

Resalat Social Development Network: Evidence from Livestock and Clothing Businesses

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Abstract--- *The purpose of this study was to investigate the role of Resalat Social Development Network in improving small and home businesses in Golbaf District. In terms of purpose, this research was applied research, while it employed a descriptive correlational design as research method. The statistical population of this study included all members of Resalat Social Assistance Center in Golbaf who have used the entrepreneurial facilities of this center (n=233), 145 of which were randomly selected as the sample population using Krejcie-Morgan table and stratified sampling method. For data collection, two inventories of home business questionnaire with a validity of 0.87 and the questionnaire for the development of Resalat social network with a validity of 0.89 were employed. Descriptive statistics (provided in statistical table and chart) and Student's t-distributions were used to analyze the data. The results indicate the overall impact of Resalat Social Development Network on small and home businesses. Furthermore, the impact of Resalat Social Development Network on all components of home business (livestock and clothing) was also confirmed. According to the research findings, it can be concluded that the activity and expansion of entrepreneurial social networks greatly contributes to small and home businesses.*

Keywords--- *Resalat Social Development Network, Home Business, Entrepreneurial Social Networks, Golbaf District.*

I. INTRODUCTION

As the driving force of economic and social development, entrepreneurship and the formation of small and medium-sized businesses have a prominent role the community development. Since the effect of small and medium-sized businesses on the economic growth of countries cannot be simply overlooked, countries undertake long-term policies and plans and thus create incentives and conditions to set an example and to exploit the productive potential of small and medium-sized businesses with the final purpose of achieving sustainable growth (Galbrith, 2010).

The development of small and medium-sized businesses is the key to the economic development of the next decade. Studies have indicated that small and medium-sized businesses contribute to the global economy through four channels, namely entrepreneurship, innovation and technology change, industry dynamics, and ultimately creating job opportunities and revenue growth. In the last two decades, there have been many changes in content and quality in global markets, while the nature of business has changed fundamentally. At the same time, the era of production-orientation is coming to an end, while a customer-centric period is taking its place. With the purpose of optimally using facilities and preventing the waste of valuable resources, Industrial producers have devised measures resulting in industrial restructuring. One of the main and most prominent features of this restructuring is the growth and promotion of small and medium-sized businesses (Ko, 2013).

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Social banking is more devoted to investing in small social projects with long-term effects, while other types of banking are only focused and gaining more profits in the short term. It should be noted that today with the progression of science and technology, social banking can be considered among those e-banking services that are heavily involved in improving the overall conditions of society through their diverse activities, to such extent that many banking experts believe that social banking is based only on meeting the economic needs of society (Tootian, 2016). In its universal definition, social banking is the type of banking that provides financial services to individuals and organizations based on their social credit. It is mostly dedicated to financial and social issues. Social banking is a new chapter in banking that guides all economic players in making sound decisions that would tie economic and social goals together (Blomback, 2013).

Social banking is a novel type of banking that has succeeded in embedding fundamental changes in banking, as, for example, in social banking, customer orientation plays a key role in decision-making and alignment (Hulten, 2012).

On the other hand, today, home businesses, i.e. any kind of economic activity in a personal residence that is set up using home facilities, are considered as a vital and necessary part of the economic activities in developed countries. Home businesses create great diversity and change in society and economy of countries, through creation of job opportunities, innovation in the supply of products or services. Moreover, for younger people, home businesses are a good launching pad towards their own personal business, as it is simple and easy to start compared to other types of business. Based on the Articles 28 and 43 of the Constitution of the Islamic Republic of Iran, and according to the 20-Year Vision Document, the Law on Organizing and Supporting Home Business was approved. According to this law, home businesses or jobs are those activities that are formed by a member or members of a family in the residential space in the form of a business plan without disturbing and interrupting the solace of neighboring residential units, resulting in the production of services or goods that can be externally marketed. Employees of the aforementioned type of business can work for the employer on pay-per-work basis outside the residential environment, performing independent activities ranging from supplying raw materials to marketing products outside the residential environment, or work as a cooperation, union or partnership with upstream raw materials suppliers and offering their product in the market, preferably as a cluster business (Shahidi Nasab, 2016).

