

The Role of Banking Facilities in Rural Housing Developments in Kiashahr District, Astaneh Ashrafiyeh

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Islamic Revolution Housing Foundation, according to the importance of housing as one of the basic needs, has provided housing facilities in the form of special scheme with retrofitting rural housing. Accordingly, this research is trying to evaluate the role of banking facilities and their impact on rural housing developments of Kiashahr in the city of Astaneh Ashrafiyeh. This study, by using descriptive - analytic method is based on Chi-Square test. Library and survey methods have been used to data collection. Research Statistical universe is 1217 people (heads of households, recipients of bank facilities) the villages that since 2011 have received the loan of constructing house different banks. Sample universe in this study is 17 villages 29 villages in Kiashahr of Astaneh Ashrafiyeh that have the most use of banking facilities. Morgan standard table has been applied to determine the sample size; therefore 377 people have been ed and evaluated through quota sampling in 17 mentioned villages. Available documentary data indicates that among villages of Kiashahr, the village of Dahka with 345 units, the village of Dastak with 259 units, the village of Lasku Kalaye with 195 units, have the most new built and under construction housing units. As well as the village of Mohsen Abad with 31 housing units, the village of Dahaneh Sar Sepid Rood Kohneh with 32 units and the village of Vallah Vajhesar, with 33 new built and under construction housing units. Results indicate that in recent years the number of houses in rural areas and occurred changes in old houses in this sector has significantly increased, results indicate that in recent years the number of houses in rural areas and occurred changes in old houses in this area has increased significantly, which has been the cause of houses development in arrivals of indigenous and non-indigenous tourist, reverse migration, and especially receiving banking facilities in these villages. The results of the survey suggest that the most received banking facilities respectively has been Housing

Bank, Melli, Saderat, Mellat, and Keshavarzi Banks and the majority of villagers show high satisfaction toward receiving banking facilities and believe that the impact of banking facilities to develop housing and increase of residential units in the village is high. Moreover there is significant relationship between providing banking facilities and increase of housing units, using durable materials to construct houses, and materials and transformation of rural housing, and finally, relationship between providing banking facilities, and increase of using durable materials in housing units. Therefore, banking facilities play significant role in development of rural housing in Kiashahr, and in general, there is a significant relationship between providing banking facilities and rural housing developments in Kiashahr of Astaneh Ashrafiyeh.

Keywords : Banking Facilities, Development, Rural Housing, Kiashahr, Astaneh Ashrafiyeh

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