



**EFFECTIVENESS OF ACTIVITIES
FOR WOMEN EVALUATION (IRAN PROJECT)
IN AGRICULTURAL BANK BRANCHES OF TABRIZ CITY, IRAN**

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Abstract:

The main objective of this research is Effectiveness of activities for women evaluation (Iran project) in Agricultural Bank branches of Tabriz city. To investigate this research, to answer four main research question, with two of economic, social goals and four hypotheses have tested and to test this hypothesis, questionnaires in three different population (with the aim of customer satisfaction assess and survey of managers and employees) self-made set and surveyed. Results showed that average customer satisfaction (77.32) is the value that located in the second quartile and since the second quartile range is 73 to 78 and considering that average pointed at the second quarter, therefore we can say that customer satisfaction or by the other words Iran project effectiveness among customers is lower than average. Average employee's satisfaction (86.10) was located lower than average of second quartile. Average manager's satisfaction (96.70) was located higher than average of third quartile. In other words, managers' satisfaction is higher than average.

Keywords: effectiveness of Iran project, Agricultural Bank, banking projects for women

1. Introduction

To measure and evaluate the success of each goal there are various ways, for example, some of the objectives are evaluated on the basis of efficiency and some of them on the basis of effectiveness. Physics or engineering efficiency is the relationship between physical quality of consumption and production. Social or human efficacy is the interface between the consumed power and satisfaction (Abtahi, 2009). Stakeholder satisfaction-based approach is the model of research, which is among the Cameron

effectiveness models. In this view, the purpose of the stakeholder groups is a groups inside and outside the organization, or other organization that have important role and contribution in organizational performance. In this method satisfaction determination of the of these groups counts as an indicator of organizational performance. For the first time beneficiary groups satisfaction based method for the effectiveness of the organization were evaluated in Texas on ninety-seven organizations.

Today, companies understand customers' assets and want their employees to do anything to keep customers satisfy and loyal (Roosta, Venos, 1999). Agricultural Bank is a leading bank in providing banking services to people across the country, in addition to performing their mission in the agricultural sector in the garb of a bank, has special approach to different groups of youth, students, women, children and adolescents that Iran project is one of the women-specific project of Agricultural Bank that openers of each type of deposit accounts or loan under this project can use the service points. Briefly, the plan belongs to all women whether employed, housewives, urban and rural that through the opening of bank accounts and keeping it active in sight of Agricultural Bank, they consider as member of the project and they can benefit advantages of this project (Agricultural Bank website).

The aim of the Iran project in Agricultural Bank is keeping women's dignity and value to them and also provide independence for women and a success of the job. To achieve the goal must pay special attention to this semi-secret society and to clarify the issue of that Effectiveness of activities for women evaluation (Iran project) in Agricultural Bank branches of Tabriz city, customer satisfaction be covered by this project (women) must be examined.

1.1 Theoretical Foundations

Agricultural Bank is the main financial institutions of the agricultural sector. Agricultural Bank activities as a developmental bank are lending wisdom to vulnerable groups of society, including women in rural areas, released prisoners and the like (Shaditalab, 1995). Agricultural Bank in line with its mandate put the top their activities to serve the customers and delivery of services tailored to different groups of customers and create competitive advantage based on the mission's organizational in this connection, since the beginning of 1995 Special project has considered for female customers as a special group of customers. Providing representation of women in various fields economically activities and create opportunities for growth and expansion and improvement of living standards and economic empowerment of rural women and encourage and be encouraged to deposit their savings in banks and help to bankable them and removing poverty from the women community as well as encouraging them to participate in the economic field are main objectives of the project. Agricultural Bank has particular attention to women, as half of the population, and has developed special projects to develop social activities - economic group of the community has designed and implemented (Arabmazar, 2003). About the role of

women in the society should be said in the one sentence that "Women feed the world" (Ghorbnniya, 2004).