Formation of small and home businesses consist of three stages, namely (1) initial evaluation, (2) business planning and (3) financing. The key to starting a successful business is attracting enough funds for initiating a small business. There are many sources for raising capital, among the most important of which are personal savings, friends and family deposits, banks and credit institutions and venture capital firms (Misami, 2016).

Therefore, the social banking division of Qarz-al-Hasaneh Resalat Bank is a bank that has been set up with the aim of social responsibility and does not seek commercial banking. In a sense, social banking is a type of Qarz-al-Hasaneh banking, in which customers and social centers that require banking services can participate in its plan. In this plan, customers can receive facilities within the framework of Qarz-al-Hasaneh Bank, just like collective and family funds.

Creating and supporting small and medium-sized businesses is one of the top priorities in most economic development plans in many developed and developing countries. Small and medium-sized firms are highly engaged in creating employment, and providing a favorable environment for innovation and increasing exports. Such businesses are more flexible and offer more grounds for entrepreneurship and creativity. In other words, small and medium businesses can adapt to rapid environmental changes with higher simplicity and react more quickly to economic and political factors and tolerate less risk compared to larger companies (Najafi, 2014).

Today, a plethora of laws and facilities have been formed in different countries to support such businesses with the aim of supporting and alleviating the issues they face, as creating suitable environments to help them grow and develop

sustainability has become one of the main responsibility of governments. In our country, special efforts have been devised to support such units with the final purpose of achieving the desired goals (Zabihi, 2014).

The Association of Supporters of Qarz-al-Hasaneh Culture and Social Entrepreneurship employs the financial platform of Qarz-al-Hasaneh Resalat Bank (as the only private and specialized Qarz-al-Hasaneh bank in the country) with the aim of developing the Qarz-al-Hasaneh culture in all economic interactions in all services and projects. These services are provided collectively in the form of “social cooperation centers” which have played a significant role in the development of small businesses. Therefore, the current research examines the impact of Resalat Social Development Network on small and home businesses in Golbaf District, which appears to have unique contributions.

II. THEORETICAL FOUNDATIONS OF RESEARCH

Social Banking

Social banking is introduced as a type of banking that pursues social and economic goals simultaneously and concurrently. In simpler terms, this type of banking is exclusively devoted to the community and its related issues. It is noteworthy that social banking invests more in small social projects that have long-term effects, while other types of banking are dedicated to gaining more profit in shorter periods of time. With the advancement of science and technology today, social banking can be considered among those electronic banking services that are greatly involved in improving society through their various interactions, to the extent that many banking experts believe that social banking is grounded solely on satisfying the economic needs of society (Maghsoudi, 2017). The main difference between conventional banking and social banking is that while conventional banking pursues maximized profits, social banks operate with three agenda, namely profit, people and the environment. Social banks are not only concerned with making higher profits, but also they are concurrently engaged in improving social conditions and the environment. In other words, when lending funds or any indulging in other types of activities, social banks consider three dimensions of profit, people and the environment. Based on their social responsibility, social banks in Europe provide loans and other installments with lower interest rates compared to other conventional banks and donate funds to individuals and projects that are conceived as improving the society. Social banking has opened a new chapter in banking in which all bankers are assisted in making decisions that binds economic goals to social ones. Social banking represents those banking activities, products and services that contribute to the current and prospective social and human development. In social banking, while satisfying current and actual needs are prioritized, the social, cultural and ecological sustainability issues are also considered. In fact, social banking functions as alternatives, and at times deterrents, to banks that harm the interests of society and deprive social trust with their wrong decisions and behaviors. Hence, social banking establishes a value-oriented process of banking that, in addition to offering positive social and environmental impacts, has economic stability at its heart. Thus, social banks are in a sense considered non-traditional or sustainable types of bank that deal with the social and environmental consequences of their investments and loans. The ethical banking movement includes ethical investing, effective investing, socially responsible investing, and it is in line with movements such as fair trade, ethical consumerism, and social business.

