



# STUDY OF ECONOMIC, SOCIAL EFFECTS OF EMPLOYMENT AND SELF-SUFFICIENCY PROJECTS OF IMAM KHOMEINI (BY FOCUSING ON AGRICULTURAL PROJECTS) IN NORTH OF IRAN

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## ABSTRACT

This research was done in 87 about Performance of 10-year agricultural projects (Between 2000-2010) implemented in Guilan Province by Imam Khomeini Relief Committee. The main goal of the implementation of this study, is to compare social and economic status of two groups of households covered by the Imam Khomeini Relief Committee, The first group includes those people whose agricultural projects have been implemented for them and the second group includes those people who aforementioned project has not been implemented for them. To show how effective are these projects in reducing poverty, achieving stable employment and have an improved income situation. The statistical research community, are all poor people who have been covered by Imam Khomeini Relief Committee of Guilan until the year 86, that all specifications of this society has been recorded in offices and documents of Relief Committee and is available. And Statistical sample includes two groups, the first group includes those people whose agricultural projects have been implemented for them and the second group includes those people who aforementioned project has not been implemented for them. To show how effective are these projects in reducing poverty, achieving stable employment and have an improved income situation. These people were selected in a way to have the most similarity, and the main difference of them is in using or not using of employment and self-sufficiency plans of agricultural projects, then, samples were selected As random sampling plan appropriate to volume of sample using “Korjus and Morgan” and “Cohen” decision model. Main data collection tool in this research was a questionnaire. Dependent variable in this research is situation of two groups of covered households and independent variables of this research are age, occupation and gender which are in nominal scale and education level and protected being long which are in ordinal scale. Amount of loans received, annual income, rate of people participate in organizations are measured in relative scale. Validity of questionnaire was calculated by re-examination and Cronbakh alpha Coefficient and also we used SPSS software for information analysis and data description. Variables of this research were written in dominant of 7 hypotheses. Income, Gender, Education Level, Hope for the future, Confidence, Economic independence and Social activities were examined in two groups of people using some exams, Independent test (for 1st theory) and Mann-Whitney test (for 2<sup>nd</sup>, 3<sup>rd</sup>, 4<sup>th</sup>, 5<sup>th</sup>, 6<sup>th</sup> and 7<sup>th</sup> theories). The results showed that these variables has a meaningful difference in a level less than 0.01 between two groups of covered people who benefits and not benefits of agricultural plans.

**Keywords:** economic, social, agricultural projects, household women, benefices, non-benefices.

## 1. INTRODUCTION

Many years ago, when agricultural sciences were introduced in Iran, the newly educated agricultural engineers tried to transmit their knowledge and skills to farmers who had learnt farming from their fathers and grandfathers. They thought this would be easy. These farmers, however, didn't allow new technologies to come into their farms. They believed that the power of their own hands was more than the words of young engineers with books. This new generation planned a better future for the farmers, in which machines would replace manpower and cow power, a world with more crops per drop. But an actual relationship between farmers and scientists did not exist until a group of agricultural engineers communicated with ethnic farmers in a relationship of equity and equality, by having them participate in creating special connections between different kinds of knowledge. This group was called agricultural extension engineers (Rahimi, 2000). The main purpose of the stable development is

recovery and promotion in the life surfaces for all, also keeping and operating of better than ecosystems and providing the more security and the more prosperous in the next (Ellis and Biggs, 2001). Development and Growth as an economic and social context, in one hand by economists and then by socialist and other researchers of some sciences such as geography had been paid attention and became as the base of planning. Permanent problems in study the economic development literature and social changes are to recognize the concept of development and growth (Ghadir Masoum and Habibi, 2004). Development word has different definition and interpretation in view of development economists and researchers which including the increasing of production efficiency, promotion of life quality and quantity level, remove poverty and privation, promotion the health and therapy service level, removing unemployment problems and inflation and providing socio-economic requirements. In fact, development is a thing which influences our living. The ideal meaning of



development is to improve all living quality (Khakpour, 2006). In other definition of development, we can consider it as an economic, social and political process which resulted from living standard and cause to improve the living level of increasing population. Development process has so importance that it must be observed parallel to population growth. The most important subject in definition of development is its attitude to humankind. One that is considering about development is its popularity, participation and endogenous. As we can say that, in fact, development is for human and about human and its final end is to reach human to satisfaction stage from his/her life (Eanali and Taherkhani, 2005).

