveness which includes speeding up services, training the employees, simplifying the systems and procedures, integrating services, simplifying the bureaucracy and reducing the centralization of decision; (3) Competence which includes improving the professionalism of the employees and improving the quality of administration; (4) Credibility which includes improving the mental attitude of the employees to work hard, improving employee's honesty and eliminating collusion; (5) Tangibles which includes the expansion of capacity, the arrangement of facilities, infrastructure improvement, equipment procurement, communication facility improvement. and infrastructure improvement; (6) Understanding the customers which include systems and procedures that respect consumers / customers as well as supports to consumers/ customers; (7) Communication which includes clarifying the responsible party in any activity, improving the effectiveness of communication with clients and creating an integrated information management system (Fitzsimmons & Fitzsimmons, 2001).

State that a quality service can improve the satisfaction of both the community and customers. If people are not satisfied with a service that is provided, that service can be regarded as a not qualified or inefficient service. Therefore, the quality of service is very important and has always focused on customer satisfaction. Customer satisfaction is the customers' perception that a supplier has met or exceeded their expectation (Kotler, 1997; Tjiptono, 2004; Sukasah, 2004; Renwarin, 2005; Chinomona et al., 2013; Is'haq et al., 2013; Keshavarz & Ali, 2015). The categories of customer satisfaction are less satisfied, satisfied and very satisfied. The measurement of quality of service and customer satisfaction, can be used for several purposes, namely:

- To study each customer's perceptions on the quality of service which is demanded, preferred and accepted or not accepted, which eventually the customers are satisfied and keep the cooperation;
- To find out the needs, requirements and expectations of customers in the present time and in the future towards the service which is provided by the company with an expectation that the customers will be satisfied;
- To improve the quality of services in accordance with customer expectations; and
- To develop a work plan and enhance the service quality in the future.

3. Methodology

The method used in this research is a quantitative method with descriptive analysis through survey techniques. The populations in this study were visitors of OKI Regional Library. Samples were drawn through accidental sampling, in which respondents were taken as samples incidentally when the observation was ongoing. Samples taken in this study were 150 respondents with a consideration that the samples were representative enough to represent the population. The data were collected by means of questionnaires (referring to the Decree of the Minister of State for Administrative Reform: KEP/25/M.PAN/2/2004) (RI, 2004) using frequency tables. Next, after the questionnaires were collected, data processing and tabulation were then performed. The value of community satisfaction index (CSI) was calculated using the "weighted average score" of each service component. In calculating the index of people's satisfaction, 14 service components were studied, each had the same weight. To obtain the value of CSI service unit, the researcher had to first obtain the weighted average score with the following formula:

$$\text{Weighted average score} = \frac{\text{Total score}}{\text{Number of components}} = \frac{1}{4} = 0/071$$

To obtain the value of CSI, the researcher used the following formula:

$$\text{CSI} = \frac{\text{The total amount of perception score of each component X weighted score}}{\text{The number of filled components}}$$

For easy interpretation of the CSI score, which range between the score of 25-100, the results of the calculation were converted to the value with a base of 25, with the following formula: (CSI x 25). The score of perception, CSI interval, converted CSI interval, quality of service and the performance of the service unit are as follows:

Table 2: The score of perception, CSI interval, converted CSI interval, quality of service and the performance of the service unit

Perception Score	CSI interval	Converted CSI interval	Quality of Service	Performance of service units
1	1,00–1,75	25- 43,75	D	Poor
2	1,76–2,50	43,76-62,50	C	Fair
3	2,51–3,25	62,52-81,25	B	Good
4	3,26–4,00	81,26-100	A	Very Good

Source: KEP/25/M.PAN/2/2004 (RI, 2004).

The questionnaire data from each respondent were entered into a form consisting of service components i.e. component 1 (C1) up to component 14 (C14). The next step was to get the average value of each service component. It is as follows: the score of each service component was summed (downward) in accordance

with the number of questionnaires filled out by the respondent, and then to get the average score of each service component, the total number of each component of service was divided by the number of people who responded. To obtain a weighted average of each service component, the total average score of each service component was multiplied by 0,071 as the weighted average score. The score of service index was obtained by summing the weighted average score of the 14 components. The questionnaire data were compiled and arranged according to different profile of the respondents i.e. age, gender, education and profession. This information can be used to determine the profile of respondents and the tendency of the answers given for the objectivity of the analysis.

4. Results and Discussions

From 150 respondents, the researcher obtained the following results. In terms of their age, the respondents were grouped into 4 different groups. It can be seen in the following table

Table3: Respondents in terms of their age

Age	Frequency	Percentage
10-20	58	38,67
21-30	69	46
31-40	17	11,33
41-50	6	4
Total	150	100

Source: Primary data

Table3shows that the respondents who are between 21 and 30 years old dominate the whole number of respondents i.e. 46%. Meanwhile, 38,67 % of the total number of 31 and 40 years old were 11,33% of the total number of the respondents. The rest are the respondents who are between 41 and 50 years old i.e. 4% of the total number of the respondents. In terms of gender, most of the respondents were women 76% of the total number of respondents, while men are only 24% of the total number of respondents. Of education level, 50,67% of respondents were senior high school graduates dan 24 % of respondents were bachelor degree graduates. Next, 14,67% of respondents were elementary school students and 6,67% respondents were junior high school students. The rest i.e. 3,33% of respondents were one /three-year college graduates and 0,66 % of respondents were master's degree graduates. Most of the respondents were university students i.e. 64,67 % of the total number of students, civil servants/soldiers/police officers were10,67 %, employees were 7,33% of the total number of respondents, 2% of respondents were self-employed. The rest were respondents who did not belong to the five categories mentioned. They were 15,33% of the total number of respondents. In this research, the respondents were also grouped in terms of their gender. The distribution can be seen in the following table.

Table 4: Respondents in terms of their gender

Gender	Frequency	Percentage
Men	36	24
Women	114	76
Total	150	100

Source: Primary data

Table 4 shows that 76% of respondents were women and 24% of respondents were men. The difference is quite big i.e. 3: 1. The education level of the respondents was categorized into five classes, as it can be seen in the following table.

Table 5: Respondents in terms of their education level

Education	Frequency	Percentage
Elementary school	22	14,67
Junior High School	10	6,67
Senior High School	76	50,67
One/Three years' college	5	3,33
Undergraduate/bachelor's degree	36	24
Master's degree	1	0,66
Total	150	100

Source: Primary data

Table 5 shows that there were 50.67 % of respondents were senior high school graduates who were studying at universities and 24 % of respondents were bachelor's degree graduates, 14,67% were elementary school students and 6.67% were junior high school students. The rest, 3, 33%, were one /three -year college educated and 0.66% were master's degree educated. In terms of their professions, the respondents were grouped into 6 categories. They are as follow:

Table 6: Respondents based on their professions

Professions	Frequency	Percentage
Civil servants/ soldiers/police officers	16	10,67
Employees	11	7,33
Self-employed	3	2
Students/University students	97	64,67
Others	23	15,33
Total	150	100

Source: Primary data

Table 6 shows that 64,67% of respondents were university students, 10, 67% of respondents were civil servants/ soldiers/police officers, 7, 33% were employees, 2% were self-employed, and the rest, 15, 33%, were not in the five categories mentioned. This Community satisfaction index was based on the 14 components which are stated in the Decree of the State Minister of Administrative Reform No. KEP /25/M.PAN/2/2004 on general guidelines for community satisfaction index preparation in government agencies. The measurement of community satisfaction index has 14 indicators. The data were tabulated in each indicator to get the frequency and percentage of each unit. The tabulation and frequency are as follows:

Service procedure: This component covers the ease of the service stages provided to the community in terms of the simplicity of the service flow. This is related to all stages of the procedure or service provided to the visitors. The results showed that 76% of respondents stated that the service procedure was very easy. 15.33% of respondents said it was easy. 4.67% of respondents expressed that it was less easy, and 4% said it was not easy.

Terms of service: These are the technical and administrative requirements necessary to obtain the services in accordance with the type of service. The results showed that 82.67% said the service requirements are in accordance with the requirements. A total of 10.66% of respondents stated it was very appropriate. The remaining 4.67% of respondents expressed it was less suitable and 2% of the respondents it was not appropriate.

Clarity: This includes the presence and assurance of the librarians in providing services to visitors (name, position, authority and responsibility). The results showed that 71.33% of respondents stated that in terms of clarity, the librarians are clear and as much as 21.34% of respondents stated they were very clear. The remaining 5.33% of respondents expressed that they were less clear and as much as 2% of respondents said they were unclear.

Discipline: It includes the seriousness and certainty of librarians who provide services regarding the consistency of working time according to applicable regulations. The librarians' discipline can be seen from

the statement of respondents in which 72.67% of respondents stated that the librarians were disciplined and 19.33% of respondents stated they were much disciplined. The remaining 7.33% of respondents expressed that they were lack of discipline, while as much as 0.67% of respondents said the librarians were not discipline.

Responsibility: This is the clarity of authority and responsibility of the librarians in terms of service administration and fulfillment. 76% of respondents said that the librarians were responsible and 20.67% of respondents stated the librarians were very responsibility. The remaining 3.33% of respondents said that the librarians were less responsible.

Capability: This is the ability of the service personnel, the level of expertise and skills of librarians in giving / finishing services to the public. A total of 76.67% of respondents stated that the librarians were capable in giving services. The remaining 21.33% of the respondents were very capable. 2% of respondents said that the respondents were less capable.

Speed of service: This is the target of the service time in which the service can be completed within the time specified by the library as the provider of service. 75.33% of respondents stated that the speed of the service was quick. The remaining 14% of respondents stated it was very quick, Then, 10.67% of respondents said that it was less quick.

Service Fairness: It means that the service is delivered fairly to the community by neglecting their social statuses. A total of 76.67% of respondents said that the services were fairly performed have been fair. A small part of the remaining i.e. 20% of respondents stated it was very fair and as much as 2.67% of respondents said it was not really fair and 0.66% of respondents said that it was not fair.

Courtesy and friendliness: These are the attitudes and behavior of the librarians in providing services to the community. Being polite and friendly as well as appreciative are the expectations of the visitors. 68% of respondents said that the librarians were polite and friendly. The remaining 27.33% of respondents stated the librarians were very polite and friendly. 4% of respondents expressed that the librarians were less polite and friendly and 0.67% of respondents said that the librarians were not polite and friendly.

