

Impact Of The Granted Facilities On Jobs In Urban Tourism Development (Case Study: Melli Banking Facilities In Zahedan)

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ABSTRACT : Due to the expansion of the banking system in recent years and the increased facilities and services to banks, to assess the effect on net employment in the economic performance of the banking system has become more important. What is important is the effectiveness of these types of facilities to create new job opportunities. One of the sectors, which have been discussed in recent year's tourism sector, is lending facility. It should be noted that most of the direct and indirect employment opportunities associated with this sector. In this regard, this study is based on the framework and describes an analytical method using field observations and questionnaire study. The library of documents, employment facility for granting Effect - creation of urban tourism development (case study: national banking facilities in Zahedan) has been used. And also the extent of this effect has been studied. And also the extent of this effect has been studied. Accordingly, the results indicate that the greatest amount of tourism facilities and cultural heritage of national banks amounted to 6 thousand 500 million dollars to pay the country's banking system. National Bank of the city of Zahedan facility dedicated to value (1824949) to 2012 in the service sector than in other sectors led tourism development and tourism boom in the city. Finally, the results obtained are presented in a series of administrative procedure.

KEYWORDS: Facilities jobs, Zahedan, Tourism, Bank Melli

I. INTRODUCTION:

Employment may be due to the importance of the practical aspects of human personality, identity and origin of the instrument is considered to reach prosperity of mankind. The dimensions of the philosophical, religious, and political psychology useful and productive work are of paramount importance. In general, in recent years , providing jobs and reducing the unemployment rate , one of the challenges in the economy as the most important objective for the management and economic programs , the organization of the country and in economic, social and culture have been considered. Optimal use of existing resources to meet human needs and demands, including increased production, income, employment and social welfare of each country is the most important development objectives. Zahedan County is comprised of three cities, Zahedan, Nosrat abad and Korin T. fifth development plan of the city of Zahedan, about 804,000 people 904,000 increase forecast by the end of the program - does. Since about 33% of the population is estimated between 15 to 30 years of employment, so the spectrum is the most important thing. Monetary and financial markets are of particular importance in the economic system and economic development literature of the important requirements is to achieve sustained growth. So that researchers develop better and more suitable for financial and monetary markets as an important instrument for development .In monetary and financial markets, sources of funding for various economic activities are. Production units from the point of view of financing working capital and new investment activities and perspectives of development of the major issues is system management .Receive a loan or credit, and transfer money from one

person to another or from one entity to another entity a major role in funding various economic activities . Credit and Loan direct and indirect employment and new job opportunities that will affect production units. Loan and credit injected into the production process as working capital in the short term due to the fixed capital stock, employment will increase. But in the long run, and credited the loan is converted into fixed capital, technological change brings with it (Samimi and et al, 2010, 3). If this change stays neutral employment and otherwise alters the employment is. So you can see from the comments, including the positive effects of proper and optimum utilization of loan and credit flows can increase investment, production, income and employment to be followed. Of course, the monetary system and financial efficiency of each country and how the existing economic units in financial management is a necessary condition and sufficient to achieve the positive economic effects of this is that in the absence of the effective part in the process in granting credits and what are the optimal uses of credits may be expected and effects plus. Among the factors affecting the performance of banking facilities in the development of enterprise financial and operating production and employment, access to sufficient liquidity facilities and enterprise of importance. Because the facilities to carry out the investment and set up economic units (which is a relatively large costs have) as well as the continuation of a productive activity and provision of raw materials for production are used.

In Iran due to the restrictions in the financial market is one of the most important financial resources and Bank resources available to corporations. On the other hand, nowadays banks in Iran as a financial resource provisioning in the established form (with fixed capital investment and facilities) and set up (with investment and provide working capital facilities) and the basic role of the Board. According to the Central Bank and the Department of labor reports, statistical Center of Iran and populist enterprise performance information more than 80 percent of the fixed capital corporations or through bank financing facilities to be funded in accordance with the rules in the deprived areas; brought share owners corporations within the limit of 10% of the Board's initial investment (Samsami & Amirjan, 2011, 133). The financial position of the bank credits in the structure of the Board is based on Microeconomics, which means at the level of the Board of bank credits, investment, employment, with raw materials and as a result the production of enterprises can be analyzed. Corporations to finance investment of resources, internal and external. Internal resources have been divided into depreciation and profits include storage and external resources include borrowing (loan و bonds) and buy the new shares. With respect to the cost of each of the funds, the decision of the Board of investment is affected (Bronson, 2005,