The employment of women in any society is one of the most important social issues. Since women make up more than half the population of our country, addressing the roots of the problems and trying to solve their employment on the among the necessities of urban society because women have always reaching the men have been able to participate in society and experience has shown that the presence of women in society is not just a problem but In the many cases also been the facilitator. Access to economic resources resulting from work outside the home and the conquest of new social spaces by their centuries-old family structure has changed and necessarily "the emergence of a new equilibrium is necessary in a house. In the emergence of new families with new developments, especially working woman the power pyramid becomes more and more horizontal As far as the democratization of family units and even the emergence child comes to speaking circuit. Whether really, as many researchers testify today's families, can deal with the phenomenon of female employment and the multiplicity of her roles after dealing with new competitors such as schools and the media? (Tabatabaii and Hosseiniyan, 2004).

When we speak of women's employment, perhaps in the first step glances go on woman working at home and move along with family members for organizing the home while the woman's work should not be treated same as female employment, because there are many differences between the two:

- A) Women's work has existed throughout the history while female employment is a new phenomenon. There is women's work in the rural and tribal communities.
- B) Women's work has no exact time and women work at home from morning to late night.
- C) Women's work has no exact payment. However, female employment has wage discipline definite time.
- D) In women's work generated products when converting to money belongs to men, but income of women employment belongs to themselves (Rasool, 2001).

Therefore, female employment should be watched as a new phenomenon that is seen in our current society. A glance at history shows that the work of women in Iranian society along with the rapid changes in the global arena have experienced many changes. The most important is getting women to the labor market, this phenomenon, especially affected Iranian families and society in many ways, in a way that the fate of women got fundamental change. In the past they were vertical power structure in the family and all the pillars of the "paternalism" was developed, divorced was one-sided and without notice to woman and special concepts in the society had emerged that emphasizes the fact of calling her "weak" or like furniture "house". The picture of reality forms from the basis of society's value system (Moghaddam, 2004).

Social welfare is considered in the framework of "family welfare" and is an important issue and indeed women and families are two undistinguishing categories.

Social welfare indicators that employed from the Organization for Economic Cooperation and Development are:

1. Health;
2. Education and learning;
3. Employment;
4. Leisure;
5. The economic situation of the individual;
6. The physical environment friendly;
7. Environment and community relations;
8. Security
9. Participation;
10. Social opportunities.

According to female-headed households in Iran who are three hundred and seven thousand and one hundred twelve million people, serving these women to ease poverty and misery and generally reduce the socio-cultural economically difficulties is necessary. The attention to the situation of this group of women we can see that not only numerous problems not diminished but this category of women's poverty is more severe day by day. The percentage of female-headed households are in the poverty is higher than male-headed households (Shojaii, 2008).

Marginalization of women in the places and spaces in the universities, conferences, and lecture sessions is another form of valuation of the status of women in Iranian society. In many of these places the best and most sites devoted to men, lateral and remote or marginal status awarded to women. To leave house and indoor, women should increase their presence in the community and public arena and highlight their being in order to naturalizing their presence in the community and in all public areas. But even that would be meaningful presence when leads to freedom and the emergence of new approaches, acceptance of differences, behavioral insights flexible and ultimately "be their citizenship rights. Women should be encouraged to come out to the marginalized and find their place in society and in the center of urban life and citizenship as decision-makers alike. The site is occupied every opportunity and at any moment and it can be shown that the presence of active, healthy, creative and dynamic women's freedom of movement toward a healthy, low-stress will be facilitate (Arabmazar, 2003).

Women as half of the active population have increasingly growing role in the economic, political and social activities and play significant role in improving economic growth and development. On the other hand, promoting the role of women in economic, political and social activities lead to more opportunities for development and growth of the economy. Comparing the ratio of female graduates of universities and centers of higher education to the all graduates (49.8 percent) with women employed professional the total working professionals (42.8 percent) represents that most women with higher education have been in the job market and a minority of those for reasons such as lack of willingness of individuals to enter the labor market or the lack of

specialization associated with labor market needs are not absorbed in the labor market. It could be argued that increasing women's higher education has been transferred to the labor market and the claim that women, despite the occupation of educational opportunities do not absorb to the labor market is disputable (Statistical Yearbook of the country, 2005).