Today, because of human efforts we can see a growing progress in science and technologies. People can live by working. Today, Imam Khomeini relief committee is one of the biggest supporting organizations in Iran and supports 5 millions of poor people by various services and tries to make them self-sufficient with his empowerment programs. Financial resources of this organization are supplied by Supreme Leader helps, governmental funds, public funds, local incomes, religious monies and economical activities incomes. Most Persons protégé of Imam Khomeini relief committee are in low deciles of incomes, poverty can be clearly seen between these people and supporting organization's help is not that much to solve main needs of these them. Low incomes, lack of permanent occupation and also lack of good job fortunes, may lead health of society to other abnormalities, which can be solved just by spending lots of money and time. But suitable solution is creating fields for economic activities which approach to employment especially for household women, which can cause guard of human dignity and can maintain status of people and release them of poverty. Strategy of economic empowerment of deprived which approaches to employment is the most supporting program of Imam Khomeini relief committee to provide suitable occupations in different economic and social sections for Persons protégé of committee (Ghadiri Masom and Sharafi, 2007).

Guilan province with an area of 14042 km<sup>2</sup> and for its suitable climate and regional conditions is one of the most capable districts for employment plans in agricultural section which can be a factor of generating employment and with suitable income for covered families. By considering to the goals and potential and actual conditions of province in different matters specially in Agriculture, relief committee of Imam Khomeini has started its plans in fields of farming, gardening, greenhouse and so on, which has reached 3500 stable plans at the end of 1386 that caused progress and prosperity of Persons protégé talents in a lot of fields, specially in economical and social one's.

This research has been done after this plan, and studies its economical and social effects on covered families by Agricultural plans, also it studies the plan's distance to primary goals.

## 2. MATERIALS AND METHODS

### 2.1. Research aims

#### 2.1.1. General aims

The general aims of this research, is comparing economical and social situation of covered families by Imam Khomeini relief committee. This comparison is between those who have been benefited of self-sufficiency plans to those who have not been benefited of these plans, in order to show effects of these plans on, poverty bleaching, stable occupations and improvement of their income situation.

#### 2.1.2. Exclusive goals

- a) Review of occupation fortunes and prevent migrations.
- b) Review and study on economical independency of covered people.
- c) Compare agricultural plans about occupation and self-sufficiency.
- d) Review effects of plans on income increase of benefited families.
- e) Review effects of plans on incensement of agricultural products.
- f) Review effects of plans on co-operations and team works.
- g) Review effects of plans on associations' participating.
- h) Review of problem and bottlenecks of plan.

### 2.2. Research theories

- (i) There is a difference between 2 reviewed groups, in terms of income.
- (ii) There is a difference between 2 reviewed groups, in terms of social activities.
- (iii) There is a difference between 2 reviewed groups, in terms of gender.
- (iv) There is a difference between 2 reviewed groups, in terms of education level.
- (v) Agricultural plans increase self confidence.
- (vi) Agricultural plans increase hope to the future.
- (vii) Agricultural plans are effective on economical independency of people.

### 2.3. Research method

Comparing two groups of covered families by Imam Khomeini relief committee, in terms of social and economical situation, first group contains covered people who have been benefited of agricultural plans, and second group contains covered people who have not been benefited by mentioned plans.

### 2.4. The statistical

The statistical of this research, covers Persons protégé of Imam Khomeini relief committee in Guilan with the frequency of 117, 000 families. All profiles of



this society is submitted in registration offices and is available.