Resalat Qarz-al-Hasaneh Bank

Resalat Qarz-al-Hasaneh Bank is the first private Qarz-al-Hasaneh bank in the Islamic Republic of Iran, which has been operating as Resalat Qarz-al-Hasaneh Fund since 1997. It is stated in the official history page of this bank that Resalat Qarz-al-Hasaneh Bank was founded on 8/16/2012 by obtaining a license from the Central Bank with the aim of developing and promoting the sacred culture of Qarz-al-Hasaneh in the society and alleviating the problems of different

social classes (Resalat Bank, 2012). The bank was primarily established to promote the culture of Qarz-al-Hasaneh in an endeavor to satisfy the essential needs of the community, such as employment, treatment, and marriage among others etc. Many minor Qarz-al-Hasaneh funds and institutions have been merged into Resalat as per the order of the Central Bank.

The Association of Supporters of Qarz-al-Hasaneh Culture and Social Entrepreneurship employs the financial platform of Qarz-al-Hasaneh Resalat Bank (as the only private and specialized Qarz-al-Hasaneh bank in the country) with the aim of developing the Qarz-al-Hasaneh culture in economic interactions in all services and projects. These services are provided collectively in the form of “social cooperation centers.” The association is in fact a group of people, a member of which is responsible for their relationship with the bank and thus functions as an intermediary for providing banking services through social banking. This facilitates the provision of services to the members of the association while excluding the need to refer to the bank by other members.

Social Banking of Resalat Qarz-al-Hasaneh Bank is a banking branch set up for the purpose of social responsibility and does not seek to fulfill the commercial agenda. In a sense, social banking is a type of Qarz-al-Hasaneh banking, in which customers and social centers that require banking services can participate in its plan.

Resalat Social Development Network is a broad structure that has been established with a focus on community centers (including social assistance centers and work-and-life centers), leaders (including individuals and leadership organizations), and supporters, including individuals and organizations (public-private). The aforementioned network is developed with the purpose of developing social cooperation, social entrepreneurship and overall Qarz-al-Hasaneh capacity within the society. Qarz-al-Hasaneh is about provision of easy and cheap religion-based financing tools and banking services. Social entrepreneurship itself is dedicated to work and home business, i.e. the notions that every house is a workshop, production in small towns and villages should be directed at consumption in big cities. This should in turn lead to reduced marginalization and migration. In this regard, the network seeks to shape operating foci at the heart of society, called centers of social cooperation, the formation of which results in people themselves being able to spontaneously and collectively address their needs and thus a bulk of economic responsibility is exempted from the government. The purpose of this network is to improve people's lifestyles and thinking by promoting cooperation, so that everyone can come to the conclusion that needs can be satisfied and social issues such as livelihoods, business and family employment, marriage and education can be solved through cooperation, gathering forces, and synergizing, without the need for outside dependencies (Resalat university, 2018).

Home business

Today, home businesses, i.e. any kind of economic activity in a personal residence that is started using residential facilities and equipment, are a vital and essential part of the economic activities of developed countries. Home businesses create great diversity and change in society and economy of countries, through creation of job opportunities, innovation in the supply of products or services. Moreover, for younger people, home businesses are a good launching pad towards their own personal business, as it is simple and easy to start compared to other types of business. The high number of house-keeping population, most of whom are women, on one hand, and considering that more than 60% of the country's university admissions are now women who are not offered proper job opportunities on the other hand, many are inevitably confined within their residence and thus are not involved in the social process of the country's labor market. There is no doubt that with the country's labor market firing on all cylinders and the production cycle in the industrial, agricultural and service sectors progressing smoothly, not only the current 20 million potential working population is not able to fill the need, but all the potential labor force that is currently idling must be optimized as well. The Law on Organizing and

Supporting Home Business was approved based on the Articles 28 and 43 of the Constitution of the Islamic Republic of Iran, and according to the 20-Year Vision Document.