On the other hand evaluation the structure of their occupational groups and gender in the Iran labor market indicate that occupational groups of experts that labor requires higher education a proportion between male and female undergraduates and gender composition of In the labor market is established. Also with regard to the composition and proportion of different occupational groups it is seeable that total contribution of experts from the labor market is less than 10 percent. In other words, most of the labor that are working in the country have no higher education and major part of them are men. Considering above points together, it can be stated that Gender policies and discrimination implementation against women in the field of higher education with the excuse that men such as improving employment and reduce unemployment, was not only due to the higher education increase in female but due to other factors. On the other hand, in the many countries in order to empower women and overcome their past backwardness in the field of education, they apply to women positive discrimination up to in the shadow of the active population become more empowered society and led to increase national production and improve the quality of life for all segments of the society (Barzegar, Aghajannoori, 1997).

Criteria for evaluating the effectiveness of organizations can be established by objective process and these criteria are always the norm and often controversial and they are different theoretical models used to describe the organizations and institutions that have poor performance and used indicators in organizational effectiveness should be chosen precisely.

In terms of efficacy, we should not seek about the general description in connection with the effectiveness because such criteria are not available and we have to accept the fact according to "Parsons" that effective organizations are the organizations that provide better adaptation to the environment (Ghorbani, 2001).

There are several methods to measure the effectiveness of the organization including traditional methods for assessing the effectiveness of the organization, methods based on the goal of model-based approach based on the objectives and constraints and system resources. In the implementation of system resources based method consideration will be given to organizational entry sector, organization takes these items from the environment and enters in converting stage. This approach has been based on the assumption that organization must be successful in grasping education and in the system maintenance of the needed resources in order to remain in an effective position.

Cameron model that is the model of the study is combination of four models that beneficiaries group satisfaction is selected as model for research, due to lack of access to administrators and planners of the group, this group will not be considered.

Beneficiaries group consists in four groups of:

- The Director and Vice;
- Employees;
- Customers;
- Presenters and planners (Richard L, 199).

Form the attitude selection of the beneficiaries it can be concluded that Satisfaction of the beneficiaries in the effectiveness of each company or organization has a major role. Four selected groups each has individually important role in the effectiveness of the organization (Haji Sharif, 2004). Depending on the chosen research topic organization customers include women are covered by the project.

2. Model, questions and hypotheses

According to the studies, questions and hypotheses presented as follows.

Dependent variables
effectiveness
customer satisfaction form organization
employee satisfaction form organization
managers' satisfaction form organization
executives and programmers satisfaction form organization

Research questions:

- A. How much is the effectiveness of the project Iran?
- B. How much is managers' satisfaction of the project Iran?
- C. How much is customer satisfaction of the project Iran?
- D. How much is employee satisfaction of the project Iran?

Hypotheses:

- A. Test H1: Customer satisfaction is above average.
- B. Test H2: Managers' satisfaction is above average.
- C. Test H3: Employee satisfaction is above average.

3. Research methodology

The research was a survey from view point of method and from aim view point it was applicable. To calculate the sample size, full enumeration method was used. Because all customers Iran project, have not used a loan from then were not in the sample in this study. Also, people have been sampled that have used a loan from of Iran project between 88-87. The sample size in each managers and assistants and staff were 40 and sample size of available clients was 50. To investigate this research, to answer four main research question, with two of economic, social goals and four hypotheses have tested and to test this hypothesis, questionnaires in three different population (with the aim of customer satisfaction assess and survey of managers and employees) self-made set and

surveyed. Each questionnaire consisted of 24 questions and questions have been the same in all three population. In this study validity, evaluation of the questionnaire was confirmed by dear Professor. To evaluate the reliability of the measurement tool, Cronbach's alpha coefficient was calculated for all the items of the questionnaire that was 0.642. In order to analyze the data collected from questionnaires descriptive and inferential statistical methods were used. Thus, to describe the responses to the questionnaire, Frequency distribution and frequency distribution percent of each question were used. To test the hypothesis Pearson correlation test and ANOVA (f) and the mean difference test or t-test were used.