The rationality of the service charge: This includes the community on the cost specified in the service process. 71.33% of respondents said that the service charge was reasonable. 22% of respondents stated the service charge was very reasonable and 6% of respondents stated that the service charge was less reasonable. The, 0.67% of respondents stated that the service charge was not reasonable.

Service Charge Certainty: This means that the cost that has been set up matches with the service fees charged to visitors. 52% of respondents stated that it matched, and 26.67% of respondents said it always matched, and 18.66% of respondents said sometimes it matched and 2% of the respondents stated it did not match.

Service schedule certainty: This has something to do with when the service starts and ends or the opening and the closing time of the library. A total of 49.33% of respondents said the schedule was on time, 34% of respondents stated that the schedule was always on time, 16% of respondents stated sometimes the schedule was on time and 0.67% of the respondents stated that the library schedule was not on time.

Environmental comfort: This is the condition of service facilities and infrastructure which were clean, neat and organized so that they can provide a sense of comfort to the visitors of the library. A total of 74.67% of respondents rated that the library had a comfortable environment. A total of 18.66% of respondents stated it was very comfortable. 4.67% of respondents stated that it was less comfortable and the remaining 2% of respondents stated that it was not comfortable.

Security: This ensures the security level of the library environment. 74% of respondents said that the library was secure, as much as 22.67% of respondents stated it was very secure, and the remaining 3.33% of respondents expressed that it was less secure. After calculating, the researcher presented the results. The

results were in the form of Community Satisfaction Index (HPI) on OKI Regional Library service. The followings are the weighted average scores of each service component: C1 = 453; C2 = 453; C3 = 467; C4 = 466; C5 = 476; C6 = 479; C7 = 455; C8 = 474; C9 = 483; C10 = 472; C11 = 462; C12 = 475; C13 = 465; C14 = 479.

Table 7: Weighted Average Score of each service component

No	Service Component	Score	Remark
1	Service Procedure	3,020	Good
2	Terms of Service	3,020	Good
3	Clarity	3,113	Good
4	Discipline	3,106	Good
5	Responsibility	3,173	Good
6	Capability	3,193	Good
7	Service Speed	3,033	Good
8	Service Fairness	3,160	Good
9	Courtesy and Friendliness	3,220	Good
10	Rationality of Service Charge	3,146	Good
11	Service Charge certainty	3,080	Good
12	Service Schedule certainty	3,166	Good
13	Environmental comfort	3,100	Good
14	Security	3,193	Good

Source: data were processed from primary data

Average score of each service component

$$\text{Average score of each component} = \frac{\text{The total amount of component score}}{\text{The number of questionnaire}}$$

WAS-C1=453/150=3,020; WAS-C2=453/150=3,020; WAS-C3=467/150=3,113;
WAS-C4=466/150=3,106; WAS-C5=476/150=3,173; WAS-c6=479/150=3,193;
WAS-C7=455/150=3,033; WAS-C8=474/150=3,160; WAS-U9=483/150=3,220;
WAS-C10=472/150=3,146; WAS-C11=462/150=3,080;
WAS-C12=475/150=3,166; WAS-C13=465/150=3,100;
WAS-C14=479/150=3,193

Weighted average score (WAS)= WAS of each component x 0,071

C1=3,020 x 0,071=0,214; C2=3,020 x 0,071=0,214; C3=3,113 x 0,071=0,221;
C=3,106 x 0,071=0,220; C5=3,173 x 0,071=0,225; C6=3,193 x 0,071=0,226;
C7=3,033 x 0,071=0,215; C8=3,160 x 0,071=0,224; C9=3,220 x 0,071=0,228;
C10=3,146 x 0,071=0,223; C11=3,080 x 0,071=0,218; C12=3,166 x 0,071=0,224
C13=3,100 x 0,071=0,220; C14=3,193 x 0,071=0,226
WAS = 3,104593

The service index value is 3.104593 services. If the value is converted using the base of 25 then the result is 77.61483. Based on these calculations it can be said that the quality of service is "B". This means that the service performance of OKI Regional Library is good. As explained in the previous section, the quality of service is an activity that emphasizes the satisfaction of service recipients, which is implemented on the activities that produce the best service and the ability to adapt appropriately with the changing needs of the service recipients. The approach focuses on the organization goal to serve the needs of service recipients, by providing services that have the possible highest quality and have a long-term commitment to make changes continuously.

Based on the results of the study, 46% of the respondents were in the age group of 21-3 years old. Most of the respondents were university students i.e. 64.67% of the total respondents. Female respondents were 76% of the total respondents. Then, 50.67% of respondents were senior high school educated. This means the most dominant respondents were females. Most respondents considered that the service procedure was very easy.

This means that people felt a lot of convenience with the service procedures. The circulation process services include borrowing and returning books. The fact was that this service procedure was very easy. All systems have been computerized using INLIS application (Integrated Library System Information). This includes the visitor data collection, membership card printing, and book borrowing and returning data. The visitors got the service in accordance with the type of service, and with the terms of service. The service given was in accordance with the existing regulations. However, the regulation of the library which requires ID card for membership registration gave problems to elementary school students who wanted to become members of the library. This was because most of them did not have ID cards yet. The librarians were very clear in giving explanation and in giving services. In relation to this, there was a special schedule of which librarians that were in charge, the visitors did not have to wait since there would always be librarians on duty.

The librarians were discipline in terms of regulations and working hours. Most visitors rated that the service officers/librarians were disciplined. There was a schedule of which librarians who were in and who were out. In performing their duties, the librarians were responsible, had a good clarity toward their authority and responsibility on the service administration and fulfillment. This was reflected by the fact that the librarians were always ready to assist in the service desk. They were serious on their duty and they did not chat among them during work. The librarians had performed the ability to do a service to the community i.e. the level of expertise and skill of the librarians in giving services. For example, is the ability of librarians in terms of providing information to visitors about the location of the book and the author's name. In the meantime, the circulation services already use the INLIS application. Regarding this, all librarians have got training in operating the program, making it easier for them to provide services to the visitors. The librarians gave a quick service. The speed of service is the timeliness of service and openness of the completion time of service. This includes technical and administrative services. These two services must be balanced and integrated. Many visitors rated the service process was fast. Long queues in borrowing and returning books and in registering for a membership were not visible during the observation as the officers in charge were skillful. However, sometimes because of technical problems, the membership card-making service which ideally can be done less than an hour could not be completed within the same day as there was a problem with the printer. The librarians were fair and not discriminative. This was evident from the attitudes of the librarians when serving. Every visitor would have to queue based on their arrival. The librarian was also polite and friendly as rated by the visitors. Ideally, they are supposed to smile when serving and apologize when making mistakes and for not giving a satisfactory service. The service charge was also considered reasonable by visitors especially since most of the visitors were students. The membership card is free of charge. However, the members will be fined when they return the books late. The price the members had to pay was reasonable i.e. Rp. 500 per day. The service charge should be adjusted with the market price. For example, the library did not provide photocopying service. If the members wanted to copy, they had to go out of the library. This kind of service could have been given by the library with a reasonable service charge.

The opening and closing hours of the library were on schedule. There was a special schedule of which librarians in charge. The service facilities and infrastructures were clean, neat and organized so that it could provide a sense of comfort to the visitors of the library. The reading room was comfortable. The facilities available in the room were also quite adequate. The rooms had air-conditioners and rugs. When there was a noise or cellphone sound, the librarians will quickly caution the visitors. The library was secure. The security services included a parking lot and the deposit box. Although there was no special parking attendant, the library environment i.e. the parking lot was safe. There were officers in the deposit counter. Therefore, the visitors felt secure when they had to leave their luggage (handbags, wallets, jackets, etc.)

5. Conclusion

From the results of research and discussion, the researcher concluded that the public service performed by the government has been running well. This was supported by the CSI of 77.61 which means that the community service is in a good category. The service component that received the highest score was the component of courtesy and friendliness of the librarians with a score of 3.22. meanwhile, the terms of service component got the lowest score i.e. 3.02. However, things related to various requirements in obtaining the service should be of particular concern because this component obtained the lowest score. There should be a

solution to this problem so the community would be able to access the service easily without any complaints or dissatisfaction.

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Assessing the Implications of Deviant Behavior on Society in Central Punjab Pakistan

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Abstract: The present study has been designed to assess Implication of deviant behavior among in Central Punjab Pakistan. Generally, crime is treated as the unexpected behavior of an individual which goes against the law. The main purpose of this study is to analyze the implications of crime in society. In Pakistan, lower socio-economic status holders are involved in crimes as well as high socio-economic holders are also involved, hence they want to accumulate more wealth through illegal ways. Crime affects the state in social, economic and psychological terms. The present study was conducted in central Punjab. A sample of 300 respondents was selected by using convenient sampling technique from the one selected district of the central Punjab. Moreover, data was with the help of a well-designed interview schedule. Collected data was analyzed by using SPSS. On the bases on finding it was concluded that there are number of socio-economic and psychological factors that created problems in state and become hurdle in the sustainable development of Pakistan and this problem badly damage the whole sphere of the society. Some policy measure and recommendations was also proposed by the study to cope with this problem.

Keywords: *Crime, Deviant Behavior, Implication, Chi-Square, Regression*

1. Introduction

Crimes have always plagued every society in human history. The history of crime is as old as history of mankind. The first crime was committed by Cain, the first son of Adam and Eve, when he murdered his brother Abel out of jealousy. Crime is a major source of insecurity and discomfort in every society. There is no doubt that crime inflicts enormous monetary and psychological costs on society. The act of criminality gives rise to the feeling of insecurity and fear to those who have not been a victim as well. This sense of panic of being victimized generates negative effects on well-being. Crime can be defined as a wrongdoing classified by the state or the parliament of the country or law of the land. Each country sets out series of acts (crime), which are prohibited, and punishes a criminal of these acts by a fine or imprisonment or both. There is no universal and permanent definition of crime. It differs in different times in different regions. In Asian countries like Pakistan more than half of the population have income under the national Poverty line, and most of the population especially youth is unemployed (Altindag, 2012). Crimes in Pakistan have reached to an extraordinary and terrifying level, so insecurity among 180 million citizens has reached at peak. At a glance, Pakistan's biggest cities, commercial and industrial hub like Lahore, Islamabad, Quetta, and Peshawar is enough to shiver down the backbone of every citizen. It is heard a lot about the official claim that unemployment is going down but regrettably, unemployment is going high due to crime rate is also high. However, most citizen of Pakistan hits in the lesser civilized areas, due to which they suffer from extreme depths of unemployment and poverty, which is somewhat the main reason to commit the crime among the youth (Birks, Townsley, & Stewart, 2012). The other major factors like lawlessness, fundamentalism, backwardness, double standards prevailing in the society and political instability are also responsible for high crime rate (Edmark, 2005). In and out migration in Pakistan has also an impact on crime as the circumstances shows that, those people who migrate to Pakistan, they don't have any systematic record and have also a political influence so that they got involve easily in crime. In Pakistan, lower socio-economic status holders are involved in crimes as well as high socio-economic holders are also involved, hence they want to accumulate more wealth through illegal ways. Literature shows that mostly criminals commit crime on the behalf of political parties, law enforcement departments and legal system of Pakistan. The statistics of crime of Pakistan shows that, Pakistan is not performing well in social, economic, cultural and technological environment (Anderson, 2004).

