



Social Capital and Social Banking: Drawing Relationships and Explaining the Effects on Sustainable Rural/Nomadic Development

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Abstract: The main aim of this study was to know the impact of bank facility payment with social banking approach on sustainable rural and nomadic development through the mediation of social capital. The research method was quantitative and the tool used was a researcher-made questionnaire, and the Cronbach's alpha coefficient obtained for the research variables was above 0.70. The statistical population was the recipients of the facilities from the branches of the Cooperative Development Bank, which was selected by the multi-stage cluster sampling method of five provinces, and the recipients of the banking facilities were studied as a sample from the selected provinces. To analyze the data, dispersion indices and structural equation modeling were used, and the results of the research showed that the banking facilities of the Cooperative Bank with the social banking approach have an effect and findings in the process of sustainable rural and nomadic development, and social capital also supports this issue. Facilitates. Therefore, it can be concluded that in order to pay attention to sustainable rural and nomadic development with the components of economic sustainability, environmental sustainability and social sustainability, pay attention to the three components of social banking, that is; profit, people and environment and the five components of social capital, that is; Social awareness, social participation, social network, social cohesion and social trust are important.

Keywords: *Cooperatives, sustainable rural and nomadic development, social capital and social banking.*

Introduction

Development means providing a desirable life for humans, which is a human ideal (Al-Yasin, 2019). To achieve development, the world must have a path towards sustainable development to reduce and eliminate global poverty and inequality and to ensure that everyone has access to a desirable life according to sustainable development indicators. Gideon.L. Storm, S & Andani.T, 2022). A group of researchers pointed out how the Covid pandemic and its resulting consequences such as the increase in poverty and the return of extreme poverty rates, educational human disaster and a reduce of the reading skills minimum level, increase of domestic violence against women, child marriage, reduction of education opportunities and income and health of women and girls, economic recession, increase in temperature, problems of increasing financial debts and reduction of investment and trade and other similar cases have affected the achievement of sustainable development goals to realize development in the real sense, adopting a sustainable approach to development is its guarantee (Karimi and Ahmadvand, 2013) and development can be sustainable if it is comprehensive and pays practical attention to all social, economic, political and cultural dimensions (Novabakhsh and Moradi, 2018) In the past decades, unbalanced development made the world face challenges such as Poverty and hunger, increasing inequality, Youth unemployment, health problems, increased violence, looting of natural resources, environment degradation and so on; national and international communities have

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taken many plans and measures for comprehensive development with the approach of sustainable development (Rezaei, 2019).

Some development experts and researchers believe that in the contemporary era, development is a multi-dimensional and multi-faceted concept consisting of numerous factors and components and requires a comprehensive approach in areas such as economy, society, culture, politics, worldview, commitment to development, ecology, and needs. The current generation meets the needs of the future human generation. In the United Nations' Sustainable Development Goals report (2021), goals and concepts such as no poverty, Zero hunger, Good health and well-being, Quality education, Gender equality, Clean water and Sanitation, Affordable and clean energy, Decent work and economic growth, industry, innovation and infrastructure, Reduced inequalities, Sustainable cities, and communities, Responsible consumption and production, Climate action, Peace and justice and strong institutions, and Partnership for the Goals, has become more prominent, indicating the extent and coverage of different aspects of human life. For inclusive development in social, economic, political, and cultural dimensions, paying attention to all different strata of societies is an inevitable necessity. Rural and nomadic societies can be effective in achieving sustainable development due to conflicts and inequality in access to basic rights such as education, health, etc. in comparison to urban societies and the high share and volume of these communities. Therefore, it is inevitable to pay attention to this segment of society in the path and process of development. In the meantime, as explained, to move on the path of sustainable development, paying attention to the social, economic, political, and cultural aspects is inevitable, and studying the global patterns of development shows that on the one hand, the role of the economic dimension in the development of societies has always been stronger and the achievement of sustainable development, and along with cultural, social, political, etc. development, it has been necessary to address the economic component of development. On the other hand, sustainable development requires attention to the capacities and strengths of governments and nations, which itself relies on the development of the national economy, and with such an analysis, the role of banks in sustainable development at the global and national level as monetary and financial facilitators becomes clear and prominent (Ashighi, 2017). Also, the bank, as a wealth-generating institution and service provider to local, national, and international communities, has an important role and contribution to the flow of the intellectual movement of social responsibility in the entire society; In recent years, the importance of social issues in the banking system has led to the emergence of a phenomenon called socialized banking. Conventional banks are mainly profit-oriented, while banks with a social approach are established based on the promotion of moral, human, and social aspects in line with the components and indicators of sustainable development, and besides this main goal, they also consider a conventional and fair profit.