## 2.5. Statistical sample

Statistical sample contains two groups of Persons protégé:

- a. First group contains people that were benefited just by agricultural plans.
- b. This group contains people that self-sufficiency and employment plans have not been executed for them. These groups' people are selected how, to have the most similarity and the biggest difference of them is, being benefited or not being benefited by self-sufficiency and employment plans of agricultural plans, then volume of sample was determined using "korjus and Morgan" and also "Cohen" decision models.

## A. Sampling method

In determining the statistical sample, we tried to find a sample which is along the goals of the mentioned research that we could test the goals, so among 3500 covered families by agricultural plans and 100, 000 of ordinary families, some families were selected and reviewed by accidental sampling method.

The main tool for gathering information in this research was questionnaire. Validity of questionnaire was calculated by re-examination and Cronbakh alpha coefficient and also we used SPSS software for information analysis and data description.

## B. Data gathering method

Data have been gathered using library and field methods.

## C. Data gathering tool

Parts of data have been calculated using available documents in proteges' files and then a questionnaire was created according to the goals and theories of research.

Inside and outside justifiability validity of questionnaire was done in a limited level, and after finalizing the questionnaires, trained questioners started to fill them, and researchers reviewed them at each level.

## D. Data analysis method

After categorizing and summarizing of data, we used SPSS software to extract these notes:

- a) Descriptive data of sample statistics contains both benefited and non-benefited of loan, groups.
- b) Comparison of average loan in benefited and non-benefited, using Average Comparison, T test and Mann-Whitney test.
- c) Determining the meaningful relation between two groups, using T test and Mann-Whitney test.
- d) Review of social and economical indexes between two groups (benefited and non-benefited).

## 3. RESULTS AND DISCUSSIONS

### 3.1. Data description and analyzing

#### 3.1.1. Data description

In this research, the researcher used frequency distribution tables for data description, to show frequency of nominal and sequential variables and also distance variables which have been recoded, where the results are correspondent to descriptive statistics and have described data in a suitable way for each level of measuring (Tables 1-12).

#### 3.1.2. Data analyzing

To choose a suitable test for reviewing the meaningful level of differences between groups average (Parametric methods) by using decision tree, we used independent t-test from SPSS software. The results of this test for comparing two groups of people (benefited and non-benefited) income is presented in Table-13.

Also, to analyze and test 2<sup>nd</sup>, 3<sup>rd</sup>, 4<sup>th</sup>, 5<sup>th</sup>, 6<sup>th</sup> and 7<sup>th</sup> theories, we used decision tree (Suitable non-parametric test), because reviewed groups are independent and two groups have been studied, we used Mann-Whitney test.

Results of T test analysis show that (Table-13); income of benefited people and non-benefited people had a significant difference in 1% probability level. The highest income was obtained of benefited people. Annual income benefited people from agriculture projects were higher than others non-benefited people.

Results of Mann-Whitney test analysis show that (Table-14); social activities of benefited people and non-benefited people had a significant difference in 1% probability level. The highest social activities Such as agricultural cooperatives, producer and etc were obtained of benefited people.

Results of Mann-Whitney test analysis show that (Table-15); education level of benefited people and non-benefited people had a significant difference in 1% probability level. The lowest education level was obtained of benefited people.

Results of Mann-Whitney test analysis show that (Table-16); gender of benefited people and non-benefited people had a significant difference in 1% probability level. The highest gender was obtained of benefited people.

Results of Mann-Whitney test analysis show that (Table-17); self confidence of benefited people and non-benefited people had a significant difference in 1% probability level. The lowest self confidence was obtained of benefited people.

Results of Mann-Whitney test analysis show that (Table-18); hope to the future of benefited people and non-benefited people had a significant difference in 1% probability level. The highest hope to the future was obtained of benefited people. Knowing these people, because of mental and participation in agricultural projects, expect more of yourself and your family are coming to Leader.