Impact of Crime: Crime generates substantial costs to society at individual, community, and national levels. The financial costs of certain impacts of crime are readily recorded, such as the value of stolen property and the amount of money spent on crime prevention and enforcement. These are referred to as the "economic

costs". Other impacts are not fully or directly reflected in the financial consequences of crime, such as trauma, physical injury and change of lifestyle as a result of fear of crime. "Social costs" refers to these impacts that cannot be readily expressed in cash terms. For a comprehensive assessment, both of the costs must be taken into consideration. It would be misleading and incomplete to measure only the economic costs as this would omit important impacts of crime and so would tell only part of the story. Crimes such as robbery or rape, which have significant 'intangible' costs, would appear much less serious than they actually are, whilst other crimes would appear relatively more serious. It is therefore important to try and quantify all the impacts of crime in common terms as far as possible. Money can be used in this situation simply as a means of comparing one thing (e.g. the physical impact of a broken leg) with another (e.g. the cost of a hospital bed). However, in this paper, no attempt is made to classify each cost as either economic or social due to practical difficulties. Economic and social costs are treated as one and the same (Cohen, 2015).

Costs of crime are numerous, some of which are difficult or even impossible to quantify due to either practical difficulties or non-availability of relevant data. Even though researchers try as far as possible to compute all consequences of crime in cash terms, no study has ever fully assessed the myriad costs of crime. Brand and Price (2000) , for example, categorized costs of crime into 'cost in anticipation of crime', 'cost as a consequence of crime' and 'cost in response to crime'; and listed the types of costs that were included in their study as well as those that could not be estimated for theoretical reasons or lack of data. The relevant costs are as follows:

- **Cost in anticipation of crime:** These fall mainly on people as potential victims – for instance, what they pay for security measures.
- **Estimated** – security expenditure and insurance resources.
- **Not estimated –** precautionary behavior, fear of crime/quality of life of potential victims, collective/community defensive expenditure, government crime prevention activities, and insurance premium. The above methodology of Mayhew and estimates the various costs mentioned.
- **Medical costs**: Medical costs relates to the costs of treatment in and outside hospital for victims who sustained physical injury. They are applied to homicide cases as well. Mental health costs are not included. Mayhew derived medical costs from estimates taken from a thorough study by the Monash University Accident Research Centre (MUARC) of the costs of deaths and injuries in Victoria in 1993-94, one cause of which is interpersonal violence. MUARC included medical costs for fatalities, hospitalization and non-hospitalization cases (Kerezsi & Lévay, 2008).
- **Lost output:** Lost output counts the costs of victims not being able to work. It is what in economic terminology is called human capital loss – commonly used in Australia to cost accidents and disease. Both paid and unpaid work is usually accounted for – that is, the lost production that a dead or injured victim would have contributed, but in present value. Unpaid work losses come from the imputed worth of household services and voluntary community work. The value of potential lifetime work is translated back to the year in which a death or injury occurred using a "social discount rate.
- **Intangible costs** of crime (such as fear, pain, suffering and lost quality of life) do not reflect any resource use, but are now usually included as a legitimate cost to estimate. Nonetheless, estimates of intangible costs are the most tenuous. Three main approaches to estimate them have been taken in UK and US studies as follows: Estimation in terms of the amount of money individuals are willing to pay to reduce risks (either of dying or avoiding harm), e.g. by investing in safety gadgets or shifting to a 'safer' neighbourhood, ii. Measuring intangible losses through jury or court awards for noneconomic compensation to victims (or their survivors). iii. British Crime Survey approach, in which victims were asked to say what their desired compensation would be to account for the physical and emotional impact of what had happened (Kerezsi & Lévay, 2008).
- **Criminal justice system costs** A substantial amount of money is borne by the government in criminal justice system, which comprises the police, the judiciary, public prosecutor, prisons etc. Public records or media reports of expenditures of or government allocations to these departments are taken at "face value" to evaluate the costs of criminal justice system (Kerezsi & Lévay, 2008).

The physical and emotional impact of crime can be devastating both for those who are harmed and for their families and friends. No matter what the crime or circumstances in which it was committed, it may diminish the victims' sense of control and self-worth. Crime however, affects different people in different ways. The

way you feel will also vary over time and may even differ from day to day. A common initial reaction is feeling numb, and not believing what has happened to you. You may feel helpless and that no-one understands what you are going through. You may feel shocked, fearful or angry. It may help you to know that what you are feeling and experiencing are normal reactions to an abnormal and distressing event. Depending on your situation, you may experience a combination of reactions, feelings and symptoms. Peoples feels Cognitive difficulties like:

- Disorientation
- Confusion
- difficulty problem solving
- memory problems
- poor attention spans
- disturbed thinking
- blaming someone
- reliving the event
- distressing dreams
- People portray different Emotional responses towards crime:
- fear/anxiety
- anger
- depression
- grief
- guilt
- feeling helpless
- feeling isolated
- desire to withdraw/hide

In most cases these reactions, feelings and symptoms are temporary. Many people recover within a few weeks or months. For some however, the reactions, feelings and symptoms persist. It is important to look after yourself, and to get any support and treatment you need. Family members and friends may provide you with the support you need. Those not directly affected by crime often can't understand how difficult the recovery can be. At times they may not be able to provide you with the help or support you need when you need it. They may be dealing with their own reactions to the crime or other issues in their lives (Detotto & Otranto, 2010). According to Tita, Petras, and Greenbaum (2006) "crime serves as an important catalyst for change in the socio-economic composition of communities. The effect crime has on the local property value is one of those catalyst effects. The question whether crime rates affect housing prices has been a popular subject of research over the last decades. However, although most empirical studies confirm that there is a negative impact of crime on housing prices, there is still no real consensus on the extent of this impact. The availability and quality of crime statistics (e.g., how should one incorporate non-recorded crime?), dealing with changes over time, the displacement effect, and the fact that the housing prices are determined by a complex set of factors and not just crime, are the most important reasons of this lack of consensus.

Another effect of crime is that residents become less committed to their communities, causing the 'social fibre' of the community to be weakened. An example of the loss of social capital is that residents of neighbourhoods with a criminal reputation are judged to be associated with criminal activities, leading (amongst others) to stigmas that, for example, prevent those people from finding jobs (Detotto & Otranto, 2010).
Further examples of secondary economic effects of crime:

- The carbon cost of crime.
- The opportunity costs of police, rescue, and fire departments.
- Moving costs of residents who want to escape from crime levels in "bad" neighborhoods (Detotto and Otranto, 2010).

Gravity of the Problem: In every society, there are many social problems which are universal, crime is one of them. Crime is social problems, which affect and influence all societies. There is no society in any part of the world, which is without crime. Crime is looked upon primarily as a social problem, although there are certain

many other aspects. Crime cause public concern; they occupy a priority position among social problem; they challenge the ability of modern society's institutions and recourses to control. Public concern priority potion challenge to social control and value orientation are among the chief component of social problems. Practically all societies look upon crime as a social phenomenon, no matter how infrequently it occurs. It usually some injury or harm to other. It looked upon as assort of threat to society's ability to contain. It violates sacred customs laws and values. It interrupts the smooth operation of the social and political order. However, crime and delinquency usually have a very low priority, if you are rating the major problems of united states. Problems such as security, food, economic development, migration, health, population, infrastructure, education, generate a much greater sense of urgency and importance (Rumbaut & Ewing, 2007). Pakistan is no exception as compared with the other societies of the world and is also facing the problem of crime, which ranges from petty theft to robbery, raping, burglary, and murder. There are, however, certain crimes, which are condemned by the people of all races and colors. Such crimes are universally and equally viewed as serious delinquency and deviancy. Murder is one of such crimes. Crimes are fast increasing in rate and frequency in this part of the world. The gravity of the situation is so alarming that it has disturbed the social fabric of the society by means of its severe psychological and emotional impact. Heinous murders are being reported and the perpetrators are close acquaintances (Jaffer, 2003).

Present study has been designed to explore the factors promoting criminal behavior among youth and its implications in Punjab, Pakistan. Pakistan is the 6th largest country of world that has more youthful population. The large youth cohorts are very useful for the development of any country but unfortunately these youth cohorts are involved in criminal activities due to the lack of counseling and job opportunities. In Pakistan, Socio-economic and psychological risk factors are higher as compared to the development opportunities. There are geographical areas where youth easily find opportunity to commit crime. All these factors promote the crime rate in the world as well as in Pakistan. Pakistani Society facing high level of crimes due the higher intensity of social, economic, environmental and psychological risk factors that pushes youth towards the crime. In Pakistan, lower socio-economic status holders are involved in crimes as well as high socio-economic holders are also involved, hence they want to accumulate more wealth through illegal ways. Literature shows that mostly criminals commit crime on bases of socio-economic inequalities. The statistics of crime in Pakistan shows that, Pakistan is not performing well in social, economic, cultural and technological environment. Moreover, the problem of crime badly affects the whole fabric of the Pakistani Society. It harms the victim as well as the families of the victims in emotional, physical social and economic ways. Criminal activities also effect badly to the overall economic and social segment of the country.

Objectives of the Study:

- To investigate implications of deviant behaviour on society
- To explore the ways for preventing youth's offending/involvement in criminal behaviour

2. Literature Review

Social disorganization theory: focuses on the urban conditions that effect crime rates. A disorganized area is one in which institutions of social control, such as family, commercial establishments and schools have broken down and can no longer perform their expected or stated functions. Indicators of social disorganization include high unemployment and school dropout rates, deteriorated housing, low income levels and large numbers of single parent households. Residents in these areas experience conflict and despair, and as a result, antisocial behavior flourishes (Wolff, Blitz, Shi, Siegel, & Bachman, 2007).