There are usually different motivations for starting-up any type of businesses. Emergence of entrepreneurial opportunity and idea, material motivations and desire to be one's own boss and employer are among the factors that individuals consider in their entrepreneurial decision. Yet, other motivations are involved when the idea is to be implemented at one's own residence. Adequate housing space and facilities, the need for initial capital, less time spent with family and lacking their support, flexibility and work-life balance (especially in women and married people) are among other motivations that drive people to start their home business. These motivations are furthermore influenced by various personal characteristics, in particular gender, as the findings of a plethora of studies indicate that females are more inclined towards home entrepreneurship due to immaterial incentives and often seeks to create a balance between family duties and responsibilities and their occupation (Walker, 2008).

Home businesses in Iran have a long history. Many of the works that are still crafted today were first made in people's residences. In overall, the notion of home business is not a new one, but as a result of changes and developments in socio-economic activities of the current era, it has gained more significance and it is growing and developing day by day ever since. due to the demographic composition of our country, small home businesses are able to yield high profits and are efficient in solving the problem of unemployment in the short and even medium term. Therefore, organizing, updating and systematizing home businesses is of undeniable importance. Currently, no organization is specifically in charge of managing and policy-making for small home businesses. These jobs are mainly managed and performed in a traditional manner in the country without general orientation. On the other hand, if these jobs are meant to be deployed in a sustainable and world-class manner, providing support and training programs, and updating and using modern technologies is necessary. Therefore, with the recent adoption of The Law on Organizing and Supporting Home Business, a promising avenue is shaped for organizing and systematizing small home businesses, and gradually, a suitable ground is provided for the formation of an organization that would be in charge of these businesses (Bahrami, 2008).

Research background on the banking network and home business

Khosravi (2015) performed a study entitled "Examining the relationship between the distribution of banking facilities and major economic and social variables in the agricultural sector: a case study of Fars province." The research sought to study the relationship between the distribution of agricultural credit and the main economic and social characteristics of loan-receiving and non-loan-receiving farmers in the study area. The findings indicated that during the years under study (1988-2008), loans granted to the agricultural sector was always increasing in size and the facilities granted have been more non-mandatory and short-term, which shows the orientation of banks in providing current expenses. The results also suggest that the variables of debt, the amount of assets, promotional training, the distance between the farmer and the bank and the number of family members of the farmer are effective when receiving loans and credits.

In a study entitled "Micro-Financing Pathology in Iranian Banks: Lessons for Design an Islamic Micro-Financing System," Shahidi Nasab (2016) employed the Delphi method as well as the analytical-descriptive method to show that moral hazards, high cost of supervision, lack of appropriate collateral, credit diversion, strategic default, low efficiency and lack of resources are among the most important microfinance drawbacks of Iranian banking

Maghsoudi (2017) performed a study entitled "Identifying Factors Contributing to the Sustainability of Small Businesses in the Agricultural Sector of Khuzestan Province," the results of which showed that the four variables of investment volume, business size, current production value and years of operation of the firm is able to explain approximately 63.3% of the variance related to factors contributing to sustainability.

Agahi et al. (2012) conducted a study titled "Prioritizing Factors Affecting the Development of Women's Home Businesses in Rural Areas," the results of which revealed that the most important variables that lead to the development of home businesses from the perspective of women are having proper skills, expertise and experience, motivation to gain more independence, introduction and meeting role models and successful people, while the most important variables from the perspective of experts were offering training classes, satisfying the financial needs of women, and creating a local market for selling products. Also, the findings indicated that there is a significant relationship between the level of education and membership in organizations, and the formation and development of home businesses by women.