Results of Mann-Whitney test analysis show that (Table-19); economical independency of benefited people and non-benefited people had a significant difference in 1% probability level. The highest economical

independency was obtained of benefited people. Because annual income benefited people from agriculture projects were higher than others non-benefited people.

**Table-1.** Distribution of responder's frequency according to previous job.

| Non-Benefited people |               |                   |           | Benefited people   |               |                   |           | Previous job |
|----------------------|---------------|-------------------|-----------|--------------------|---------------|-------------------|-----------|--------------|
| Cumulative percent   | Valid percent | Frequency percent | Frequency | Cumulative percent | Valid percent | Frequency percent | Frequency |              |
| 30                   | 30            | 30                | 135       | 10.1               | 10.1          | 10.1              | 36        | Household    |
| 38.2                 | 8.2           | 8.2               | 37        | 18.9               | 8.7           | 8.7               | 31        | Unemployed   |
| 72.4                 | 34.2          | 34.2              | 154       | 88.5               | 69.6          | 69.6              | 247       | Farmer       |
| 100                  | 27.6          | 27.6              | 124       | 100                | 11.5          | 11.5              | 41        | Worker       |
|                      | 100           | 100               | 450       |                    | 100           | 100               | 355       | Total        |

**Table-2.** Distribution of responder's frequency according to current job.

| Non-Benefited people |               |                   |           | Benefited people   |               |                   |           | Current job |
|----------------------|---------------|-------------------|-----------|--------------------|---------------|-------------------|-----------|-------------|
| Cumulative percent   | Valid percent | Frequency percent | Frequency | Cumulative percent | Valid percent | Frequency percent | Frequency |             |
| 28.9                 | 28.9          | 28.9              | 130       | 3.1                | 3.1           | 3.1               | 11        | Household   |
| 58                   | 29.1          | 29.1              | 131       | 0                  | 0             | 0                 | 0         | Unemployed  |
| 82.7                 | 24.7          | 24.7              | 111       | 97.2               | 94.1          | 94.1              | 334       | Farmer      |
| 100                  | 17.3          | 17.3              | 78        | 100                | 2.8           | 2.8               | 10        | Worker      |
|                      | 100           | 100               | 450       |                    | 100           | 100               | 355       | Total       |

**Table-3.** Distribution of responder's frequency according to gender.

| Non-Benefited people |               |                   |           | Benefited people   |               |                   |           | Gender |
|----------------------|---------------|-------------------|-----------|--------------------|---------------|-------------------|-----------|--------|
| Cumulative percent   | Valid percent | Frequency percent | Frequency | Cumulative percent | Valid percent | Frequency percent | Frequency |        |
| 64.4                 | 64.4          | 64.4              | 290       | 78.3               | 78.3          | 78.3              | 278       | Male   |
| 100                  | 35.6          | 35.6              | 160       | 100                | 21.7          | 21.7              | 77        | Female |
|                      | 100           | 100               | 450       |                    | 100           | 100               | 355       | Total  |

**Table-4.** Distribution of responder's frequency according to education level.

| Non-Benefited people |               |                   |           | Benefited people   |               |                   |           | Education level           |
|----------------------|---------------|-------------------|-----------|--------------------|---------------|-------------------|-----------|---------------------------|
| Cumulative percent   | Valid percent | Frequency percent | Frequency | Cumulative percent | Valid percent | Frequency percent | Frequency |                           |
| 52.9                 | 52.9          | 52.9              | 238       | 59.4               | 59.4          | 59.4              | 211       | Illiterate                |
| 67.6                 | 14.7          | 14.7              | 66        | 73.5               | 14.1          | 14.1              | 50        | Reading and writing       |
| 83.3                 | 15.8          | 15.8              | 71        | 89                 | 15.5          | 15.5              | 55        | Primary                   |
| 93.6                 | 10.2          | 10.2              | 46        | 95.5               | 6.5           | 6.5               | 23        | Cycle                     |
| 96.9                 | 3.3           | 3.3               | 15        | 97.7               | 2.3           | 2.3               | 8         | Secondary                 |
| 100                  | 3.1           | 3.1               | 14        | 100                | 2.3           | 2.3               | 8         | Diploma and upper diploma |
|                      | 100           | 100               | 450       |                    | 100           | 100               | 355       | Total                     |