Cultural deviance theory: combines elements of both strain and social disorganization theories. Because of this view…a unique lower-class culture develops in disorganized neighborhoods. Criminal behavior is an expression of conformity to lower class sub-culture values and traditions, not a rebellion against traditional society (Rock, 2007).

Rational choice: Classical criminology stresses that causes of crime lie within the individual offender, rather than in their external environment. For classicists, offenders are motivated by rational self-interest, and the importance of free will and personal responsibility is emphasized. Rational is the clearest example of youth bulge (Eadie, Morley, Baldock, Manning, & Vickerstaff, 2003).

3. Methodology

The methodological techniques and ways of analyzing the observations play a significant role in social research. Social scientists have commonly been using comprehensive sociological approach and advance techniques in social research in the modern era. Social scientists now use the sophisticated methodological tools and techniques in social research. The present study was conducted in the Punjab Pakistan. Multistage sampling technique was used to draw the sample. A first stage two districts of Central Punjab Lahore and Faisalabad was selected. At second stage one town from each selected city was selected. At third stage two union councils of each town was chooses. A sample of 300 respondents was drawn conveniently from the selected Union Councils. Moreover, data was collected with the help of a well-structured interview schedule. The collected Data was analyzed with the help of Statistical Package for Social Sciences (SPSS) Version-20. The data was presented in the form of bivariate and multivariate analysis.

4. Results and Discussion

It is important part of the study that provides the empirical findings from the experiments. Results are given below:

Bivariate Analysis: It explains the interaction between explanatory and response variables. The strength of relationship is checked by the chi-square and gamma statistics. This relationship might be significant or non-significant. Bi-variate analyses showing the relationship between two variables were described as under:

Research Hypothesis 1: Prevailing inequalities in society is responsible for deviance among youth that damage the social setup of the state

For chi-square test statistic hypothesis assumed as under:

H_0: There is no association between prevailing Inequalities and effect on the social setup

H_1: There is an association between prevailing Inequalities and its effect on the social setup

Table 1: Association between existing inequalities in society and their effects on the state

Inequalities in the society are responsible for the youth crime		Social effect on state			Total
		Lawlessness	Militancy	Violence/unrest	
To Great extent	Count	4	36	97	137
	% of Total	1.3%	12.0%	32.3%	45.7%
To Some extent	Count	56	39	10	105
	% of Total	18.7%	13.0%	3.3%	35.0%
Not at all	Count	42	7	9	58
	% of Total	14.0%	2.3%	3.0%	19.3%
Total	Count	102	82	116	300
	% of Total	34.0%	27.3%	38.7%	100.0%

Test	Value	D.F.	P (Value) Significance
Pearson Chi-Square	152.028	4	0.000**
Gamma	- 0.799	--	0.000**

Table 1 describes the independence between the inequalities in society and their effects on state. The value of chi-square and Gamma shows the highly significant association between the two variables. Therefore, the null hypothesis that, "There is no association between prevailing Inequalities and effects on state" is rejected and alternative hypothesis accepted. There strong association between explanatory and response variables. The research results coincide with Moser and Rodgers (2005) argue that there is a link between violence and unequal access to employment, education, health and basic physical infrastructure. They argue that situations of widespread, severe inequality heighten the potential for alienated, frustrated and excluded populations

(particularly younger men) to engage in different forms of violence, including economic-related gang violence, politically motivated identity conflict and domestic violence. Likewise, research results match with Frances (2008) argues that horizontal inequalities (defined as inequalities in economic, social or political dimensions or cultural status between culturally defined groups) are an important cause of violent conflict. There is an increased probability of conflict occurring where socio-economic horizontal inequalities are high, especially when these are consistent with political inequalities.

Research Hypothesis 2: deviant behavior among Youth creates problems for state like uncertainty, extremism, and fear

For chi-square test statistic hypothesis assumed as under:

H_0: Attributes deviant behavior and types of state problems are independent/no association

H_1: Attributes deviant behavior and types of state problems are associated

Table 2: Association between deviant behavior and types of problems being faced by a state

Deviant behavior among youth			Type of problems faced by society due to Crime			Total
			Extremism	Uncertainty	Fear	
	Strongly Agree	Count	8	29	101	138
		% of Total	2.7%	9.7%	33.7%	46.0%
	Agree	Count	56	48	3	107
		% of Total	18.7%	16.0%	1.0%	35.7%
	Disagree	Count	37	13	5	55
		% of Total	12.3%	4.3%	1.7%	18.3%
Total		Count	101	90	109	300
		% of Total	33.7%	30.0%	36.3%	100.0%

Test	Value	D.F.	P –Value (Significance)
Pearson Chi-Square	169.631	4	0.000**
Gamma	- 0.817	--	0.000**

** = Highly Significant

Table 2 explains the independence between youth deviance and problem a state faced due to offence among youth. The value of chi-square and Gamma shows the highly significant association between the two variables. Therefore, the null hypothesis that, "Attributes deviant behavior and types of state problems are independent/no association" is rejected and alternative hypothesis accepted. The value of Gamma shows the strong negative relationship between variables. Results were coincide with Urdal and Hoelscher (2012) concludes that countries with large youth cohorts do have higher rates of conflict than countries with smaller cohorts but he contends that there is no clear threshold as to how many young men make countries more prone to conflict. Furthermore, he adds that youth bulges are more likely to cause armed conflict when combined with economic stresses. Likewise, Same results were also found by Khan et al. (2011) that Youth increase the crime in the state, juvenile delinquency is a reason of youth bulge. The youth delinquent behavior spans from mugging, mobile snatching to murder. Likewise, Unnever, Benson, and Cullen (2008) found that there is an association between high proportions of youth in the population and a rise in political violence, civil unrest, state repression and state militancy. Indeed, countries with a large proportion of young adults in the population are much less likely to attain a stable liberal democracy than countries with a more mature age structure.

Table 3: Influence of various explanatory variables on response variable: A multiple linear regression analysis

Independent variable	Un-standardized Coefficients b_i	Std. Error	Standardized Coefficients β_i	$t_{cal.}$	Significance (P-Value)
(Constant)	0.841	0.408	———	2.061	0.040*
Low Income Generation Opportunities (X_1)	0.296	0.068	0.230	4.341	0.000**
Economic Recession (X_2)	0.280	0.054	0.263	5.176	0.000**
Poverty (X_3)	0.236	.051	0.213	4.629	0.000**
Inequalities in the Society (X_4)	0.136	0.047	0.127	2.891	0.004**
Adjusted R^2 = 0.635		**F = 112. 648 P-Value (Significance) = 0.000****			

** = Highly Significant, * = Significant
Response Variable: Implications of Deviant Behaviour on Society

Multivariate Analysis: Bivariate analysis is commonly used to assess the co-variation and the direction of relationship between two variables. However, in most of the cases these relationships do not provide sufficient ground for the casualty of relationship. Therefore, in order to develop causal relationship, some other variables were inserted into the investigation. In present study, in order to observe the influence of explanatory variables on dependent variable multiple regressions procedure was carried out, which is one of the suitable techniques for developing causal relationship between independent variables (explanatory variables) and dependent variable. The overall model look depicts that all contributory factors (regressors) had a highly significant impact on the dependent variable (regressond). The value of coefficient of determination depicts that independent variable has 63.5 percent change in the dependent variable i.e. a high degree of relationship between variables. The value of ANOVA also shows less dispassion and significant relationship.

The variable wise description of regression model is given below:
The highly significant P-value=0.000 for the regression coefficient bi=0.296, for the variable "low income generation opportunities" that increase the risk of youth crime and violent conflict had at least 0.296 points. The result shows that there is a highly significant association between the low income generation opportunities and violent conflict in the state. Research finding was acknowledge with Collier (2000) found that the willingness of young men to join a rebellion depends on their other income-earning opportunities. If young people are left with no alternative but unemployment and poverty, they are likely to join a rebellion as an alternative way of generating an income. For a rebel force to initiate a rebellion and increase violent conflict and the rebel force must grow rapidly, and that the likelihood it will succeed is much smaller if there is a relatively tight labor market.

The highly significant p-value=0.000 with regression coefficient bi=0.280 for the variable "Economic recession" shows a strong relationship that increase the youth deviance 0.280. The inference describes that economic recession and youth bulge/unrest had highly significant association. Research results were acknowledged with Marcus and Gavrilovic (2010) concluded that the effects of the global economic crisis have been uneven, very few countries have been unscathed by the immediate and knock-on effects of declining demand for exports, reduced remittances, reduced opportunities for migrants and declining aid budgets. The effects of these on employment, public sector revenues and services have been compounded by sharp rises in food and fuel prices, impacting severely on poor people and pushing many millions more into poverty. The cumulative effects of these price rises, and of the often asset-depleting coping strategies that poor people have been forced to engage in, continue to make everyday survival difficult even in countries recovering from the economic crisis. Likewise, results also acknowledge with Ortiz and Cummins (2012) concluded that the global economic crisis hit many countries just as they were experiencing a youth bulge a

demographic trend where the proportion of persons aged 15-24 in the population increases significantly compared to other age groups. The youth bulge has severe implications for labor markets worldwide. The jobs crisis is also severely threatening children and poor households worldwide through higher incidences of hunger and malnutrition, illness, child labor, lower educational outcomes, children being left alone and even abandoned, vulnerability to ongoing and future shocks, domestic violence and social unrest. The jobs crisis has further heightened the risk that workers, especially youth, are being permanently 'scarred' in terms of future employability and earnings potential.

The value of bi=0.236 with p-value=0.000 for the variable "Poverty" increased in poverty in the state caused 0.236-point increase in conflict and crime in the state like lawlessness, militancy. The drawn inference shows the highly significant association between the explanatory and explained variables. Results coincide with Pratt and Cullen (2005) find strong support for hypothesized associations between youth poverty, inequality and criminality across a variety of geographic units. However, there is general recognition that poverty and inequality have differential effects. Generally speaking, poverty is associated with higher levels of less violent crimes (such as property crimes) while inequality is more strongly associated with violent crimes, such as assault and homicide. The p-value 0.004 with regression coefficient bi=0.136 for the variable "inequalities in the state" caused increase 0.136 point in response variable. The inference shows that there is a strong relationship between both variables. The research results coincide with Moser and Rodgers (2005) argue that there is a link between violence and unequal access to employment, education, health and basic physical infrastructure. They argue that situations of widespread, severe inequality heighten the potential for alienated, frustrated and excluded populations (particularly younger men) to engage in different forms of violence, including economic-related gang violence, politically motivated identity conflict and domestic violence.