Expanding markets and financial institutions and consequently, a variety of products in this area has led to the process of obtaining the necessary funds for financing and the advancement of the company and individuals, at the level of a rapid and reliable way to establish trust, of the country's economic priorities and requirements will be considered. In the developed countries, have been able to provide the necessary infrastructure in this area to provide well; being that developing countries have long ago on the way, so the World Bank figures showed that today, less than 25 per cent of people in developing countries access formal financial services. This ratio in the developed markets more than 90 percent. Banks in the process of the development of financial services, a key role are responsible, whereas the banks your resources are devoted mainly to large companies, and since the services to the obtaining and small units of work, and the people is expensive, less attention has been paid to this sector. Design and apply the very validity of the measurement system is an important factor as the financial services development in a just manner in all parts of the play, the role of the Constitution. The process of granting credit facilities in the community of the system to be more patient and fronts, economic sector to better and more reliable way to financial resources, and will be able to optimize the use of resources. In the event that coincides with the growth and development of the economic sector and increasing the need for financial resources, saw the establishment of proper systems in facilitating the acceleration of the credit granting facilities and providers with many problems, nobody else in the field of the acquisition of knowledge of the existence of potential customers will face validity (Jalili, 2009, 222-221). Are most important, considering the above-mentioned items with concerns to the region have been created due to the lack of industry and agriculture, the tourism boom is a dynamic region with the creation of a sense of the city's infrastructure and tourist boom and field can be created to provide youth employment. One of the ways to create tourism infrastructure grant facilities that if by the National Bank as the largest bank in the Middle East and the Islamic world with its 27 branch and 2 counter and 12 box and having the highest banking network in the city of Zahedan international resources for the optimal effective steps taken can be done on the economic development of the region.

II. RESEARCH THEORY:

It seems the granting of employment facilities in urban tourism development causing a significant connection exists.

Appear to grant facilities causing employment in the tourism sector will lead to job creation.

Research objectives

- [1] Study grant and loan facilities and loan applicants seeking employment caring citizen's employment
- [2] Check the facilities granted to each of the sectors
- [3] Check the share of each age group and gender of banking facilities
- [4] Evaluation of the contribution of each of the sectors of banking facilities.

The History of research : Samimi et al (2010), in their study entitled "The effect of reinvestment on economic sectors of employment" to assess the role of the banking system during the years (2006-1973) began and concluded banking system during this year strategy steady growth in employment has not pursued because of banking facilities to the fluctuation in the rate of job creation and job destruction has resulted in many years. Farzinvasht & Heidari (2011), in their study entitled " Evaluation of the indirect effects of monetary policy on bank loan supply by banks balance sheet state and private properties " found in the monetary policy indirectly through a balance of properties such as size, capital and liquidity of banks on the pathogenic impact of facilities for employment .

Nadran (2008), in a study under the title of "credit policy of value added in the industrial sector of Iran, "the effect of the credit is paid on the value added in the industrial sector. In this study the effects of fiscal and monetary policies based VAR has been examined and tested. Convergence of long-term application of modeling and correction components - an error of clear communication and credits VAT industrial sector has rendered effective. Overall, the results indicate a positive connection between bank credit and the added value of a strong and sustainable industry. Jahangard (2002), using input - output table 1991 Census indicators pre-and post -Iran tension input - output, employment sectors of the economy have been investigated. The findings suggest that areas of residential buildings, motor vehicles and apparel jobs have the highest tensile index. Baseri (2002), in an article entitled Study of Iran 's foreign trade using three input - output table for years 1986 to 1991 and 1994 have shown the application of labor and capital export and import of work of Iran's economy is based on the comparative advantage of production has moved. Valadkhani (2002), study employment sectors in the Australian economy. The two- way stretch Input - Output and mining and concludes that assumptions used in the draw method , handicrafts and business services sectors have the greatest jobs in the sectors of agriculture and hunting theory Extraction machinery and equipment they are key. Meanwhile, the costs of creating a full-time job opportunities, education and health services according to final demand sectors have been leading. Rioja & Valve (2003), in their paper investigates the effect of financial development on economic growth in 74 countries are eligible. In this study, the industrialized and developing countries during the years 1961 - 1995 , three high-income countries , middle and bottom groups. The results show the effect of financial development on economic growth in industrialized countries through productivity growth and growth in less developed countries through capital accumulation takes place. Tarahomi (2007), in an article titled key sectors of the economy from the perspective view of the employment status of the 35 sectors of the economy and employment generation has investigated and concluded of agriculture, Beverage Buildings highest make employment among the economic sectors.

III. RESEARCH METHODOLOGY

Descriptive research analytical methods-this is based on a library of documents, studies and the field. First, information analysis was done and after that to complete the range of data, check the field for data analysis and SPSS software is used.

IV. DISCUSSION AND CONCLUSIONS

Determine the connection between the granting of urban tourism development and job creation facilities.

For the impact of the grant component of the connection between tourism development and job creation, urban facilities 19 indicators that according to a survey done in 380 patients was investigated study that follows.