**Table-5.** Distribution of responder's frequency according to effects of relief committee's plans on hope to the future.

| Non-Benefited people |               |                   |           | Benefited people   |               |                   |           | How much have been effective relief committee's plans on your hope to the future? |
|----------------------|---------------|-------------------|-----------|--------------------|---------------|-------------------|-----------|---|
| Cumulative percent   | Valid percent | Frequency percent | Frequency | Cumulative percent | Valid percent | Frequency percent | Frequency |   |
| 18.4                 | 18.4          | 18.4              | 83        | 17.5               | 17.5          | 17.5              | 62        | Very much   |
| 49.1                 | 30.7          | 30.7              | 138       | 71.5               | 54.1          | 54.1              | 192       | Much  |
| 81.8                 | 32.7          | 32.7              | 147       | 94.4               | 22.8          | 22.8              | 81        | Middle  |
| 97.3                 | 15.6          | 15.6              | 70        | 97.7               | 3.4           | 3.4               | 12        | Low   |
| 100                  | 2.7           | 2.7               | 12        | 100                | 2.3           | 2.3               | 8         | Very low  |
|                      | 100           | 100               | 450       |                    | 100           | 100               | 355       | Total   |

**Table-6.** Distribution of responder's frequency according to the image of their and their family's welfare in the future.

| Non-Benefited people |               |                   |           | Benefited people   |               |                   |           | How is your and your family's situation in the future? |
|----------------------|---------------|-------------------|-----------|--------------------|---------------|-------------------|-----------|--|
| Cumulative percent   | Valid percent | Frequency percent | Frequency | Cumulative percent | Valid percent | Frequency percent | Frequency |  |
| 3.1                  | 3.1           | 3.1               | 14        | 5.1                | 5.1           | 5.1               | 18        | Very much  |
| 30.4                 | 27.3          | 27.3              | 123       | 58                 | 53            | 53                | 188       | Much   |
| 75.6                 | 45.1          | 45.1              | 203       | 89.3               | 31.3          | 31.3              | 111       | Middle   |
| 95.3                 | 19.8          | 19.8              | 89        | 98                 | 8.7           | 8.7               | 31        | Weak   |
| 100                  | 4.7           | 4.7               | 21        | 100                | 2             | 2                 | 7         | So weak  |
|                      | 100           | 100               | 450       |                    | 100           | 100               | 355       | Total  |

**Table-7.** Distribution of responder's frequency according to their confidence on what they want to do.

| Non-Benefited people |               |                   |           | Benefited people   |               |                   |           | How much are you sure of your decision on what you want to do? |
|----------------------|---------------|-------------------|-----------|--------------------|---------------|-------------------|-----------|--|
| Cumulative percent   | Valid percent | Frequency percent | Frequency | Cumulative percent | Valid percent | Frequency percent | Frequency |  |
| 6.2                  | 6.2           | 6.2               | 28        | 12.4               | 12.4          | 12.4              | 44        | Very much  |
| 47.6                 | 41.3          | 41.3              | 186       | 75.8               | 63.4          | 63.4              | 225       | Much   |
| 89.1                 | 41.6          | 41.6              | 187       | 98                 | 22.3          | 22.3              | 79        | Middle   |
| 99.3                 | 10.2          | 10.2              | 46        | 99.7               | 1.7           | 1.7               | 6         | Low  |
| 100                  | 0.7           | 0.7               | 3         | 100                | 0.3           | 0.3               | 1         | Very low   |
|                      | 100           | 100               | 450       |                    | 100           | 100               | 355       | Total  |

**Table-8.** Distribution of responder's frequency according to their belief in themselves capability in controlling life.