Maqbool et al. (2018) examined corporate social responsibility and empirically analyzed the financial performance of Indian banks. The results of this research revealed that mainly gradual management, strategically implementing business activities, and rewriting philosophical entrepreneurship are possible through profitable, yet traditional, social participation.

Dvouletý (2018) studied the determinants of entrepreneurship and business and self-employment on a national level using the contribution method, the results of which revealed that the determinants of entrepreneurship and self-employment affect all four measures similarly

Yip et al. (2017) examined a sustainable business model for the social banking industry in their study. The results showed that a sustainable business model called Archetype was developed for a bank. All social services have positive links with the attractiveness of banks. Therefore, this model is more attractive in providing social services and business.

III. RESEARCH METHODOLOGY

Given that the purpose of this study was to examine the impact of Resalat Social Development Network on small and home business in Golbaf, the correlation method was employed

The statistical population of the current study is consisted of all members of Resalat Social Assistance Center in Golbaf district who have previously used the entrepreneurial facilities of this center, the frequency of which was 233 people.

The final sample size was calculated to be 145 which was selected through stratified random sampling method.

To measure the variable of Resalat Social Development Network, a questionnaire containing 19 items was employed while a questionnaire of 12 items was used to measure the variable of small and home business. SPSS v. 21 was used to analyze.

Validity of inventories

The validity of Resalat Social Development inventory was calculated after consulting 8 professors and specialists in this field working in Resalat Bank, Resalat University, and Islamic Azad University of Kerman and was ultimately determined to be 0.87.

The validity of the second questionnaire was also calculated through consulting 8 professors, specialists and experts in this field and was ultimately determined to be 0.87.

Reliability of assessment tools

In order to evaluate the reliability of the questionnaire, the collected results were tested based on Cronbach's alpha method using SPSS statistical software, the results of which are presented below:

- A. Home Business Inventory: To determine the reliability of the measurement tool, Cronbach's alpha was obtained and the resulting coefficient obtained was calculated to be 0.82.
- B. Resalat Social Development Network Questionnaire: To determine the reliability of the questionnaire, the coefficient for Cronbach's alpha was determined to be 0.85.

Table 1- Internal Consistency

Questionnaire	Cronbach's alpha	Number of items	Sample volume
Animal Husbandry	0.812	4	145
Clothing	0.863	4	145
Home business			
Resalat Social Development Questionnaire	0.857	19	145

According to the table above, the Cronbach's alpha value for the “Home Business” questionnaire is 0.824. It is also equal to 0.857 for “Resalat Social Development” questionnaire. Therefore, considering that the mentioned values are more than the reference value of 0.7, it is safe to say the Home Business and Resalat Social Development Network questionnaires have acceptable reliability. As for the data collection, the researcher went straight to the target area, distributed the questionnaires among the target group, and then the collected questionnaire the respondents answered to.

IV. RESEARCH FINDINGS

Quantitative description of the home business variable and its components

The values of descriptive indicators for the home business variable and its components are given in Table 2. In addition, histogram graphs for scores related to these variables are presented in Figures 1-3.

Table 2- Values of descriptive indicators regarding home business variable and its components

Variable	Component	Mean	SD	Median	Skewness	Kurtosis	Min	Max
Home businesses		4.0213	.56201	4.0833	2.004	14.731	2.67	7.92
	Livestock	7.92	1.21875	3.7500	7.294	14.013	2.25	16.25
	Clothing	4.1017	.51328	4.0000	-.319	-.281	2.50	5.00