4. Research findings

Among the 50 study participants, all respondents have stated their age by calendar year. The results of descriptive statistics mean age of the study participants, was obtained 35 years with a standard deviation of 8.25. 48% of participants were single and 52% of them were married. Most borrower with 14 per cent, were with literacy levels of diploma. 42% of the jobs of the participants were housewives and 30% were employed and 28% were other. The average income of respondents 3261904 Rials with minimum income of 1/000/000 Rials and maximum of 8/000/000 Rials. Most families with four people 22% and 20% of three people have been reported. The percentage of nuclear families and extended families have equal fifty-fifty. In 48% of families, the father is the provider of the family. 42% of people living in slums, 34 per cent of the average population and 24% were living in low population stations.

According to research findings, average making women bank genteel by the Iran project from the customers view point is 11.30%, with a standard deviation of 2.27. Achieved minimum score is 13.05 and achieved a maximum score is 15. From the managers view point is 13.05%, with minimum score of 10 and achieved a maximum score of 15. From the employees view point average is 13.60%, with minimum score of 10 and achieved a maximum score of 15. In other words, employees evaluate making women bank genteel by the Iran project more successful than customers while customers with the lowest average (11.30) have stated their opinion.

According to research findings, average of helping to improve living standards by the Iran project from the customers view point is 6.30%, with a standard deviation of 1.607. Achieved minimum score is 2 and achieved a maximum score is 9. From the managers view point average is 8.38%, with minimum score of 6 and achieved a maximum score of 10. In other words, customer satisfaction of helping to improve living standards by the Iran project compared to the satisfaction of employees and managers reported with the lowest average (6.30).

According to research findings, average of poverty alleviation from women communities by the Iran project from the customers view point is 6.86%, with a standard deviation of 1.773. Achieved minimum score is 3 and achieved a maximum score is 10. From the managers view point average is 9%, with minimum score of 7 and achieved a maximum score of 10. From the employees view point average is 8.78%,

with minimum score of 6 and achieved a maximum score of 10. In other words, customer satisfaction of poverty alleviation from women communities by the Iran project compared to the satisfaction of employees and managers reported with the lowest average (6.86).

According to research findings, average of providing assistance for women's representation in the social field by the Iran project from the customers view point is 10.26%, with a standard deviation of 2.078. Achieved minimum score is 6 and achieved a maximum score is 14. From the managers view point average is 13.25%, with minimum score of 10 and achieved a maximum score of 15. From the employees view point average is 13.15%, with minimum score of 10 and achieved a maximum score of 15. In other words, customer satisfaction of providing assistance for women's representation in the social field by the Iran project compared to the satisfaction of employees and managers reported with the lowest average (10.26).

According to research findings, average of women's self-help by the Iran project from the customers view point is 21.54%, with a standard deviation of 3.564. Achieved minimum score is 14 and achieved a maximum score is 31. From the managers view point average is 27.48%, with minimum score of 20 and achieved a maximum score of 34. From the employees view point average is 23.45%, with minimum score of 11 and achieved a maximum score of 32. In other words, customer satisfaction of women's self-help by the Iran project compared to the satisfaction of employees and managers reported with the lowest average (21.54).

According to research findings, average of women's marriage financing by the Iran project from the customers view point is 6.20%, with a standard deviation of 1.761. Achieved minimum score is 2 and achieved a maximum score is 9. From the managers view point average is 8.65%, with minimum score of 6 and achieved a maximum score of 10. From the employees view point average is 6%, with minimum score of 2 and achieved a maximum score of 9. In other words, customer satisfaction of women's marriage financing by the Iran project compared to the satisfaction of employees and managers reported with the lowest average (6.20).