| Non-Benefited people |               |                   |           | Benefited people   |               |                   |           | How much do you believe in yourself in controlling your life? |
|----------------------|---------------|-------------------|-----------|--------------------|---------------|-------------------|-----------|---|
| Cumulative percent   | Valid percent | Frequency percent | Frequency | Cumulative percent | Valid percent | Frequency percent | Frequency |   |
| 9.3                  | 9.3           | 9.3               | 42        | 13                 | 13            | 13                | 46        | Very much   |
| 48.4                 | 39.1          | 39.1              | 176       | 71.3               | 58.3          | 58.3              | 207       | Much  |
| 88.9                 | 40.4          | 40.4              | 182       | 93.5               | 22.3          | 22.3              | 79        | Middle  |
| 98.9                 | 10            | 10                | 45        | 98.9               | 5.4           | 5.4               | 19        | Low   |
| 100                  | 1.1           | 1.1               | 5         | 100                | 1.1           | 1.1               | 4         | Very low  |
|                      | 100           | 100               | 450       |                    | 100           | 100               | 355       | Total   |

**Table-9.** Distribution of responder's frequency in according to participating in associations.

| Non-Benefited people |               |                   |           | Benefited people   |               |                   |           | Have you participated in any association? |
|----------------------|---------------|-------------------|-----------|--------------------|---------------|-------------------|-----------|---|
| Cumulative percent   | Valid percent | Frequency percent | Frequency | Cumulative percent | Valid percent | Frequency percent | Frequency |   |
| 23.1                 | 23.1          | 23.1              | 104       | 37.3               | 37.3          | 37.3              | 134       | Yes                                       |
| 100                  | 76.9          | 76.9              | 346       | 100                | 62.3          | 62.3              | 221       | No  |
|                      | 100           | 100               | 450       |                    | 100           | 100               | 355       | Total                                     |

**Table-10.** Distribution of responder's frequency according to taking part in social activities (group works).

| Non-Benefited people |               |                   |           | Benefited people   |               |                   |           | How much do you take part in social activities (group works)? |
|----------------------|---------------|-------------------|-----------|--------------------|---------------|-------------------|-----------|---|
| Cumulative percent   | Valid percent | Frequency percent | Frequency | Cumulative percent | Valid percent | Frequency percent | Frequency |   |
| 2.2                  | 2.2           | 2.2               | 10        | 2.3                | 2.3           | 2.3               | 8         | Very much   |
| 11.3                 | 9.1           | 9.1               | 41        | 23.9               | 21.7          | 21.7              | 77        | Much  |
| 48.2                 | 36.9          | 36.9              | 66        | 67.9               | 43.9          | 43.9              | 156       | Middle  |
| 73.3                 | 25.1          | 25.1              | 113       | 84.5               | 16.6          | 16.6              | 59        | Low   |
| 100                  | 26.7          | 62.7              | 120       | 100                | 15.5          | 15.5              | 55        | Very low  |
|                      | 100           | 100               | 450       |                    | 100           | 100               | 355       | Total   |

**Table-11.** Distribution of responder's frequency according to type of agricultural plan.

| Benefited people   |               |                   |           |                                    |
|--------------------|---------------|-------------------|-----------|------------------------------------|
| Cumulative percent | Valid percent | Frequency percent | Frequency | Plan type                          |
| 13                 | 13            | 13                | 46        | Gardening                          |
| 45.1               | 32.1          | 32.1              | 114       | Farming                            |
| 100                | 54.9          | 54.9              | 195       | Agricultural instruments and tools |
|                    | 100           | 100               | 355       | Total                              |