5. Conclusion

The results from study provide strong evidence in favor of a model of criminal behavior. There is no single factor that can be specified as the main cause of criminal behavior. This can more accurately be found in the way that multiple risk factors clustered together can interact in the lives of some children, while important protective factors are absent. Moreover, causes of crime differ from country to country, in western world; causes are directly related to the environment of the surroundings. These surroundings can be of school, home, neighborhood or playground. In contrast, causes of youth crime in Pakistan are significantly different from that of the western world. Here in Pakistan, the first main cause of youth crime is poverty, Unemployment, corruption in the law enforcing agencies, if corruption is eliminated; and state prove job opportunities to the youth than the major part of the problem will be solved. After identification of the root causes of crime in Pakistan, the remedial measures to control the criminal activities must revolve around those identified causes. These remedial measures include mainly the solution to the following problems, Corruption in law enforcing agencies, lack of authorities given to the agencies, unsolved issues of the agencies (like salary increment and provision of modern tools), technological backwardness in context of security tools, poverty and unemployment. Priority wise solution of the problems is the key to success. If the above mentioned remedial measures are taken into account, significant decrease in crime can be achieved.

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Cross-border Migration in the Southern African Development Community (SADC): Benefits, Problems and Future prospects

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Abstract: With rapid globalization sweeping through the globe, the movement of people throughout the world has increased significantly over the last 20 years. Motivated by the thrill of earning better salaries and living in countries characterised by better standards of living, people have travelled long distances in search of such opportunities. Undoubtedly, the economic buoyancy of countries like South Africa and Botswana has attracted thousands of migrants from the SADC who are seeking job opportunities, further straining government resources and impeding the effective functioning of border immigration services. The unequal rate of economic development in the region has further created an increasing gap between fast-developing and slow developing nations, hence the unequal rate of migration. Skills transfer and collaborations have been the major benefits of cross border-migration for SADC, although crime and xenophobia have also been identified as problems associated with cross-border migration in Southern Africa. The flow of remittances from South Africa has played a crucial role in fighting poverty and hunger in the migrant's home country and contributed significantly to government finances. However, the absence of a regionally accepted policy aimed at regulating migration means that illegal cross-border migration will carry on being a problem in the region and unfortunately the absence of policies aiming at spurring collective regional economic growth means illegal cross-border migration will increase in the years to come.

Keywords: *Globalization, Economic Growth, Development, Policy, Migration*

1. Introduction

Is it unquestionably clear that in an era characterised by rapid globalization, international and cross-border migration has become not only a beacon of hope for individuals and families seeking a better life, but it has also portrayed a growing economic divide between developing and developed countries. Many factors are in no doubt responsible for global migration, but ultimately the prospects of earning a better income and living in a country characterised by growth and political stability are the major reasons why people engage in migration. The growing economic inequalities between countries in the global North and South will undoubtedly be identified as a contributing factor in international migration for decades to come. Migration from developing regions such as Africa, Asia and South America to developed countries such as the United States, United Kingdom, Australia and Germany has reached alarming rates, often overwhelming the immigration and border services of these nations.This has, unfortunately, resulted in the tightening of borders, the implementation of stricter immigration policies and the overall change in criteria for admitting immigrants, even with these measures in place, migrants have persistently tried their best to circumvent them. While countries located in the global South are known to be characterised by poverty, malnutrition, corruption and political instability etc., contrary to popular belief, many in countries in this region attract a high number of migrants from neighbouring countries, partly due to the different characteristics (economic growth, job opportunities, education standards etc.), that makeup countries within the global South. In Asia, countries like China, Taiwan, Singapore, India and Malaysia attract a huge number of migrants from neighbouring countries, and in South America, Brazil, Argentina and Mexico also host a huge number of migrants from different countries in the region.

In Africa, migration is mostly concentrated between two regions namely West and Southern Africa. In West Africa, the economic hubs of Ghana, Nigeria and the Ivory Coast attract a huge number of migrants from neighbouring West African states, while in Southern Africa, South Africa, Botswana, Tanzania and Namibia are hosts to many migrants not only from the Southern African Development Community (SADC) but also from throughout Africa and beyond. SADC which is made up of 14states is characterised by a huge rate of inter-regional migration. Cross-border migration within the region is characterised by a combination of skilled and unskilled migrants, however, growing cross-border migration trends show that illegal migration is on the constant increase. The study will undoubtedly provide a critical review and current status quo

regarding that state and rate at which cross-border migration is unfolding in Southern Africa. The study will also in detail ascertain whether cross-border migration in SADC has brought any benefits (knowledge transfer, increased financial flows, skills transfer) to member states. Undeniably, the European Union has been a motivating factor behind the increasing calls within Southern Africa to institute a coordinated policy to facilitate the free movement of people, considering the socio-economic benefits witnessed by the European Union as a result of constituting a regulated but free movement policy, the study then aim will at understanding the challenges associated with cross-border migration in Southern Africa and whether the EU model of free movement can be really instituted in the region. Furthermore, the study will explore the possibility as to whether member states can mutually agree on regulating cross-border migration and implementing policies would ensure member state benefit from such an agreement.

2. Literature Review

Migration within the SADC-An Overview: The quest for economic gain, improvement in the standard of living and an environment characterised by a better political climate has led to an increase in cross-border migration in the region (Odén, 1996). The goal of having a policy to ensure uninhibited movement within the region was further cemented by the development and adoption of the SADC protocol on free movement. This protocol was aimed at ensuring the uninhibited movement of people within SADC, while member states have approved the protocol, its applicability and functionality has been rather disappointing (Kok, 2006). The idea behind the formulation of the SADC was to model the European Union, where movement of people and goods is uninhibited, which is what has propelled the EU towards a steady developmental path since its inception (Saurombe, 2013). But because of trust and commitment factors within the SADC, these factors have somewhat thwarted the realisation and potential benefits that a free movementpolicy couldbringfor the region. The SADC has a long history of documented and adopted mechanisms which were solely developed to foster greater regional integration, but unlike the EU, member states were sceptical about their national interests being overridden by protocols of the regional body (Peters, 2010), hence till this day, regional integration in Southern Africa is somewhat flawed and not fully realised.

The Common Market for Eastern and Southern Africa (COMESA) protocol, which advocates for the free movement of labour, services and people has clearly not been fully implemented (Kok, 2006). One of the most important aspects of COMESA was the adoption of a visa-free policy, where citizens of member states would freely move within the region, while some countries in the region do not require visas when engaging in inter-regional travel (Plender, 1988), the adoption of a visa-free regime regionally has not been actually implemented. Furthermore; just like COMESA, the Migration Dialogue for Southern Africa (MIDSA), which was developed by the IOM in conjunction with the SADC has been really discouraging in terms of its implementation and proper functionality (Crush & Dodson, 2017). The main aim of MIDSA was to foster regional cooperation on migration-related activities and through regular exchange and constant dialogue, however, the proposal was never really fully prioritized (Omelaniuk, 2012). Considering the vast amounts resources spread out between SADC member states, one would have hoped that cooperation would be at the forefront and highest level. Both COMESA and MIDSA were originally created to foster regional integration and growth, but their success has been questioned. While there is no denying that the economic buoyancy in countries like South Africa and Botswana has drawn a huge number of migrants from the region (Oucho, 2005), it is also evident that SADC has failed to collectively develop policies at aimed at stimulating economic growth in the region, hence the unequal rates of migration.

While Southern Africa is characterised by a huge movement of people from border to border, cross-border migration is not equal in the region (Bastia, 2013). The unequal rate of economic growth in the region has been identified as one of the major contributors to cross-border migration in SADC. For example, the GDP of South Africa is larger than all of the remaining 13 member countries (Godsäter, 2016); hence forging equal and inclusive economic growth in the region becomes extremely difficult. Unfortunately, according to Chen (2016), the unequal rate of economic development has also contributed to brain drain and resulted in brain gain for some member states. Semi-industrialised or fast-growing countries have the ability to attract skills from other countries and with the prospect of living a better life characterised by financial freedom (Nshimbi & Moyo, 2017), many SADC member states lose a considerable number of skilled professionals to other member states (Oderth, 2002). The major beneficiaries of these skills have been South Africa and Botswana,

however, it is worth to note that not all migrants engaging in cross-border migration are skilled professionals Mattes et al. (2000), the region experiences one of the highest inter-regional migration of unskilled migrants (Zuberi et al., 2016). Williams (2002) opines that the easy accessibility of migrants as a source of cheap labour mostly in sectors such as agriculture, construction and mining negatively affects any attempts to regularise the stay of migrants, let alone upholding and protecting their rights. Cross-border migration in the region is not a new phenomenon, long before the 1990's, the discovery of gold in South Africa ushered in a new wave of migration to the country, and by 1970, there were over 260 000 male labour migrants working in South African mines (Gasa, 2007). SADC is a region characterised by primary labour-intensive industries such as mining, and agriculture, and coupled with the unequal rate development in the region, these industries usually attract a huge number of migrants (Lippoldt, 2012).

While cross-border migration can be managed more effectively in the region, the problem is that policies aimed at managing cross-border migration have to align with the interests of individual member states, which at times can be cumbersome to achieve (Willimans& Crush, 2005). Fast developing countries in the bloc are characterised by growing economies, sound infrastructure and higher GDP's and hence they are seen as been able to handle a large sum of illegal migrants compared to countries with opposite characteristics (Obeng, 2010), and this perhaps may be one the reasons why some member states have been reluctant to support the idea of a visa-free regime in the region. Magidimisha (2018) alludes that another reason why SADC members have not reaped the full rewards that are associated with migration is that some member states have come to the conclusion that only a few countries are actually enjoying the benefits of migration in the region and hence while some countries are gaining skills, some are directly witnessing the opposite.