As it is evident from the mentioned introduction, it is very important to explain the role of cooperative development bank facilities with the approach of social banking and variable mediation of social capital of cooperatives in sustainable rural and nomadic development and identification. This research aims to identify the effects of three research variables in the form of a conceptual model to provide a policy model for decision-making and decision-making institutions and direct resources to the development of the cooperative sector to support and help sustainable rural and nomadic development. The findings and results of this research will be a clear path based on the scientific method for decision-making in the field of supporting the development and creation of sustainable employment in rural and nomadic areas and operating banks to guide the process of paying facilities to rural and nomadic areas with a sustainable development approach. Therefore, this article aims to explain the effects of cooperative development bank facilities with the social banking approach and the social capital of cooperatives in sustainable rural and nomadic development, to help in the decision-making process of policymakers and cooperative development planners with a social approach.

Research objectives

The article was compiled to explain the role of social capital and the facilities of the Cooperative Development Bank with the approach of social banking in the process of sustainable rural and nomadic development. Therefore, secondary objectives such as identifying the components of social banking, identifying the components of sustainable rural and nomadic development, identifying the

impact of social capital on the realization of social banking, and identifying the impact of social capital on the process of sustainable rural and nomadic development have guided this research.

Theoretical research background

A review of the literature and the background of the word Development and exploring the opinions of experts and researchers shows that development, is done by humans and for humans, and for it to be comprehensive and sustainable, it should consider all aspects of human life, meaning political, social, economic and cultural aspects to achieve the goal of a better life (Human Development Report, 2014). Reviewing the formation process of the term "development" shows different meanings and inferences such as growth, economic growth, comprehensive development (economic, Cultural, political, and social), sustainable development, and human development that experts in different fields emphasized at different times. In recent years, development has been defined as the process of expanding human choices in the enabling social environment to achieve a better life (Ashighi, 2017). Analyzing the recent definition of development indicates that development relies on human beings, on increasing their capabilities and expanding their choices, and eventually, achieving a better life for themselves. Therefore, nations and governments should consider all dimensions and pillars of society for sustainability and comprehensive development. As previously mentioned, the rural and nomadic community is considered one of the most important and influential sectors in development with a sustainable approach. Sustainable rural and nomadic development is not a separate phenomenon from economic-social development at the macro level of each country but is a part of it, and its important emphasis is on solving the problems related to the rural community and putting efforts to eliminate deprivation and reduce poverty in these areas. Therefore, sustainable rural and nomadic development should be seen as increasing income and production and improving living conditions in these areas. In this context, monetary and credit policies have a special place, and development economists consider the existence of a suitable monetary and financial system as the key to the success of development programs. In the last two decades, to accelerate the investment process and strengthen the financial foundations and savings in rural-nomadic areas, and eventually empower these communities and alleviate poverty through improving productivity, there has been an emphasis on the use of credits and facilities, which have been increasingly welcomed. One of the most important factors affecting the sustainable development of rural and nomadic areas is the development of cooperatives; which can play an effective role in improving working conditions, life, production, providing services, improving the income level and social status of rural and nomadic people in tandem with the government's policy (Karimi and Ahmadvand, 2013).

By examining several definitions and goals of development in general and rural development in particular in developing countries it is obvious that each of these definitions points out the creation of sustainable employment, a decline in poverty and an increase of income, and the promotion of economic development indicators of rural areas in general; Because in today's world, the daily income of approximately three billion people is less than two dollars and 32,000 children die every day due to poverty. Most of these poor populations live in rural areas. In an analysis of rural development trends in developing countries, U.C. Nayak believes that most of the development plans for the rural areas of these countries have failed. According to him, the only solution to the problem of poverty and unemployment in rural areas is to create job opportunities, and by planning for the establishment of industry in rural areas, while creating employment, rural development goals can be achieved. researched by Kapila.S, 2020)).