**Table-12.** Distribution of responder's frequency according to the levels of total income.

| Non-Benefited people |               |                   |           | Benefited people   |               |                   |           | Levels of total income |
|----------------------|---------------|-------------------|-----------|--------------------|---------------|-------------------|-----------|------------------------|
| Cumulative percent   | Valid percent | Frequency percent | Frequency | Cumulative percent | Valid percent | Frequency percent | Frequency |                        |
| 55.6                 | 55.6          | 55.6              | 250       | 3.4                | 3.4           | 3.4               | 12        | Less than 1 \$         |
| 98                   | 42.4          | 42.4              | 191       | 55.5               | 52.1          | 52.1              | 185       | 1-3 \$                 |
| 99.6                 | 1.6           | 1.6               | 7         | 90.4               | 34.9          | 34.9              | 124       | 3-5 \$                 |
| 100                  | 0.4           | 0.4               | 2         | 95.8               | 5.4           | 5.4               | 19        | 5-7 \$                 |
|                      | 0             | 0                 | 0         | 98.6               | 2.8           | 2.8               | 10        | 7-9 \$                 |
|                      | 0             | 0                 | 0         | 100                | 1.4           | 1.4               | 5         | More than 9 \$         |
|                      | 100           | 100               | 450       |                    | 100           | 100               | 355       | Total                  |

**Table-13.** Comparison of mean income of benefited people and non-benefited people using independent t-test.

| Group statistics                          |           |                       |                 |                 |         |        |       |                                       |                         |                        |  |
|---|-----------|-----------------------|-----------------|-----------------|---------|--------|-------|---------------------------------------|-------------------------|------------------------|--|
| Std error mean                            |           | Std. Deviation        |                 | Mean            |         | N      |       | Group                                 |                         | Total income of family |  |
| 1517.234                                  |           | 28586.885             |                 | 3.31E4          |         | 355    |       | Loan benefited                        |                         |                        |  |
| 320.633                                   |           | 6801.663              |                 | 1.06E4          |         | 450    |       | Loan Non-Benefited                    |                         |                        |  |
| Independent samples test                  |           |                       |                 |                 |         |        |       |                                       |                         |                        |  |
| t-test for Equality of Means              |           |                       |                 |                 |         |        |       | Levels test for equality of variances |                         |                        |  |
| 95% Confidence interval of the difference |           | Std. Error difference | Mean difference | Sig. (2-tailed) | Df      | T      | Sig.  | F                                     |                         |                        |  |
| Upper                                     | Lower     |                       |                 |                 |         |        |       |                                       |                         |                        |  |
| 25176.605                                 | 19700.412 | 1394.908              | 22438.508       | 0.000           | 803     | 16.086 | 0.000 | 53.600                                | Equal variances assumed | Total income of family |  |
| 25487.477                                 | 19389.540 | 1550.744              | 22438.508       | 0.000           | 385.718 | 14.470 |       |                                       | Equal variances not     |                        |  |

**Table-14.** Comparison of mean social activities of benefited people and non-benefited people using Mann-Whitney test.

| Ranks           |           |                        |                    |                   |
|-----------------|-----------|------------------------|--------------------|-------------------|
| Sum of ranks    | Mean rank | N                      | Group              |                   |
| 201922.50       | 448.72    | 355                    | Loan Benefited     | Social Activities |
| 122492.50       | 345.05    | 450                    | Loan non-Benefited |                   |
|                 |           | 805                    | Total              |                   |
| Test statistics |           |                        |                    |                   |
| x49             |           |                        |                    |                   |
| 5.930E4         |           | Mann-Whitney U         |                    |                   |
| 1.225E4         |           | Wilcoxon W             |                    |                   |
| -6.367          |           | Z                      |                    |                   |
| 0.000           |           | Asymp. Sig. (2-tailed) |                    |                   |



**Table-15.** Comparison of mean education level of benefited people and non-benefited people using Mann-Whitney test.

| Ranks           |           |                        |                    |                 |
|-----------------|-----------|------------------------|--------------------|-----------------|
| Sum of ranks    | Mean rank | N                      | Group              | Education Level |
| 136706.00       | 385.09    | 355                    | Loan Benefited     |                 |
| 187709.00       | 417.13    | 450                    | Loan non-Benefited |                 |
|                 |           | 805                    | Total              |                 |
| Test statistics |           |                        |                    |                 |
| Education level |           |                        |                    |                 |
| 73516.000       |           | Mann-Whitney U         |                    |                 |
| 1.367E5         |           | Wilcoxon W             |                    |                 |
| -2.142          |           | Z                      |                    |                 |
| 0.032           |           | Asymp. Sig. (2-tailed) |                    |                 |