For Jalilian (2012) cross-border migration regardless of whether it is undertaken legally or illegally, has numerous benefits for both the sender and receiving country, cross-border migration brings skills, knowledge and innovation which may not be available at the country of destination, in turn, migrants work and send money back home, resulting in increased regional financial flows. Crush (2017) argues that cross-border migration has been beneficial to some extent, migrants in South Africa are involved many entrepreneurial ventures such as motor repair businesses, barbershops and they employ South Africans, contributing indispensably in the transfer of skills and knowledge. Crush & Dodson (2017) state that regulating migration will not bring any substantial changes in SADC in terms of migration trends as the unequal socio-economic conditions will continue being the major drivers of cross-border migration in the region. This implies that regulating cross-border migration may be impossible, however, a policy, which will be regionally accepted and implemented not to regulate migration, but rather to guide the region when dealing with cross-border migration-related issues may be ideal. Magidimisha et al. (2018) further state that while cross-border migration may result in increased regional remittance flows in Southern Africa, however, remittances alone cannot be viewed as a justifiable variable to encourage cross-border migration especially because some countries lose valuable skills and human capital in the process.

Mapuva & Muyengwa-Mapuva (2014) state that economically developed countries within Southern Africa have not collectively encouraged regional economic growth, through increased investments and trade, rather countries have prioritised their own development. Nshimbi & Moyo (2017) in their analysis, opine that because most migrant's cross-bordersin search of economic opportunities, SADC states should urgently prioritise regional economic development and integration. Powell & Powell (2016) however, realise that achieving equal rates of economic growth in the region would be virtually impossible as some countries have a competitive advantage over others in terms of manufacturing, industrialization and economic development, and while achieving equal rates of economic growth may reduce cross-border migration, it will not stop it all together as the migrationprocess is motivated by different socio-economic factors. DeTemple (2007) floats the idea of implementing a free trade policy asa tool to fight cross-border migration. The author states that SADC countries are characterised by the fast availability of resources, and if these resources can be regionally traded without duties, customs or tariffs, they would contribute effectively to the development of member states, hence providing economic opportunities for locals.

Keating (2004) agrees with the above statement, however, states that fully realising the benefits of a free trade policy might take decades, and in the meantime, SADC will continue witnessing increasing rates of cross-border migration. It is also worth to note that not all member states in the region equally benefit or are

negatively affected by cross-border migration; hence reaching a regionally accepted policy in managing cross-bordermigrationmight be burdensome. Markowitz (2017) opines that regional countries have prioritised international trade rather than regional trade; hence many SADC trade markets are tapped by other countries rather than regional states. Peters (2010) states that the SADC is characterised by an increasing rate of economic inequality, hence with such a scenario, cross-border migration characterisedby the need for economic freedom ultimately becomes the major motivating factor. There are unquestionably many factors responsible for the ever increasing rate of cross-border migration regionally, and many authors have counter-argued on whether there are any benefits that memberstates can accrue from cross-border migration, however, the increase in regional remittance flows can be viewed as a positive development, especiallyina region where more than 60 million were reportedlyliving in extreme poverty in 2010 (Brynard, 2011).

Determinants of cross-border migration in SADC: Push factors: Undeniably, the main challenge facing the SADC is how to collectively channel resources in order to properly manage cross-border migration. Economic migrants are by far the most types of people that engage in cross-border migration in the region (Peters, 2010). Unfortunately, because of the inequalities in terms of economic development, people will definitely continue engaging in cross-border migration for years to come. With no proper management policies aimed at regulating migration in the region, some countries will continue receiving a huge number of migrants. Cross-border migration is influenced by many underlying factors, commonly these factors are known as push and pull, the paper seeks to discuss the major push factors responsible for cross-border migration in Southern African.

Push factors influencing cross-border migration in SADC-Economic disparity: Undoubtedly, economic inequality in the region is the major motivating factor encouraging people to engage in cross-border migration. The ever growing economic divide in terms of economic growth, development and job opportunities has contributed to the increase in cross-border migration regionally (Human Rights Watch, 1998). The existence of a growing economic disparity among SADC member states will undeniably make the provision of effective cooperation rather difficult. Wisner et al. (2005) opine that the GDP of South Africa is largest in the bloc; hence South Africa may feel that its interests need to be considered first, further hampering and obstructing efforts made at achieving regional economic growth and development in the region. Crush & Dodson (2017) opine that a clear and all-inclusive mechanism is needed that would contribute to economic growth in all member states, however, because countries have their individual interest, some member states may opt not to agree to a comprehensive deal on economic growth not only because they may feel it will erode their national interests, but also because they may feel that fast-growing economies may benefit more from such arrangements (International Organization for Migration, 2006).The ever growing rural and urban unemployment in Southern Africa has led to a substantial increase in individualsattempting to crossborders in search of economic openings. Nshimbi&Moyo (2017) mention that the unwillingness or perhaps inability of SADC countries to jointly develop and implement regional economicinitiatives will remain the major obstruction in the bloc'saim to reduce cross-border migration, the authors conclude by stating that to reduce cross-border migration, SADC states should internally implement policies to spur economic growth, failure to do this will surely result many skilled nationals leaving and looking for opportunities elsewhere, further contributing to the ever-increasing problem of braindrainin Southern Africa. Lucas (2005) states that for the SADC to reduce cross-border migration, robust and pragmatic polices are needed which would be characterised by rapid human development, infrastructure provision and the availability and easy access to health and educational institutions. However, with sluggish economic growth regionally, it is unlikelythat Southern Africa willsuddenly witness a boom in economic development. It is therefore highly observable that economic development is the key in reducing cross-border migration in SADC, but regrettably, with growth being difficult to achieve currently, the increase in cross-border migration is highly probable going forward. Economic migration is rife in the region, with South Africa being the most preferred hub, therefore with the continuous divide in the region, cross-border migration will likely continue into the foreseeable future.

Employment opportunities and Educational opportunities: Boampong (2014) states that a report by the world economic forum found that as a result of unemployment, more than 27 million young people have crossed borders in search of employmentopportunities. Bradshaw & Ndegwa (2000) state that illegal cross-border migration is problematic and increasing rapidly in Southern Africa, however, skilled labour migration

can be very beneficial for the region as migrants may return with new skillsand knowledge, hence contributing to the growth of their home countries. Crush & Dodson (2017) allude that the SADC should harmonize Sub-regional migration polices as to increase the flow of goods, services and trade as this will encourage cross-borderinvestment. Solé et al. (2016) mention that most individuals engaging in cross-border migration within the SADC are low skilled and illegal migrants, hence regulating migration would be futile as these individualsareusually employed in the informalsector or are self-employed and usually migrate in large numbers.Economic inequality has a direct nexus with the unemployment rate, because of economic inequality; countries in the region cannot sustain effective economic growth, hence increasing the rate of jobless people (Andersen &Lindsnaes, 2007). Economically developing countries, therefore, host a huge number of skilled and unskilled migrants who are purely there for economic reasons. In South Africa, skilled migrants from the region are mostly concentrated in the health, science and higher education sectors, while unskilled migrants focus on informal trading, spaza shops, mechanic workshops and barbershops (International Organization for Migration, 2008). Ever since the deterioration of the economic situation in Zimbabwe in the early 2000's, more than 300 000 jobs seeking Zimbabweans have flocked to South Africa in search of a better life, making it the biggest contributor of migrants in the country (Van Rensburg, 2016).

Wellman & Landau (2015) mention that most migrants in South Africa are mostly economic migrants, motivated by the prospects of higher income, therefore; migrants travel long distances to reach the country. Leerkes (2009) states that illegal cross-border migration has been associated with an increase in crime, drug peddling and the straining of government resources. MelusiGigaba, the former Minister of Home Affairs in South Africa mentioned that is while illegal migration is on the increase in the SADC, it is neither possible nor desirable to slow down international migration (Cox, 2016). Therefore, it is clear that in the absence of a regionally accepted policy managing and regulating cross-border migration, people will in no doubt carry on engaging in illegal migration. While cross-border migration relating to education is mostly legal, it has been identified as another contributing factor behind migration in the region (Lemarchand & Schneegans, 2014). The demand for quality education has resulted in many young enthusiastic individuals opting to cross borders in search of education (Speckman & Mandew, 2014). Within the regional bloc, South Africa undoubtedly attracts the bulk of potential students from SADC not only because of the world-class universities that are located in the country but also because of the SADC protocol which states that five percent of South Africa's higher education places should be reserved for students from member states (Hahn, 2005). Halvorsen & Vale (2016) state that students in the region opined that they were likely to opt to study in South Africa because it was closer to home, it has the potential to secure them a job and some simply valued the culture of the country, while students from the USA and Europe stated that the low cost of living was the main reason they had come to study in South Africa.

SADC students have been known for being one of the most mobile groups in the globe. Wohlmuth et al. (2014) state that cross-border migration as a result of education is good for the region as it results in millions of dollars in inter-regional financial flows, however, not all countries in the region equally benefit from these financial flows.The nexus between the above-mentioned push factors is that they are all linked to economic growth and development, therefore, implying that if the economies of SADC member states improved drastically, all these push factors can be addressed with relevant investments in the economy. The SADC is characterised by different economic situations, hence push factors that encourage cross-border migration in the region are not same in terms of their prevalence in member countries, and that is why the region experiences unequal rates of cross-border migration

Cross-border migration and its benefits for the SADC: Not all has been doom and gloom in terms of cross-border migration in the region. In fact, cross-border migration has been a success for other countries which are characterised by a chronic shortage of skills; however, the failure of cross-border migration to equally benefit every member state has been one of the issues hampering the developing and adoption of a collective agreement regulating the free movement of people in the region.

Increase in Remittance flows: Schiantarelli (2005) states that as a result of the increase in both illegal and legal cross-border migration in Southern Africa, the region has been constantly witnessing an increase in the flow of remittances. According to data from the Centre for Financial Regulation and Inclusion (2012) remittances outflow from South Africa to SADC amount to R11.2bn per yearly, Leonard (2013) further states

that with unemployment and HIV rife in the region, the remittances sent home by migrants from South Africa undoubtedly play a huge role fighting poverty and hunger. Zimbabwe has the largest share of remittances sent from South Africa, this is justifiable considering the number of Zimbabweans living and working in South Africa.The World Bank estimates that in 2014, remittance flows within the SADC reached a staggering $1bn (Crush & Dodson, 2017). Beaton et al. (2017) further opine that remittances in the region have been a huge contributor to the income earned by foreign governments, as they have steadily contributed to the operating budget of SADC countries. Grinin et al. (2016) mention that while remittances flow in the region are forever on the increase, greater economic equality is needed to further consolidate regional cooperation and development. The increase in remittance flows regionally are a positivedevelopment, however increasing remittance flows cannot be used a pretext to encourage cross-border migration in the region, mainly because they are not equally distributed and do not contribute to human capital development andeconomic growth compared to the provision and availability of skilled professionals ina country. It is certainlyclear that regardless of the role played by remittances in SADC, as the rate of cross-border migration increases, so will they.