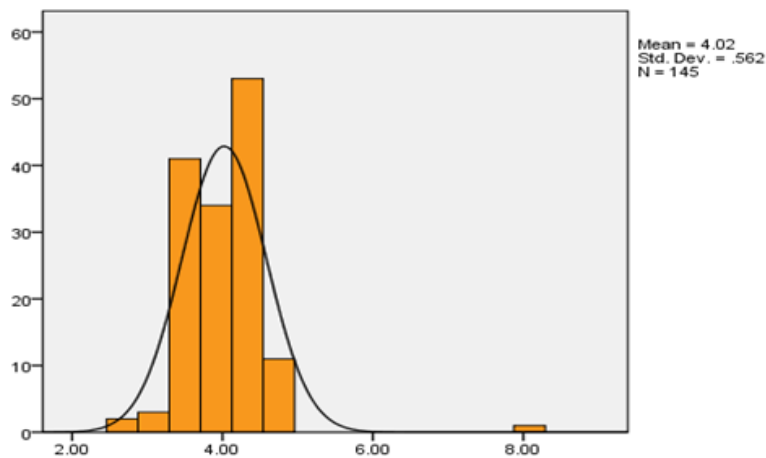


Figure 1- Histogram for variable of home business frequency

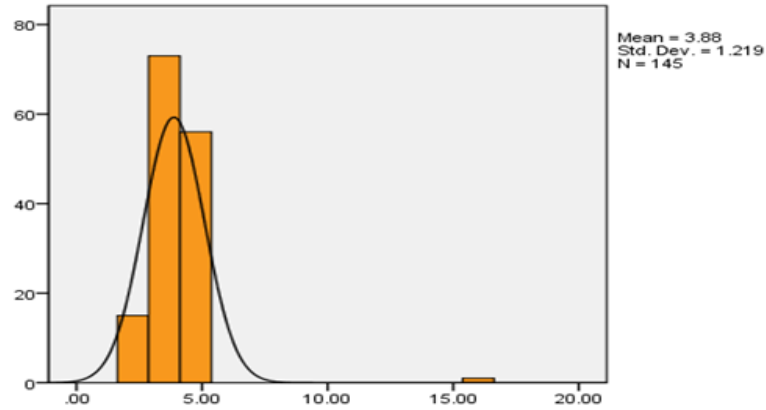


Figure 2- Histogram for the component of livestock business

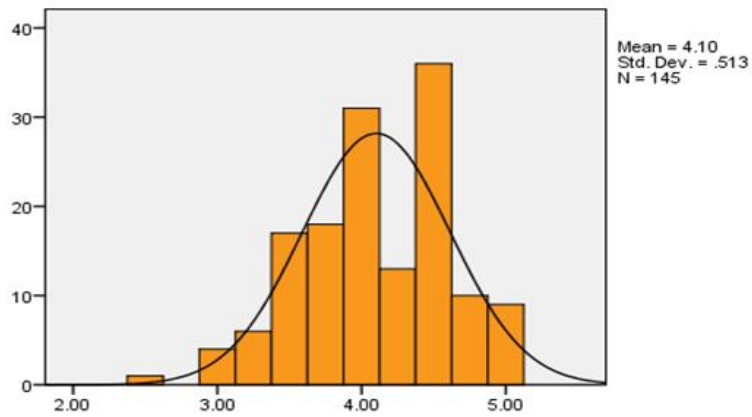


Figure 3- Histogram for the component of clothing business

Quantitative description of the Resalat Social Development Network Variable

The values of descriptive indicators of Resalat Social Development Network are presented in Table 3. Moreover, histogram graphs for scores regarding this variable are given in Figure 4.

Table 3

Variable	Mean	SD	Median	Skewness	Kurtosis	Min	Max
Resalat Social Development Network	3.3804	.62870	3.3684	.066	-.354	1.84	5.00