According to research findings, average of women's education financing by the Iran project from the customers view point is 8.68%, with a standard deviation of 2.606. Achieved minimum score is 2 and achieved a maximum score is 9. From the managers view point average is 9.35%, with minimum score of 7 and achieved a maximum score of 12. From the employees view point average is 7.65%, with minimum score of 5 and achieved a maximum score of 10. In other words, customer satisfaction of women's education financing by the Iran project compared to the satisfaction of employees and managers reported with the lowest average (8.68).

According to research findings, average of women's housing repairs financing by the Iran project from the customers view point is 6.18%, with a standard deviation of 1.380. Achieved minimum score is 3 and achieved a maximum score is 10. From the managers view point average is 7.55%, with minimum score of 3 and achieved a maximum score of 10. From the employees view point average is 6.08%, with minimum

score of 2 and achieved a maximum score of 8. In other words, customer satisfaction of women's housing repairs financing by the Iran project compared to the satisfaction of employees and managers reported with the lowest average (8.18).

4.1 Research questions

A. How much is the effectiveness of the project Iran?

According to the information of Table 1 the average customer satisfaction from Iran project is (77.32), according to the information of Table 2 the average employee's satisfaction from Iran project is 86.10 and according to the information of table3 the average manager's satisfaction from Iran project is 96.70. The overall satisfaction level of managers is more than employees and customers.

As we know, the effectiveness of the Iran project is estimated from level of customer satisfaction. So according to obtained statistics average customer satisfaction was less than satisfaction of employees and managers. Average customer satisfaction (77.32) is the value that located in the second quartile and since the second quartile range is 73 to 78 and considering that average pointed at the second quarter, therefore we can say that customer satisfaction or by the other words Iran project effectiveness among customers is lower than average.

B. How much is customer satisfaction of the project Iran?

According to Figure 2 average customer's satisfaction of the Iran project is 77.32%, with a standard deviation of 8.158 and changes range of 46. Achieved minimum score is 55 and achieved a maximum score is 101. The mean score in the first quarter is 73%, in second quarter 78% and in third quarter is 81 %.

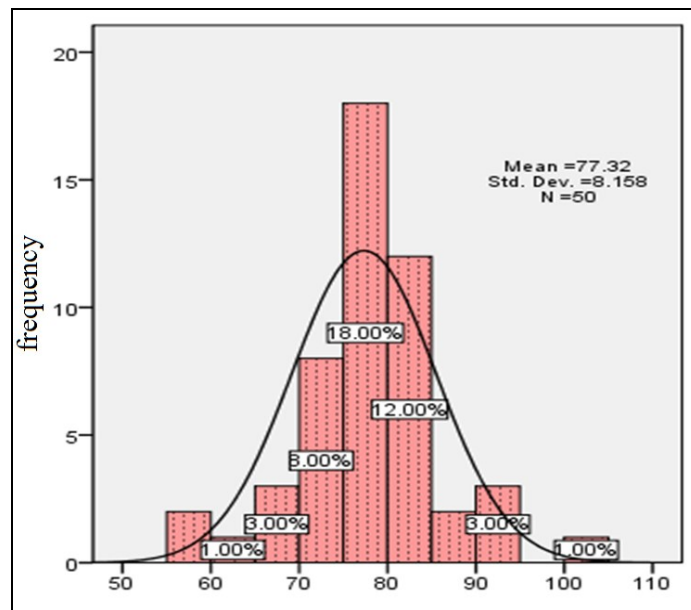


Figure 2: Distribution of customer's satisfaction with Iran project

C. How much is employee satisfaction of the project Iran?

According to Figure 3 average employee’s satisfaction of the Iran project is 86.10%, with a standard deviation of 9.012 and changes range of 28. Achieved minimum score is 65 and achieved a maximum score is 100. The mean score in the first quarter is 81%, in second quarter 87% and in third quarter is 95.75 %.

