

The Impact of Credit Allocations of Banks to Non-Governmental Branches on Job Opportunities Created in Gilan Province

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Abstract Increasing the access of individuals to bank credits has, in recent years, been used as a tool for employment growth, has become a major policy focus in developing countries. The main purpose of this study is to measure the impact of banks' allocation credits to the non-governmental sector on job opportunities created in Gilan province. Thus, the data of a 17-year period (2000 to 1395) has been analyzed. To test the hypotheses, the econometric model has been used with time series approach. After confirming the classic assumption, the model was estimated. The estimated results showed that the allocation of credits to banks in the province of Gilan has a positive and significant relationship with the non-governmental sector with the number of job opportunities created. It was also found that the volume of investment and the value added created by the dependent variable had a positive and significant relationship. **Keywords:** Bank allocation, job opportunities, investment, economic value added, Gilan province.

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