Skills provision and Education expertise: Cross-border migration in SADC has proved to be a lifeline for countries suffering from brain drain like South Africa which has seen a huge number of its skilled professionals leave the country (Pécoud & Guchteneire, 2007). Immediately after 1994, South Africa witnessed a huge number of skilled professionals leave the country (mainly whites) which left a void in the country. Fortunately for the county, many skilled foreign nationals from SADC and beyond have migrated to South Africa and surely filled that void. The higher education, health and engineering sectors have been immense beneficiaries of skills from the SADC (International Organization for Migration, 2008), which goes to show that cross-border migration has benefited some states in the region. South Africa has been aided by its sound infrastructure and economy in it being able to attract skills from beyond the country's borders. Other countries such as Botswana and Namibia have also attracted a huge number of skilled professionals from the region, thanks to their growing economies. The mass inter-regional migration of skills from the SADC is a consequence of the ever-growing unequal rates of growth in the region and further portrays the will of migrants to travel great distances to reach their preferred destinations (Matlosa, 2001). While the SADC has a protocol which stipulates that member states shall not poach skilled professionals from other SADC countries, it has been largely poorly enforced and furthermore the will of migrants themselves coupled with skills shortages within the region makes it difficult for countries to not employ highly educated and skilled professional from the region. In South Africa for example, there are a huge number of professionals working mainly in the health and higher education sectors that are from Southern Africa which has benefited the country enormously. However, this hasbeen at the detriment of otherregionalcountrieswho have lost numerous skilled professionals, this prolonging the cycle of underdevelopment and poverty in Southern Africa.

One of the benefits of cross-border migrating in SADC is that it has allowed for the exchange of professionals from other countries, it allows for countries to collaborate on many research and development projects all with the aim of enhancing growth and development in the region (Hansen et al., 2011). However; Hansohm et al. (2005) opine that because countries in the region can't compete in terms of remunerating skilled professionals equally, often some choose to migrate to regional countries where the remuneration is more satisfactory. The Enca (2017) mentions that this trend was unlikely to happen if member states were committed to development. Universities in the region have formed partnerships and exchange programs for skilled academic professionals, all these initiatives are solely aimed at consolidating regional cooperation (Shroder, 2014). Knowledge generated in these projects are often commonly shared among members, hence this has been a major achievement of cross-border migration in the region. These are some of the major achievements which have been directly associated with cross-migration in the SADC, however, cross-border migration has also had its problems which at times have hampered the consolidation of regional cooperation.

Problems associated with cross border migration in SADC-Xenophobia: One of the most serious challenges affecting consolidating the fight against illegal cross-border migration in SADC is Xenophobia (Martin, 2011). Xenophobia is largely associated with South Africa as the country has over the past 5 years, seen more than 6 outbreaks of xenophobic attacks directed at foreign nationals, often these attacks have resulted in serious injuries and death (Nicolson, 2017). While Xenophobia itself may not be a determining

factor in the cross-border migration process, it does, however, dent South Africa's ability to attract skills, tourism and investments from the region, thus tainting the country's image. The fear of being a victim of Xenophobia might influence one's decision on whether to migrate or not and unfortunately over the past 6 years, xenophobia has been a headache for South African authorities. Xenophobia further shows the poor provision of borders services in the country's borders.

Policies regulating cross-border migration: Kumalo (2013) opines that one of the major issues facing the region is that there is no regionally accepted and adopted policy mechanism that aims at dealing with cross-border migration (especially illegal migration). Williams (2002) mentions that the absence of policies dealing with the management relating to cross-border migration results in certain countries receiving huge inflows in migrants, only to find that if there were regional policies in existence, such could be prevented. According to Song & Cook (2014) irregular cross-border migration is a challenge for governments in the region as it devours a lot of resources. The South African Department of home affairs mentions that, irregular cross-border migration, creates problems in terms of revenue collection, planning and service provision, undermines the effectiveness of providing protection for foreign nationals in the country and increases the like hood of conflict between local and foreign nationals (Department of Home Affairs, 2017).South Africa has a comprehensive migration policy aimed at regulating migration, however, the policy only concentrates on national regulation, hence there is no policy aimed at regulating and managing cross-border migration in a regional perspective, therefore; cross-border migration will undoubtedly be a continuous phenomenon (Department of Home Affairs, 2017).

Insufficient border control services: Finally, another major challenge in the SADC is that the borders of member states are poorly equipped with the required resources needed to effectively tackle cross-border migration (Brachet et al., 2011). Hansen et al. (2011) mention that before 1960, there were no borders between SADC states and that people could easily move from country to country without any issues. The introduction of borders between SADC states was meant to control the flow of people, but rather this has not been the case especially for countries like South Africa, Botswana and Tanzania, where many cross-border migrants still easily find ways to enter illegally. This is partly due to the fact that border services in many SADC countries including South Africa are still under-resourced, hence many migrants cross at different points, ultimately over stretching border personnel and resources (Khumalo, 2014; Mosieleng, 2013). Chong & Clark (2017) mention that poor border control also leads to an increase in human trafficking and narcotics-related activities taking place. Poor economic growth in SADC has meant that countries have had to decrease operating costs and slash budgets and unfortunately, border patrol services have been one of the victims of such cuts. Mzantsi (2016) states that by the end of 2015, more than a million asylum seekers in South Africa were waiting for their applications to be processed and according to the human rights watch, at the current rate of applications, it would take 20 years to clear the backlog. This makes South Africa one of the top destinations for asylum seekers and further highlighting the need for an effective and inclusive migration policy. While the thrill of migration to another country and living a better life has always been a motivating factor among potential migrants, once successful in their journey, migrants are confronted with many risks such as protection and service provision, discrimination, deportation and the cost and debt incurred while migrating (Kabwe-Segatti, 2008) & (Fruman et al., 2016). Although these risks are constant challenges of a migrant, cross-border migration in SADC is rife, a clear signal that migrants are willing to risk everything to reach their preferred destination.

Cross border migration in SADC: Future prospects: Undoubtedly the economic disparity among SADC member states will continue to fuel cross-border migration in the region. Countries like South Africa, Botswana, Namibia and Tanzania will in no doubt carry on witnessing a huge number of migrants entering their territories, both legal and illegal migrants. The search for economic prosperity will continue being the defining factor behind cross-border migration in the region.

3. Methodology

The study relied on extensively secondary data as a means of collecting relevant and required information. It employed strict textual analysis of the available literature relevant to cross-border migration within Southern Africa. A Qualitative research approach was utilized in the course of this study. The purpose of this approach

was to put into context of understanding the underlying factors responsible for cross-border migration in Southern Africa and most importantly understand the benefits (if any) that have been accrued by member states, and finally tothoroughlyengageexisting literature to understand and dissect the socio-economicstructural factors influencing the everincreasing rate ofcross-bordermigration in the SADC. Forrester (2010) asserts that qualitative research uses methods such as participant observation or case studies which result in a narrative descriptive account of a setting or practice. Various scholars have tried to understand the root causes of migration, therefore there are rich sources of information. Though these sources may not comprehensively speak directly to cross border migration within Southern Africa and its overall benefits and problems, they nonetheless offer views on the subject matter which will be utilized to further enrich the study.

Theoretical setting: The movement of people from place to place is motivated or perhaps influenced by many factors. Many scholars from various disciplines have developed numerous theories which ought to explain the migration process from the lens of their respective disciplines. While the constant change in the international political and economic system would undoubtedly push geographers and demographers into providing and adopting new theories that would explain the migration process, it is however, imperative that we utilize the current existing theories to try and better understand global migration as it is a growing phenomenon. The paper will, therefore; highlight some of the theories that have been developed over the years and how they understand and explain the migration process.

Dual market theory: The assumptionof the theory is that migration is influenced by structural demands in developed economies, the theory states that migration is not caused by push factors in sending countries, but rather pull factors in receiving counters (Hugo & Young, 2008). The theory assumes that developed countries are made up of primary and secondary markets. The primary market is characterised by a huge demand for highly skilled individuals, while the secondary market is labour intensive (Wachter, 1974), thus the requirement of a largely unskilled labour force, dual market theorist assume:

- Governments have the power and resources to influence international migration, but only through major changes in the way which the economy is organized.
- International migration in demand based and begins by employers from developed countries recruiting from the global market.
- The demand for workers from other countries is structurally infused with the needs of the economy of the receiving countries (Tomanek, 2011).

New economics of migration theory: The new economics of migration theory which largely emerged in the 1980's, views migration as a process or decision taken by a collective, this could be families or groups coming together and deciding to migrate (Brettell&Hollifield, 2014). Within the premise of this theory, migration is viewed in a cost and benefit situation, if a family would benefit from the migration of a family member, this increases the likelihood that the family member would be advised to migrate (Tomanek, 2011). The theory just like Lee's push/pull and neo classical models uses similar factors to understand the motivating factors behind a family or a group's decision to migrate. An example of migration from the lens of the new economics of migration theory would be when a family sends one of its members to work abroad and then relies on the remittances sent by the family member (Jennissen, 2004), subsequently, remittances sent reduce the likelihood of another family member migrating.

Major assumptions of the theory:

- Migration is a family or collective decision made in order to minimise the risk and maximise income

Social capital theory: According to the social capital theory, connections and networks play a huge role in the migration processes.
The theory assumes that:

- As economies and international migration expand, so do network connections, connections expand so wide that they eventually reach a point where people can migrate to any country without any difficulties

- Controlling migration is very difficult as migration networks are created outside the country and ultimately occurs irrespective of policies implemented (Byron, 2003).

Less Push/Pull theory: Everest Lee, in his analysis of global migration trends stated that migration was motivated by two factors, push and pull factors. Lee assumed that for people to migrate there has to be something pushing them from their original destination and there has to be something pilling them to their preferred destination (Kivisto & Faist, 2009).According to this theory, push factors include, lack of economic opportunities, hazard environmental conditions, inadequate safety and security, poor educational and health facilities and political instability, while pull factors include, better working conditions, better salaries, welcoming political climate and opportunities for personal growth (Digby, 2001). However, the theory mentions that between the point of migrating, there are intervening factors that might influence the overall decision to migrate. These factors include the cost associated with migration, distance, family connections, mountains and the restrictive immigration laws in the preferred destination (Weber, 2010). It is undeniably clear that many scholars and theorists from an array of disciplines have over long periods dedicated numerous resources into trying to understand the migration process, hence they have developed theories that they hope will explain and provide a better understanding of the phenomena. It is no doubt that the combination of the assumptions of the above-mentioned theories have in some way manifested themselves within the pretext of cross-border migration in the SADC.