As explained, social banks have been introduced as a mechanism to strengthen sustainable development in deprived areas, including villages and nomadic areas. Social banks first emerged in the form of social economy banks and then in capitalist and developing countries to finance road infrastructure and highways, energy projects and dams, support start-up industries and small and medium enterprises, and provide financial services to low-income households, becoming active and later known as social development banks. (Amran, A; Fauzi, H; Purwanto, Y & Darus, F, 2017).

The term social capital was first proposed in 1916 in an article by Hanifan from West Virginia University and first used in Jane Jacob's classic work (1961) titled "Death and Life of Great American

Cities". In the 1970s, the economist Glenn Loury and the sociologist Ivan Light used the term social capital to solve the problem of urban economic development.

Therefore, at a glance, it can be explained that the literature and background show that the research of scientists and researchers and the executive activity of the leaders and managers of the societies as well as the efforts of the nations and governments towards development means the process of expanding human choices in the social environment capable of achieving a better life. From the 1940s to the 1980s, development was explained with indicators and criteria such as economic growth, income, production, money, and material and financial indicators; However, in the following decades, the concept of development changed and attention was paid to the cultural, social and political dimensions along with the economic dimension. The change of the mentioned approach in the development literature introduced new variables such as comprehensive and comprehensive development, human development, and sustainable development. At the global level, development in all dimensions and elements of human life was considered, and such a change of approach has been evident in Iran.

Experimental Research background

In this section, some of the studies conducted in the field of the research topic are discussed. Jahan al-Dini and his colleagues (1401) in research entitled "Explaining strategic management model in sustainable Rural developments" investigated the role of strategic management in sustainable rural development with a statistical community of experts and specialists with a practical method. results show that strategic management plays a key role in sustainable rural development. Moradi et al.(2018) in research entitled "Investigation of the effect of the realization of the social development banking model on the economic growth and development of the country with emphasis on the banking network" while explaining the concept of a social development bank and its difference from conventional commercial banks based on the views of the social banking training global institute and experts in this field, defines the requirements and prerequisites for the operationalization of this banking business model with an interpretivism approach and by using the theories of Max Weber, George Simmel, and Amarthiasen. Droudi et al. (2018) in research entitled "The role of micro-facilities of the postal banks in the economic development of rural areas of Zanzibar city" point out that the agricultural and rural sectors with their various functions can be placed as core and stable foundation in the position of the overall economic and social infrastructure, effectively plays its role in the realization of national development, as national development depends on the stability of rural areas. Jafarzadeh Shiadeh et al. (2016) in research entitled "The role and economic position of cooperatives in sustainable rural development planning (case study: fishing cooperatives of Qeshm Island)" point out that half of the world's population lives in rural areas with high poverty and malnutrition rates and low levels of literacy, and solving the problems of this huge population can be done through conscious planning and sustainable development. The sustainable development of the village is the process of all-around improvement of rural life through the establishment and encouragement of activities compatible with the capabilities and bottlenecks of the environment. Bastani and his colleagues (2011) in a study examined variables that strengthen social capital in organizations by survey method. The obtained results show that social capital in cooperatives is relatively high among the variables of organizational culture, organizational climate, employee empowerment, motivation, participation in decision-making, belonging to a place, job stability, education, and also demographic variables of culture variables. Organization, organizational climate, employee empowerment, motivation, participation in decision-making, belonging to a place, and job stability were proven as variables that strengthen social capital.