(Table 1): the relationship between job creation and development facilities in urban tourism

indicator	Percent	Number
increasing quality in the transport sector	3.00	380
Increasing Accommodation units	3.45	380
increase the number of catering units	3.72	380
revival of local culture and the protection of traditional arts	3.53	380

education and information to the people On how to deal with tourists and tourism infrastructure development	3.34	380
facilitate visas for tourists with a personal car	3.45	380
the standard residential facility and reception	3.66	380
extend the flight lines index	3.72	380
Development programs to introduce a tourist attraction	3.21	380
diversity and development program Advertising to introduce the natural and historical attractions	3.60	380
health foods, the hotels and restaurants	3.50	380
Repair of buildings and monuments and historical sites in the city	3.28	380
improve payments for conservation of ancient and historic sites	3.40	380
Infrastructure development	3.42	380
help protect natural resources	3.74	380
traditional arts, the preservation and dissemination of and ancient rituals	3.80	380
change the modernization and introduction of local culture	3.80	380
the view of urban furniture	3.10	380
improvements in roads and the quality of the way	3.42	380

Source: research results, 2014

As can be seen in the table above, check the desired index of 19 related to the index, change the modernization and introduction of local culture and traditional arts, the preservation and dissemination of and ancient rituals with an average 3.80, help protect natural resources with an average of 3.74, increase the number of catering units and extend the flight lines index with an average of 3.72, the standard residential facility and reception mean 3.66, diversity and development program Advertising to introduce the natural and historical attractions with an average 3.60, revival of local culture and the protection of traditional arts, with the average being 3.53, health foods, the hotels and restaurants 3.50 average, facilitate visas for tourists with a personal car and Increasing Accommodation units with an average of 3.45, improvements in roads and the quality of the way with an average of 3.42, improve payments for conservation of ancient and historic sites with an average of 3.40, education and information to the people On how to deal with tourists and tourism infrastructure development with an average of 3.34, Infrastructure development with an average of 3.24, the view of urban furniture with an average of 3.10, increasing quality in the transport sector with an average 3.00 that ranked the highest and the lowest, in order to have dedicated there.

(Table 2) the relationship between job creation and development facilities in urban tourism

increasing quality in the transport sector	Sperman s rho correlation Sig.(2-tailed) N	0.440 0.000 380
Increasing Accommodation units	Sperman s rho correlation Sig.(2-tailed) N	0.546 0.000 380
increase the number of catering units	Sperman s rho correlation Sig.(2-tailed) N	0.350 0.000 380
revival of local culture and the protection of traditional arts	Sperman s rho correlation Sig.(2-tailed) N	0.500 0.000 380
education and information to the people On how to deal with tourists and tourism infrastructure development	Sperman s rho correlation Sig.(2-tailed) N	0.440 0.000 380
facilitate visas for tourists with a personal car	Sperman s rho correlation Sig.(2-tailed) N	0.490 0.000 380
the standard residential facility and reception	Sperman s rho correlation Sig.(2-tailed) N	0.530 0.000 380

extend the flight lines index	Sperman s rho correlation Sig.(2-tailed) N	0.546 0.000 380
Development programs to introduce a tourist attraction	Sperman s rho correlation Sig.(2-tailed) N	0.400 0.000 380
diversity and development program Advertising to introduce the natural and historical attractions	Sperman s rho correlation Sig.(2-tailed) N	0.529 0.000 380
health foods, the hotels and restaurants	Sperman s rho correlation Sig.(2-tailed) N	0.495 0.000 380
Repair of buildings and monuments and historical sites in the city	Sperman s rho correlation Sig.(2-tailed) N	0.464 0.000 380
improve payments for conservation of ancient and historic sites	Sperman s rho correlation Sig.(2-tailed) N	0.510 0.000 380
Infrastructure development	Sperman s rho correlation Sig.(2-tailed) N	0.430 0.000 380
help protect natural resources	Sperman s rho correlation Sig.(2-tailed) N	0.570 0.000 380
traditional arts, the preservation and dissemination of and ancient rituals	Sperman s rho correlation Sig.(2-tailed) N	0.578 0.000 380
change the modernization and introduction of local culture	Sperman s rho correlation Sig.(2-tailed) N	0.578 0.000 380
the view of urban furniture	Sperman s rho correlation Sig.(2-tailed) N	0.387 0.000 380
improvements in roads and the quality of the way	Sperman s rho correlation Sig.(2-tailed) N	0.513 0.000 380

Source: research results, 2014

With regard to the impact of tourism on the development of job creation, urban facilities and a rating according to the scale to rank Spearman correlation test data used to be. Spearman correlation test represents the ability to express a variable as a function of other variables consistent. For this purpose, first to check the average and then to examine the indicators were paid, the results of the analysis of data shows the role of urban tourism facilities on the development of job creation impact. In fact, all the indicators of positive impact, expressed in the table. In fact, it can be said with a meaningful connection for sig (0.000) achieved a positive role between job creation and on the development of urban tourism facilities there.

