In The Name of God

Iran Urban Economics Scientific Association
(IUESA)

Social Banking

A Glance to Urban Economics and Human Resources Training

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Letter of recommendation

Social banking is a new chapter in banking, which is the guide for all bankers to make decisions that link economic and social goals together. This type of banking represents the banking activities, products, and services that help social and human development. It meets the real needs of today's society. Social, cultural and ecological sustainability of society are also considered. In this banking system, any activity performed by banks is based on the creation of multiple returns; that is, the returns in which the profits from activities and exchanges are not the ultimate goal, but the requirements to achieve the intended purpose. This type of banking is a new horizon to realize social justice. Social banks are conscious of their responsibility for money and profitability.

This book, with emphasis on education and urban economics, is a comprehensive and unique effort that has tried to establish a coherent and systematic relationship between this type of banking and the urban economy and its dimensions, and has succeeded in this regard. The present book, written by Iran Urban Economics Scientific Association (IUESA), can help to localize social banking in the banking system of the country, as well as how to implement it and its role in the structure of urban economics, and it can be very helpful. Therefore, wishing the authors' success, Dr. Hossein Mohammadpour Zarandi and Dr. Seyyed Mohsen Tabatabaei Mozdabadi, I would like to recommend reading this book to enthusiasts and researchers in the fields of banking and urban economics.

Dr. Ali Divandarri

The President of Monetary and Banking Research Institute

Preface

Banking, like other areas of human knowledge, has come a long way. In the modern era and by increasing development of financial liberalism, banks have become more important and they have changed into the symbol of an open economy. Following this trend and in the globalization era, banks are the world most important financial centers indicating the power of economic influence of countries and affecting the world financial markets. The West economic crises, particularly the Great Recession of 2008, had a very important message; it is necessary to revise functions in banks. A type of ethics-based, community-based, and environment-based view to banking should be formed, called social banking. Currently, it is regarded as a new paradigm in the economic literature and the world banking.

This book is the first work in the field of social banking in Iran. It has been tried to analyze and explain social banking, provide a detailed understanding of the concept, and investigate its relationship with different areas. It goes without saying that this book, like any other scientific work, is not free of defect and deficiency. Thus, we ask all researchers, scholars, and experts in scientific and executive arenas to express their valuable opinions in order to assist us to increase the richness of this work.

At the end, we would like to extend our utmost gratitude to all those who have helped us in various ways and at various stages, including editing and printing this work.

Dr. Hossein Mohammadpour Zarandi
Dr. Seyyed Mohsen Tabatabaei Mozdabadi

Table of Contents