Supporting the assumption of the social capital theory Magidimisha et al. (2018) opine that many illegal immigrants from countries such as Zimbabwe, Mozambique and Lesotho have settled in countries such as South Africa, Botswana and Namibia, where they are involved mostly in the informal sector business, with barber shops and car repair shops being the most prevalent. Dhingra& Rodriguez (2014) mention that because many have settled in these countries and understand the culture and way of doing business, they may, therefore, influence family members and friends to also migrate because the migrant would have over long periods built the necessary connections and networks in the country having been there for a long time. According to the Centre for Financial Regulation and Inclusion (2012) every year nearly 2 billion Rand leaves South Africa mainly destined for SADC member states, making it that largest remittances market in the regional bloc, thus further reinforcing the assumption of the new economic theory of migration that remittances play a huge role in providing the much needed financial support for the migrants families, hence with steady income a family member may opt not migrate.According to Crush et al. (2005) because of their developed infrastructure networks, developing economies and opportunities for employment, South Africa and Botswana undoubtedly attract a huge number of migrants from the region, with mostly Zimbabweans who are involved in informal sector trading; this notion further highlights the supposition of the dual market theory. Poor rates of economic growth in Zimbabwe have over the years pushed many Zimbabweans to migrate in search of better economic opportunities (Kanyenze, 2011) further highlighting the assumption of Lee's push-pull theory. For the purpose of this study, Lee's push/pull theory will be used as the main theory which will guide the study. This is however, notwithstanding the important assumptions of the other theories which have been discussed as they will be also widely consulted in order to get a different scholarly and disciplinary view of migration.

4. Results and Discussion

Undoubtedly, cross-border migration in the SADC has benefited some states more than others. However, illegal migration has also strained government resources in some countries, potentially increasing the possibility of conflict with locals, especially in South Africa, where the periodic outbreaks of Xenophobia have become unpredictable. With this said, there are 4 major findings of the study.

Economic growth and inequality: Magidimisha et al. (2018) mention that the ever-increasing economic disparity will contribute to an increase in cross-border migration in the region, particularly because migrants are in constant search of better economic conditions regionally. The SADC has to collectively work together in order to spur economic growth in the region, hence the economic inequality between countries will be a major factor motivating people to engage in cross-border migration in the region for decades to come. However, while the region grapples to deal with illegal cross-border migration, the increase in remittances flow from South Africa to the region can be viewed as a positive aspect considering the role that they pay

fighting poverty and their overall contribution to government expenditure in the migrant's home country.Kok (2006) states that cross-border migration is largely influenced by economic conditions in the region, and this can be explained using Wallerstein's world system theory, of the core, semi-periphery and periphery, South Africa in this case, has emerged as the core within the SADC mainly because of the country's industrial development and perceived political and economic stability, South Africa has been seen as preferred destination for migrants.Further highlighting the growing economic disparity within SADC, a study by Garatidye (2014) uncovered that as a result of SADC countries not implementingpolicesmeant to spureconomic growth, many people have engaged in cross-border migration becausesuchopportunitiesarenot present in theirhomecountries. The study concluded that investments and the harmonisation ofregional trade policies were thekey elements needed to reduce cross-border migration. Another study by Ngomane (2010) found that besides economicgrowth, cross border migration in SADC is being fuelled by social networks and family connections, the author opines that these factors will continue influencing cross-bordermigration in the region and concludes that cross-border migration will likely involve numerous families migrating in large numbers going forward. While cross-border migration is on the rise in the region, it is unfortunate that member states have not prioritised the collective development and adoption of economic agreements that would result in inclusive growth regionally, as this would be one of the mechanisms that can be employed to reduce illegal cross-border migration the region.

Policy implementation and coordination: Undoubtedly, it is clear that the magnitude of illegal cross-border migration in the region has reached alarming rates and necessitates for a concise and coordinated response (Bernstein & Weiner, 2002). As it stands, SADC member states have developed and implemented policies aimed at regulating migration at a national level, however, there is still no clear-cut policy that deals with migration at a regional level. Therefore, the provision of policies to regulate cross-border migration at national level neglect the bigger picture, which is regulating cross-border migration at a regional level. This gap in policy alignment according to Paerregaard (2015) is because some countries are huge senders of migrants rather than receivers; hence they are not to a great extent affected by illegal cross-border migration. A study by Niikondo (2008) found that while regional communities are seen as drivers of regionaland economic cooperation, the SADC however, has not prioritised regional policy implementation to managecross-border migration, another study byNkowani (2005) focusing on economic integration in Southern Africa concluded that there was a need for policy re-alignment between membersof the SADC and a greater consensus on migration relatedissues was needed. A studyNshimbi&Fioramonti (2014) found that regulating regional migration would be impossible, rather states must strive develop policies that wouldensureregional migration benefits every member state, these policescouldrange from trade, investmentsandeducationaldevelopment. Nonetheless, it is clear that a coordinated and rational response is needed to deal with cross-border migration in the region. While proper management of cross-border migration can yield benefits for receiver countries, the SADC is unfortunately highly characterised by unskilled cross-border migration, hence the continued call for the development of policies that would effectively deal with illegal cross-border migration in SADC.

Crime/Human Trafficking and HIV: Increase in the numbers engaging in cross-border migration in the region, coupled with poor border policies will undoubtedly increase migration related crime such as human trafficking and narcotics smuggling. Roth (2017) states that countries characterised by poor border services are prime targets for human trafficking syndicates as there is poor control, therefore doing illegal activities becomes rather simple. Song & Cook (2014) also state that border patrol guards working in such regions are easy targets for bribery, because of poor resources to carry out their work and the low pay means accepting bribes becomes a way of life in such situations. Anich*et* al. (2014) mention that within the SADC, only Lesotho has ratified the convention of the protection of the rights of migrants and members of their families. Surprisingly, though, South Africa as the largest receipts of migrants in the regionbut has not ratified this protocol, implying that cross-border migration cannot be stopped or reduced. This undeniably complicates the fight against illegal cross-border migration but even worse it invites crime syndicates whicheffect social cohesion and development in the region. Another big threat facingthe SADC is the growing infection rate of HIV and as countries in the region seeker closer integration and cooperation; undoubtedly the spread of HIV will have devastating effects on socio-economic development. A study by the Abrahámová (2008) mentioned that countries with insufficientresources to ensure effective border control were morelikely to receive more

illegal migrants, and the increase in illegal cross-border migration may result in the increase in the spread of communicable diseases (Gushulak & MacPherson, 2004).

The SADC has the highest levels of HIV prevalence in the world, many countries in the region are already grappling to try and reduce the spread of the virus. Some of the factors that are contributing to the spread of HIV in the region include: high rates of labour migration between countries, as people seek better working conditions and standards of living, alcoholism, illiteracy, poverty and economic inequalities. According to the world health organization, in 2015, it was found that 36.7 million were living with HIV, with SADC accounting for 40 percent of those people, meaning 14 640 000 people in the region are living with HIV and that figure is expected to rise significantly in the near future. A report by Kotzé&Marauhn (2014) mentioned that the poor management of borders in the region means people can move unregulated, hence further increasing the likelihood of spreading the disease. In the region, South Africa has the highest number of people living with HIV. Observer (2017) mentions that because of the non-existence of a regionally accepted policy regulating migration, HIV will likely spread in the region as people are in constant movement in search of better opportunities. There are many issues that need to be resolved in order for the SADC to fully reap the benefits that come with cross-border migration, and these issues have to be solved collectively hence every member has to have a say how policies are developed and implemented.

5. Conclusion and Recommendations

It is undoubtedly that cross-border migration is rife within the SADC region and it has been characterised by a huge number of illegal migrants to countries such as South Africa, Botswana and Tanzania mainly for economic reasons, further straining government resources in receiving countries. Not every member in the SADC is equally affected by migration some are affected more than others, hence the delay in finding a common policy to deal with cross-border migration the region. To reduce cross-border migration, the following suggestions may be may be piloted:

Instituting a free movement policy: In light of the above discussion on cross-border migration in Southern Africa, it is evident that the migration process is unlikely to decrease in the region, hence the possibility of regional countries coming together and agreeing to formulate a regional policy that will aid in the management of the migration process. While the policy will require extensive discussions and consultation, it will however, go a long way in ensuring that cross-border migration will be handled at a regional level. Czaika& De Haas (2013) support the above statement and allude that considering the benefits that migration can sometimes bring, its regulation at a regional level may enable its benefits to be equally beneficial.

Strengthening of border services: Undoubtedly, not all countries in the region experience the same rate of immigration, mainly because of the different socio-economic structures that make up SADC member states. For countries experiencing high rates of cross-border immigration, one solution would be to invest in resource provision for border services, although this will not deter determined individualsfrom engaging in cross-border migration, it will nonetheless better aid border immigration services in better performing their duties and will reduce the number of people engaging in cross-border migration to certain countries. However, with SADC countries experiencing poor rates of economic growth, the provision of additional resources for border services seems way off; ultimately, this may impede border services from performing their duties commendably.

Punitive measures for corrupt officials: Undeniably, developing nations, because of underdevelopment, poverty and rampant maladministration, many officials especially those stationed at border posts are involved in corrupt activities, where in South Africa especially, many are implicated in bribery scandals. This undoubtedly calls for harsh measures to be taken against anyonefound committing corrupt activities in the borders. Cross-border crime has been on the steady increase in SADC, and many officials have been implicated in these crimes, hence the provision of harsher laws will clearly send strong signal about the region's goal of rooting out corruption.

Harsher laws for employing illegal migrants: Globally, companies prefer employing migrants instead of locals, mainly because migrants are perceived to care little about the salary they receive, rather the little that

they get is pivotal for the survival of the migrantsfamily back home. SADC member states should jointly agree on policies punishing those found to be employing illegal migrants as this alone acts as a pull factor towards other migrants. A fine or penalty should be levied against the employer as this would ensure that employers are in compliance with regional laws. While these suggestions may go a long way in reducing the flow of cross-border migrants in the region, it is imperative that one notes that migration itself is a complex phenomenon and it is virtually impossible to totally eradicate or stop cross-border migration. Therefore, the SADC needs to invest in resources and cooperation in order to implement policies that would help reduce the flow of cross-border migration.

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