Determine the connection between the undertaking and the granting of facilities to create employment in the tourism sector.

To analyze the impact of component connection between the granting of facilities and job creation job creation in the tourism sector 6 indicator that according to a survey done in 380 patients was investigated study that follows.

(Table 3): The relationship between lending facility job creation and job creation in the tourism sector

indicator	Percent	Number
non-agricultural income opportunities	3.53	380
job creation and foreign exchange earnings for the country	3.90	380
diverse local economy	3.88	380
Creating new opportunities	4.00	380
creating permanent jobs	3.60	380
income security	3.33	380

Source: research results, 2014

As shown in the table and the graph above can be significant, the index in the index relating to the 6 indicators, Creating new opportunities with an average of 4.00, job creation and foreign exchange earnings for the country, with an average 3.90, diverse local economy with an average of 3.88, creating permanent jobs with an average of 3.60, non-agricultural income opportunities with an average of 3.53, income security with an average of 3.33, respectively the highest and lowest ratings to Have assigned themselves.

(Table 4): The relationship between lending facility job creation and job creation in the tourism sector

non-agricultural income opportunities	Sperman s rho correlation Sig.(2-tailed) N	0.533 0.000 380
job creation and foreign exchange earnings for the country	Sperman s rho correlation Sig.(2-tailed) N	0.580 0.000 380
diverse local economy	Sperman s rho correlation Sig.(2-tailed) N	0.573 0.000 380
Creating new opportunities	Sperman s rho correlation Sig.(2-tailed) N	0.600 0.000 380
creating permanent jobs	Sperman s rho correlation Sig.(2-tailed) N	0.540 0.000 380
income security	Sperman s rho correlation Sig.(2-tailed) N	0.480 0.000 380

Source: research results, 2014

With regard to the impact of the grant of facilities undertaking in creating employment in the tourism sector and as regards the scale of the data type of a rating. In fact, should be according to the spearman rank correlation test data from being used. For the analysis of information, first to check the average and then to examine the indicators were paid, the results of the analysis of data shows that between the undertaking and the granting of facilities to create meaningful employment in the tourism sector to positive and there is significant according to 0.000.

V. CONCLUSION

The importance of economic and social works, and its effective role in the development of tourism and of employment and welfare, to the point that many of the Government's policy making, he obliged and his investment focus to attract tourists, these Governments are trying to login at using your economy to the point of politics of balance ".In the meantime, the border city of Zahedan, due to the specific conditions and geopolitical environment for development of tourism. And given the main concern of the ILO that area due to the lack of industry and agriculture, the tourism boom is a dynamic region with the creation of a sense of the city infrastructures can be filed under the youth employment and make the tourism boom. One of the ways to make tourism a regulated the granting of facilities that if by Bank Melli as the largest bank in the Middle East and the Islamic world is the highest Bank in Zahedan City between network resources for the optimal effective steps taken can be done on the economic development of the region. Bank Melli Iran cultural heritage and tourism facilities most amounted to 6 thousand 500 billion Rials in the banking system has paid. It also crushed many tourism facilities Bank in the whole province is paid.

Testing hypotheses

First hypothesis: It seems the granting of employment facilities in urban tourism development causing a significant connection exists.

With regard to the impact of tourism on the development of job creation, urban facilities and a rating according to the scale to rank Spearman correlation test data used to be. Spearman correlation test represents the ability to express a variable as a function of other variables consistent. For this purpose, first to check the average and then to examine the indicators were paid, the results of the analysis of data shows the role of urban tourism facilities on the development of job creation impact. In fact, all the indicators of positive impact, expressed in the table. In fact, it can be said with a meaningful connection for sig (0.000) achieved a positive role between job creation and on the development of urban tourism facilities there.

Second hypothesis: Appear to grant facilities causing employment in the tourism sector will lead to job creation.

With regard to the impact of the grant of facilities undertaking in creating employment in the tourism sector and as regards the scale of the data type of a rating. In fact, should be according to the spearman rank correlation test data from being used. For the analysis of information, first to check the average and then to examine the indicators were paid, the results of the analysis of data shows that between the undertaking and the granting of facilities to create meaningful employment in the tourism sector to positive and there is significant according to 0.000.

Suggestions

- + Appropriate financial support of tourism through the creation of financial and credit funds.
- + The promotion and strengthening of the economy and the necessary financial support and legal border livelihood from tourism projects in the majority of the cross-border points and the use of natural resources and tourism.
- + The use of the economic opportunities in the region to draw the Iranians outside the country for tourism investment
- + Planning and Development Council in the province to develop tourism in the area.
- + Financing projects and initiatives related to the tourism sector through cooperative companies guarantee fund investment cooperation.
- + Improve the quantity and quality of tourist services.

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