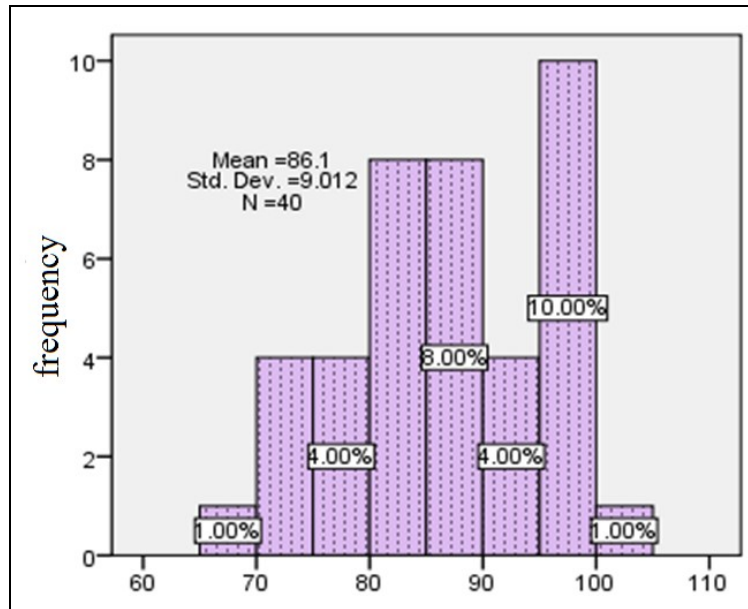


Figure 3: Distribution of employee’s satisfaction with Iran project

D. How much is managers' satisfaction of the project Iran?

According to Figure 4 average Managers satisfaction of the Iran project is 96.70%, with a standard deviation of 5.84 and changes range of 28. Achieved minimum score is 28 and achieved a maximum score is 110. The mean score in the first quarter is 94%, in second quarter 96% and in third quarter is 101.75 %.

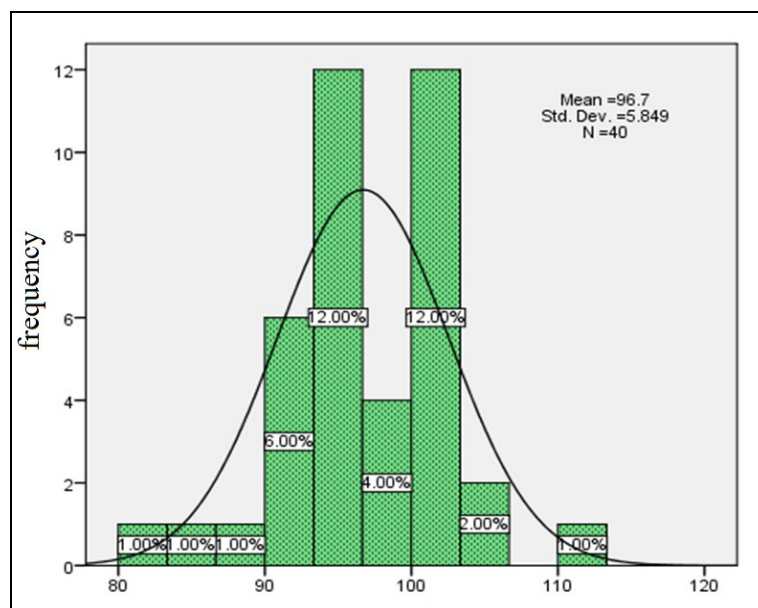


Figure 4: Distribution of Managers satisfaction with Iran project

4.2 Research hypotheses

A. Hypothesis 1:

H1: Customer satisfaction is higher than average.

H2: Customer satisfaction is lower than average.

According to the information of table1 the average customer satisfaction (77.32) with those obtained in the second quarter that point was less than average. In other words, customer satisfaction is lower than average. Thus the hypothesis H1 is rejected and H0 is confirmed.

Table 1: Customer's satisfaction scores

Quarter Customer's satisfaction scores	First quarter	Second quarter	Third quarter	Fourth quarter	Total scores
Frequency	13	17	90	11	50
Percent	22%	18%	34%	26%	100

B. Hypothesis 2:

H1: Employee's satisfaction is higher than average.

H2: Employee's satisfaction is lower than average.