In a study, Gideon L Storm and his colleagues¹ (2022) investigated the paradox of people versus profit and explained the missions of business leaders in the field of fair and inclusive sustainable development. In this study, with a qualitative approach and structured interviews with 10 leaders of different industries in developing countries, the study data has been collected and analyzed. The results of the study show that the perception of leaders in developing countries in the context of the paradox

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of people versus profit tends towards sustainable development and leaders move towards accepting the responsibility of development. Erwin Stoop and his colleagues[2](2021) in the studies entitled "The impact of the cooperative structure on organizational social capital", with the argument that most researches on the relationship between social capital and cooperatives consider social capital as an independent variable and cooperative as a dependent variable, answered this question. They asked whether the cooperative structure helps to maintain organizational social capital. Research data has been collected and analyzed through semi-structured interviews with 46 people from local banks. The results of the study show that although the cooperative structure remains officially intact, the integration in the financial markets and digitalization have effectively separated the organization from its original social context so that the cooperative model remains distinct in terms of how it communicates with customers and under specific institutional conditions. In a study titled "Social Banking and Social Financing", Roland Benedikter (2011) explains the history, philosophy, current situation, and perspectives of social banking and social finance. The findings of this research showed that social banks were among the most successful financial institutions in the economic crisis of 2010-2007, which reoriented the financial system to prevent further crises with the main methods of social banking as new approaches to money and finance. Also, the results of the study show that social banking and social financing can be considered an integral part of the growing global civil society and the broad international movement toward sustainability in the banking and financial industry.

The scope of the study

The scope of this study is social banking, sustainable rural and nomadic development, and social capital, and in terms of time is 2017-2021 in terms of location, is the Cooperative Development Bank.

Research method

In this study, the research method according to the objective was the applied method and according to the type of data, is in part the Survey method. To carry out this research, intending to investigate and explain the relationship between sustainable rural and nomadic development, the facilities of the Cooperative Development Bank and social capital were the literature and the background of the research that was first studied, and at the same time data and information were collected using a questionnaire tool from the statistical society including all recipients of Cooperative Development Bank facilities (rural and nomadic) in 2017-2021. According to the extent of the society and according to the opinion of the professors and with the multistage cluster sampling method, five geographical regions, North, South, West, East, and Central, were chosen for the cluster selection and in the five geographical regions, the five provinces; Gilan, Fars, Kermanshah, Khorasan Razavi and Chaharmahal and Bakhtiari, which provided the most facilities to villagers and nomads and especially created new jobs, were selected as samples. In the next stage, with random sampling, samples from customers who have received facilities were gathered. For this purpose, customers were randomly selected after visiting the branches according to Cochran's theory and the bank's statistical estimates. In this research, to determine the reliability, the questionnaire between 50 members of the statistical community was pre-tested and the Cronbach's alpha coefficient obtained for the research variables was above 0.70, which indicates acceptable reliability.

Table 1: Cronbach's alpha of research variables

Variable	Number of questions	Alpha level
Sustainable economic development	15	0.898
Sustainable social development	16	0.840
Environmentally sustainable development	14	0.882
Social capital (awareness dimension)	5	0.856
Social capital (participation dimension)	8	0.893
Social capital (social network)	9	0.820
Social capital (the dimension of social cohesion)	8	0.720
Social capital (after social trust)	15	0.947
Social banking (people component)	17	0.949
Social banking (profit component)	7	0.931
Social banking (environmental component)	8	0.923

Data analysis

In this section, the research findings are presented with data analysis. First, the indicators of the mean, standard deviation, skewness coefficient (skewness), and elongation coefficient related to the research variables are presented and then the factor loadings of the measurement model of the indicators of all three variables of sustainable development, social banking and social capital of the report and finally the status of the research questions based on the results of the test of relationships between variables are given.

Table (2): Dispersion indices of research variables

Variable	Frequency	Average	S.D	crookedness	Stretch	Minimum	Maximum	variation range
Social banking	355	3.52	0.76	-0.43	0.17	1.34	5	3.66
Sustainable development	355	3.07	0.64	0.40	0.18	1.45	5	3.55
Social capital	355	3.41	0.62	0.17	-0.06	1.57	5	3.43

Path coefficients (effect or regression coefficients) and explanatory coefficients (determination coefficients) in the model A structure are presented in the table below and shown in the figure.