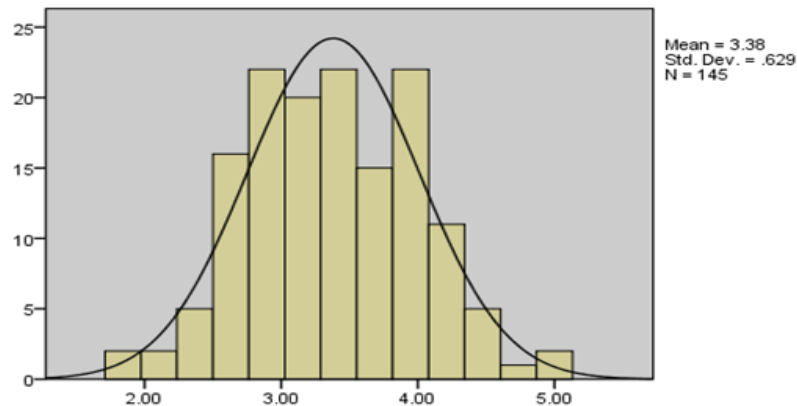


Figure 4- Histogram for variable of Resalat Social Development Network

Normality of the distribution of research variables

One-sample Kolmogorov-Smirnov test was used to study the normality of the research variables, the results of which are given in the table below.

Table 4- Results of Kolmogorov-Smirnov test for normality

Variable	Dimensions	Sample Size	Test statistic	p	Result
Home business	Rate of access to information	145	2.185	0.001	Normal
	Clothing	145	1.932	0.001	Normal
	Information Storage	145	0.697	0.716	Normal
Resalat Social Development	Empowerment	145	0.718	0.681	Normal

Considering that the significance levels of all variables were more than 0.05, the null hypothesis is confirmed and the research variables thus have a normal distribution. Therefore, parametric tests were used to test the research hypotheses. One-sample t-test was employed to test the research hypotheses and determine whether the studied variable when effective on Resalat Social Development Network.

Examining the hypotheses

Hypothesis 1: Resalat Social Development Network has a positive impact on small and home businesses in animal husbandry and livestock in Golbaf district.

H₀: Resalat Social Development Network does not affect small and home businesses in the field of animal husbandry.

H₁: Resalat Social Development Network affects small and home businesses in the field of animal husbandry.

A one-sample t-test is used to compare the mean score of small and home business in the field of animal husbandry with the absolute value of 3. If the mean is more than 3, it indicates that according to the respondents, Resalat Social Development Network has a positive impact on small and home businesses in the field of animal husbandry in Golbaf district. Therefore, this hypothesis can be expressed as follows:

$$\begin{cases} H_0 : \mu \leq 3 \\ H_1 : \mu > 3 \end{cases}$$

Table 5- One-way t-student test for examining the impact of Resalat Social Development Network on livestock occupations

Mean	SD	t-value	Degree of Freedom	Significance level	95 % CI	
					Lower bound	Upper bound
3.87	1.218	38.312	144	0.000	3.27	3.48

According to Table 5, it can be seen that the mean score for the variable of livestock occupations is 3.87. Considering that the significance level of one-way t-student test was less than 0.05, so the null hypothesis is rejected and it can thus be concluded that the variable of Resalat Social Development Network has an impact on small and home business in the field of animal husbandry.

Hypothesis 2: Resalat Social Development Network has a positive impact on small and home businesses in clothing sector in Golbaf district.

H₀: Resalat Social Development Network does not affect small and home businesses in the field of clothing.

H₁: Resalat Social Development Network affects small and home businesses in the field of clothing.

A one-sample t-test is used to compare the mean score of small and home business in the field of clothing with the absolute value of 3. If the mean is more than 3, it indicates that according to the respondents, Resalat Social Development Network has a positive impact on small and home businesses in the field of clothing in Golbaf district. Therefore, this hypothesis can be expressed as follows:

$$\begin{cases} H_0 : \mu \leq 3 \\ H_1 : \mu > 3 \end{cases}$$

Table 6- One-way t-student test for examining the impact of Resalat Social Development Network on clothing occupations

Mean	SD	t-value	Degree of Freedom	Significance level	95 % CI	
					Lower bound	Upper bound
4.101	0.513	96.228	144	0.000	4.017	4.186

According to Table 6, it can be seen that the mean score for the variable of clothing occupations is 4.101. Given that the significance level of one-way t-student test was less than 0.05, so the null hypothesis is rejected and thus it can be concluded that the variable of Resalat Social Development Network has an impact on small and home business in the field of clothing.

