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**The effectiveness of rural credits on the migration of
rural households in the Sistan region**

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Abstract:

In this study, the effectiveness of rural credits on the migration of rural households in the Sistan region is examined. Given the economic and social challenges faced by many rural households, this research aims to identify factors that can help reduce migration from rural areas. The significance of this study lies in its potential to inform the development of more effective policies for sustainable rural development and to prevent excessive migration by identifying the impacts of rural credits. The research methodology employed in this study includes random sampling of rural households in the Sistan region. Considering the vastness of the statistical population, a multi-stage sampling method has been utilized to ensure a representative sample is selected. Data were collected through standardized questionnaires and subsequently analyzed using propensity score matching methods. For data analysis and model resolution, software such as Stata and Excel, were utilized, which are highly effective tools for evaluating policy effectiveness. The results of this research indicate that rural credits have a positive and significant impact on reducing the migration rate of households. Households that benefited from these credits showed a lower tendency to migrate compared to others. Additionally, these credits have contributed to improving living conditions and increasing job opportunities in rural areas.

Keywords: Credits, Migration, Rural Household, Propensity Score Matching Model, Sistan Region