Table (3): path coefficients (effect or regression coefficients) and explanatory coefficients (determination coefficients)

	Path coefficient	Coefficient of explanation
Social banking ← sustainable development	0.313	0.534
Social capital ← sustainable development	0.489	0.409
Social capital ← Social banking	0.639	0.409

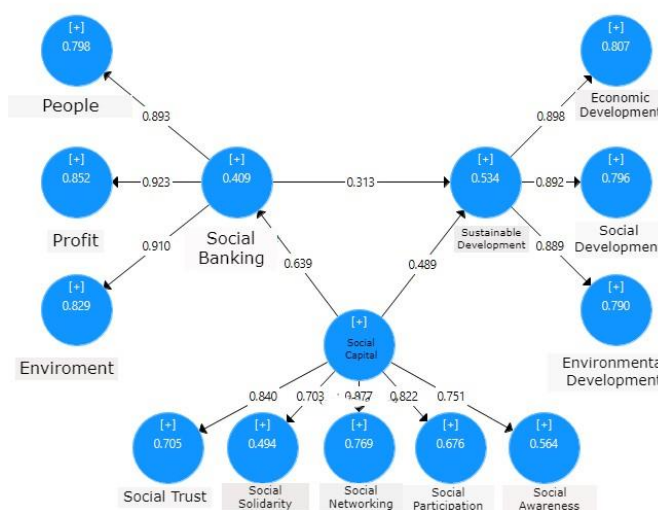


Figure (1): path coefficients (effect or regression coefficients) and explanatory coefficients (determination coefficients) in the structural model

Table (4): Significance of path coefficients based on t-value

	t value
Social banking ← sustainable development	6.325
Social capital ← sustainable development	10.533
Social capital ← Social banking	19.191

To check the evaluation of the path model, the goodness of fit criterion has been calculated and checked, and in the output, the value of this index for the first model (model with internal hidden variables/model with independent variables of social banking and social capital) is equal to 0.07 and for the second model (model with external hidden variables/model with independent variables of people, profit, and environment) is equal to 0.068, which is relatively favorable.

Table 5: Path model fit index (research model)

Path model fit index	Quantity	Acceptable limit	Conclusion
SRMR	Model with internal latent variables	0.070	Between zero and 1
	Model with external hidden variables	0.068	Between zero and 1

Research Findings

Finally, the table below summarizes the results of the test of relationships between variables, which shows that all questions have been confirmed.

Table: The results of the test of relationships between variables

Question	Path coefficient F2	Coefficient of explanation R2	Test amount (t statistic)	Significance level P-value	Conclusion
The effect of banking facilities of Cooperative Development Bank with social banking approach in the process of sustainable rural and nomadic development	0.621	0.384	14.887	0.000	Confirm
The effect of banking facilities of Cooperative Development Bank with social banking approach in the process of sustainable rural and nomadic development	0.590	0.345	10.620	0.000	Confirm
The effect of banking facilities of Cooperative Development Bank with social banking approach in the process of sustainable rural and nomadic development	0.860	0.711	5.064	0.001	Confirm
The effect of profit in the process of sustainable rural and nomadic development	0.206	0.333	2.837	0.005	Confirm
The influence of people in the process of sustainable rural and nomadic development	0.132	0.268	2.154	0.032	Confirm
The effect of profit in the process of sustainable rural and nomadic development	0.351	0.365	5.283	0.000	Confirm
The effect of social capital in the realization of social banking	0.634	0.400	15.393	0.000	Confirm
The effect of social capital in the process of sustainable rural and nomadic development	0.433	0.659	16.458	0.000	Confirm

In a summary, it can be said according to the findings of the research The policy of equipping and allocating resources in the form of a social banking model in the Cooperation section in line with the goals and areas of sustainable development can be an efficient path in explaining the path of the bank's interaction, the social capital of the cooperators and sustainable development of villages and nomads. Reflecting on the data and the research findings show that there is a relationship between banking facilities with the approach of social banking and sustainable development with the mediation of social capital. Therefore, it can be said according to the data that directing resources in the form of a social banking model to the mentioned areas by creating new cooperatives with the approach of knowledge-based startups and digital services or revival and development of existing cooperatives by using the social capital of the cooperatives can pave the way for sustainable development of villages and nomads.