V. CONCLUSIONS AND RECOMMENDATIONS

According to the results derived from the main hypothesis of the research, it can be argued that the Resalat Social Development Network positively influences small and home business in Golbaf District. The expansion and development of social networks has a positive effect on entrepreneurship and the creation of micro and home businesses, as Resalat Social Development Network, which is inspired by the missions of Qarz-al-Hasaneh Resalat Bank, is considers itself responsible for growth and nurturing of business in small areas and cities, and it facilitates house businesses by forming groups and associations in each field of work, while creating an atmosphere of entrepreneurship . These results are consistent with those of Najafi et al. (2012).

Based on the result for the first sub-hypothesis, it was found that Resalat Social Development Network has a positive effect on small and home business in the livestock sector. One of the constructive consequences of Resalat Social Network development is the formation of a small businesses in the livestock sector in Golbaf district. Therefore, in areas where livestock and animal husbandry are potentially blooming industries, the emergence and planning of Resalat social network is effective in deploying a suitable business climate. Nonetheless, social networks of business development have positive effects both in terms of entrepreneurship and motivation and in terms of production and employment in the less-developed regions of the country. The result of this hypothesis is consistent with those of Hassanzadeh and Ghavidel (2011).

Also, according to the results for the second sub-hypotheses which suggested that the Resalat Social Development Network has an impact on small and home businesses in the clothing sector. There are usually different motivations for starting-up a business. Emergence of entrepreneurial opportunity and idea, material motivations and desire to be one's own boss and employer are among the factors that individuals consider in their entrepreneurial decision. Yet, other motivations are involved when the idea is to be implemented at one's own residence. Adequate housing space and facilities, the need for initial capital, less time spent with family and lacking their support, flexibility and work-life balance (especially in women and married people) are among other motivations that drive people to start their home business. Therefore, the development of the clothing sector in these areas is important as a small business and reflects the effect of Resalat Social Development Network on its labor force. These results are consistent with those of Yip et al. (2017).

Research suggestions

Considering that the obtained results showed that the Resalat Social Development Network affects home businesses, it is recommended that financial and credit institutions expand their social activities sphere and relentlessly expand it.

Considering that the results of the study revealed that the Resalat Social Development Network positively stimulates home businesses in the field of livestock and animal husbandry, it is suggested that social organizations identify areas that have the potential for agricultural and animal husbandry activities and work for the social development of the business through Qarz al-Hasaneh financing.

According to the results of the research, it was revealed that Resalat Social Development Network affects home businesses in the field of clothing, and given that home businesses such as the production of clothing or goods from sewing are among the small businesses, it is recommended that organizations and financial institutions that undertake social activities in the form of work and production groups provide services and facilities for the sustainability and permanence of previously identified businesses

It is recommended that banks engaged in social banking provide the ground for starting-up business activities in small areas and offer follow-up services in this field.

It is suggested that social banks build infrastructure and develop small areas in the country while shaping an entrepreneurial climate.

Research Limitations

The current study suffered from the following limitations:

1. Lack of control of environmental factors: for example, in some cases, as several people were sitting together and filling out a questionnaire near each other, they may be influenced by their colleague and hence may not have filled out the questionnaire based on the actual situation.
2. One of the most important problems facing researchers is to gain cooperation and trust and confidence of people in organizations, particularly as research is an unknown phenomenon for many people and consequently do not take seriously its benefits, something this research was no exception.

3. In our society, research has not achieved its real status and this important issue is not given enough attention and is thus highly mistreated. As a result, many problems are created for researchers and students, which delay the time of implementation of research projects, rendering them ineffective at times.
4. Limitations of data collection method: The tool used in this study was a questionnaire and people may not reflect the facts for various reasons. To address this shortcoming, it was better to use interviews and observation or other tool if possible yet it was not in this study owing to constraints of time, resources and facilities.
5. Regional restrictions based on culture, customs and traditions,
6. Geographical restrictions due to drought and seismicity of the region, which has led to reverse migration

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