According to the information of Table 2 the average employee satisfaction (86.10) with those obtained in the second quarter that point was less than average. In other words, employee satisfaction is lower than average.

Thus, the hypothesis H1 is rejected and H0 is confirmed.

Table 2: Employee's satisfaction scores

Quarter Employee's satisfaction scores	First quarter	Second quarter	Third quarter	Fourth quarter	Total scores
Frequency	12	10	8	10	40
Percent	30%	25%	20%	25%	100

C. Hypothesis 3:

H1: Managers' satisfaction is higher than average.

H2: Managers' satisfaction is lower than average

According to the information of table 3 the average manager's satisfaction (96.70) with those obtained in the third quarter that point was more than average. In other words, managers' satisfaction is higher than average.

Thus, the hypothesis H0 is rejected and H1 is confirmed.

Table 3: Managers' satisfaction scores

Quarter Managers' satisfaction scores	First quarter	Second quarter	Third quarter	Fourth quarter	Total scores
Frequency	14	7	9	10	40
Percent	35%	17.50%	22.50%	25%	100

5. Summary and Conclusions

Women constitute about half of the world population. They account for unpaid economic activities at home, do nearly 55 percent of the world jobs. This figure is even without taking into account of healthcare that it is neither recognized nor are they is wage for that purpose. Official figures mention much lower figure for economically active women and often the economic contribution of women in the family, agricultural and food production and other products production are ignored. Delivering a baby, large families care rarely are considered as being economical value. The Agricultural Bank of Iran in this regard, is implemented Iran project. The main objective of this research is Effectiveness of activities for women evaluation (Iran project) in Agricultural Bank branches of Tabriz city. To investigate this research, to answer four main research question, with two of economic, social goals and four hypotheses have tested and to test this hypothesis, questionnaires in three different population (with the aim of customer satisfaction assess and survey of managers and employees) self-made set and surveyed. Each questionnaire consisted of 24 questions and questions have been the same in all three population. To calculate the sample size, full enumeration method was used. Because all customers Iran project, have not used a loan from then were not in the sample in this study. Also, people have been sampled that have used a loan from of Iran project between 88-87. The sample size in each managers and assistants and staff were 40 and sample size of available clients was 50.

The results are presented in two parts: descriptive and inferential statistics. In this study, the dependent variable was amount of Iran project customer satisfaction from lending services of Agricultural Bank and independent variables expressed such as age, marital status, education level, employment status, income, number of family or household, type of family (nuclear or extended), provider of the household, residential status has been considered. After completion of questionnaires by respondents, collection and summarization data and information classification, then using descriptive and inferential statistics and analysis to describe them has been paid. The results of descriptive statistics mean age of the study participants, was obtained 35 years with a standard deviation of 8.25. 48% of participants were single and 52% of them were married. Most borrower with 14 per cent, were with literacy levels of diploma. 42% of the jobs of the participants were housewives and 30% were employed and 28% were other. The average income of respondents 3261904 Rials with minimum income of 1/000/000 Rials and maximum of 8/000/000 Rials. Most families with four

people 22% and 20% of three people have been reported. The percentage of nuclear families and extended families have equal fifty-fifty. In 48% of families, the father is the provider of the family. 42% of people living in slums, 34 per cent of the average population and 24% were living in low population stations. The statistical results of this study revealed that the average customer satisfaction (77.32) with those obtained in the second quarter that point was less than average. In other words, customer satisfaction is lower than average. The average employee satisfaction (86.10) with those obtained in the second quarter that point was less than average. In other words, employee satisfaction is lower than average. The average manager's satisfaction (96.70) with those obtained in the third quarter that point was more than average. In other words, managers' satisfaction is higher than average.

5.2 Research limitations

- This study was conducted in twenty branch of the Agricultural Bank and dedicated to female customers of this bank.
- This research includes woman customers with a savings account of Iran project.
- In this study, implementers and programmers due to lack of access has not been investigated.
- In the present study due to lack of cooperation from the Agricultural Bank officials precise Information about the studies in this regard in other cities and provinces, are not available.

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