Conclusion

Development is an ideal that all societies and governments pursue with new concepts and examples focused on the well-being and better life of humans, and on the way to achieve it, they use various mechanisms. One of the proposed approaches in sustainable development is to pay attention and focus on different dimensions of development and all areas affecting the development process. Therefore, addressing the development of rural and nomadic areas is of great importance due to the size of these communities in different societies, especially Iran, and the impact of this group on the process of sustainable development due to the inequality in access to sustainable development indicators such as education, health, and life expectancy. In Iran, according to the sixth Five-year plan economic, social and cultural development law of the Islamic Republic of Iran (2021-2017), An important part of the

provisions of articles 26 and 27 in section 5 of this law (regional balance, rural development and empowerment of vulnerable groups) is dedicated to developing the country's villages. With the promulgation of the Law to Support the Development and Creation of Sustainable Employment in Rural and Nomadic Areas, the Cooperative Development Bank, Agricultural Banks, Omid Entrepreneurship Fund, and Post Bank, has become the agent of providing facilities to rural and nomadic areas. Therefore, in this research, an effort has been made to identify and explain the interactions of sustainable rural and nomadic development, cooperative development bank facilities, and social capital within the framework of a model. To achieve the mentioned purpose, a quantitative research approach and a researcher-made questionnaire have been used. To compile the research framework, first, the literature and the background of sustainable development, focusing on the concepts of social banking, rural and nomadic sustainable development, banking facilities, and social capital, have been examined and studied.

The review of the conducted research shows that each of the conducted studies has addressed a part of the issue of sustainable rural and nomadic development, social capital, social banking, and bank facilities, and a comprehensive study explaining the interactions of all three paths has not been done so far; Nevertheless, the examination of the similarities and differences between the findings of this research and previous studies shows that the results of the research are in line with the results of studies such as Jahan Aldini and his colleagues (1401), Rezaei and his colleagues (1400) Droudi et al. (2018), Jabarzadeh Shiadeh et al. (2016), Sehat et al. (2015), Bastani et al. (2011), Gideon. L.Storm et al. (2022), Erwin Stoop et al. (2021), Capella et al. (2020), Mirjalili et al. (2020), Mirjalai et al. (2020) and Roland Benedikter (2011). - - For example, Jahan al-Dini and his colleagues (1401) have shown in research that physical, social, environmental, and economic criteria play a significant role in sustainable rural development. In a study (2019) Bayesti showed that there is a significant relationship between the structural dimension of social capital and the quality of life of cooperative activists. The findings of Droudi et al. 's study (2018) indicate that there is a positive and significant relationship between postal bank facilities and increasing the income of villagers, reducing immigration, creating employment, and improving housing conditions. The results of the research of Bastani and his colleagues (1391) indicated that social capital in cooperatives has been relatively high. The results of the study done by Gideon L Storm and his colleagues (2022) show that the perception of leaders in developing countries in the context of the paradox of people versus profit tends toward sustainable development and leaders move towards accepting the responsibility of development. The findings of the study of Kapla and his colleagues (2020) indicate that the essential factors of agricultural development, health development, awareness and education, empowerment and economic development and the reasons for choosing a social bank, satisfaction with financial services, knowledge of types of loans have a positive and significant effect on satisfaction. It has social goals.

In short, it can be stated that a conceptual model explaining the interactions of sustainable rural and nomadic development, cooperative development bank facilities, and social capital consisting of three main variables, social banking with its three components of profit, people, and environment, sustainable rural and nomadic development has three components of social sustainability, economic sustainability, and environmental sustainability. Social capital has the components of social awareness, social participation, social network, social cohesion, and social trust facilitating the interaction of two variables of social banking and sustainable rural and nomadic development.

Suggestions

Therefore, according to the findings of the research, it is suggested that the planners and policymakers of the country's development should pay attention to the mentioned dimensions, components, and indicators, and attention should be paid to the category of sustainable development of villages and nomads as a humane and moral society with a social banking approach. The creation, strengthening, and reproduction of social capital with the approach of social banking should be considered in the sustainable development of villages and nomads. The explanation of the successful development-oriented social banking model in allocating sustainable rural and nomadic employment facilities for the banking system should be taken into consideration by researchers and regulatory authorities.

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