**Table-16.** Comparison of mean gender of benefited people and non-benefited people using Mann-Whitney test.

| Ranks           |           |                        |                    |        |
|-----------------|-----------|------------------------|--------------------|--------|
| Sum of ranks    | Mean rank | N                      | Group              | Gender |
| 132215.00       | 372.44    | 355                    | Loan Benefited     |        |
| 192200.00       | 427.11    | 450                    | Loan non-Benefited |        |
|                 |           | 805                    | Total              |        |
| Test statistics |           |                        |                    |        |
| Gender          |           |                        |                    |        |
| 6.902E4         |           | Mann-Whitney U         |                    |        |
| 1.322E5         |           | Wilcoxon W             |                    |        |
| -4.191          |           | Z                      |                    |        |
| 0.000           |           | Asymp. Sig. (2-tailed) |                    |        |

**Table-17.** Comparison of mean self confidence of benefited people and non-benefited people using Mann-Whitney test.

| Ranks           |           |                        |                    |                 |
|-----------------|-----------|------------------------|--------------------|-----------------|
| Sum of ranks    | Mean rank | N                      | Group              | Self Confidence |
| 116017.50       | 326.81    | 355                    | Loan Benefited     |                 |
| 208397.50       | 463.11    | 450                    | Loan non-Benefited |                 |
|                 |           | 805                    | Total              |                 |
| Test statistics |           |                        |                    |                 |
| Self confidence |           |                        |                    |                 |
| 5.283E4         |           | Mann-Whitney U         |                    |                 |
| 1.160E5         |           | Wilcoxon W             |                    |                 |
| -8.401          |           | Z                      |                    |                 |
| 0.000           |           | Asymp. Sig. (2-tailed) |                    |                 |



**Table-18.** Comparison of mean hope to the future of benefited people and non-benefited people using Mann-Whitney test.

| Ranks              |           |                        |                    |                    |
|--------------------|-----------|------------------------|--------------------|--------------------|
| Sum of ranks       | Mean rank | N                      | Group              |                    |
| 204511.00          | 455.48    | 355                    | Loan Benefited     | Hope To The Future |
| 119099.00          | 335.49    | 450                    | Loan non-Benefited |                    |
|                    |           | 805                    | Total              |                    |
| Test statistics    |           |                        |                    |                    |
| Hope to the future |           |                        |                    |                    |
| 5.591E4            |           | Mann-Whitney U         |                    |                    |
| 1.191E5            |           | Wilcoxon W             |                    |                    |
| -7.441             |           | Z                      |                    |                    |
| 0.000              |           | Asymp. Sig. (2-tailed) |                    |                    |

**Table-19.** Comparison of mean economical independency of benefited people and non-benefited people using Mann-Whitney test.

| Ranks                   |           |                        |                    |                         |
|-------------------------|-----------|------------------------|--------------------|-------------------------|
| Sum of ranks            | Mean rank | N                      | Group              |                         |
| 163557.00               | 460.72    | 355                    | Loan Benefited     | Economical Independency |
| 160858.00               | 357.46    | 450                    | Loan non-Benefited |                         |
|                         |           | 805                    | Total              |                         |
| Test statistics         |           |                        |                    |                         |
| Economical independency |           |                        |                    |                         |
| 5.938E4                 |           | Mann-Whitney U         |                    |                         |
| 1.609E5                 |           | Wilcoxon W             |                    |                         |
| -6.287                  |           | Z                      |                    |                         |
| 0.000                   |           | Asymp. Sig. (2-tailed) |                    |                         |

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