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ANALYSIS OF BOUSHEHR VERNACULAR ARCHITECTURE FORMATION IN RELATION TO THE ENVIRONMENT IMPACT ON HUMAN TEMPERAMENT

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Abstract. The pioneering research has been conducted with the objective of identifying aspects of the artifact environment that has affected on the temperament of individuals, and as a result on human soul and behavior, and according to the opinions of the scientists and thinkers of behavioral sciences, it has attempted to discover the aspects of culture with a holistic viewpoint that has been derived from the environment and climate. By recognizing these effects, the analysis of the ethic characteristics of individuals and the impacts of these temperaments on the vernacular architecture of hot and humid climate of Boushehr has been studied. The research method in this study at first was conducted through content analysis for understanding the temperaments and its impact on the ethics and behavior of residents of various climates and then it has studied the elements of vernacular architecture of Boushehr based on analytical-argumental method. In conclusion, the present research can provide a factor for better understanding of the

culture and collective identity of a place that based on environmental effects, which ultimately leads to the architecture formation in order to create a state of the temperaments equilibrium, in addition to more adaptation with its environment.

Keywords: Temperament, Ethic, Climate, Temperament architecture, Boushehr Vernacular architecture.

Introduction. The temperament is the birth of the climate, the personality is the birth of the temperament and the ethic and behavior is the birth of the personality. The architecture physical features on both sides of this spectrum, are also both the birth of the climate and the birth of the behavior. The proof of the relationship between climate and behavior is a sign of correlation of the human and environmental foundations that would be forming to architecture and urbanization. (Noghrehkar,2014:94), and what the human adds to the environment, in fact, is culture and architecture is as like the manifestation of culture (Ghayomi Bidhendi,2014:10), and over time it becomes to the city inner. On the other hand, this is the city inner which defines its identity. (Marbaghi,2014:2).

The identity of every city or building is also influenced by something that happens in those city (Alexander,2010:52), and what we see in Boushehr City is a feedback from temperaments, behaviors and events. At first glance, this city more than what is supposed, is in accordance with the climate and climate requirements, which was influenced by its inhabitants' temperament impact so that it has been reflected in their behavior and consequently in architecture. The term of "Temperament" which in the literal word is "Mixture", and this word in the dictionary of Dehkhoda has been defined as the "Blending" or "Incorporate". In this research, the word of temperament will be analyzed as the formation factor of human behavior in relation to its environment. Avicenna in the Book of Canon has considered every compound creature as the owner of temperament, as the requirement of every body is the soul. (Avicenna,2007). The Islamic scholars have considered the most desirable favorable temperament as the moderate temperament and they have also considered the human as the most moderate temperament among the creatures (Abdollah Zadeh,2014:143) and have also intended the effective factors in health and temperament moderation. Such as: air, climate, seasons, habitat and eating items. So, the temperament moderation means the overall health of the body and soul. One can when attain to the "Holistic" health, in order to achieve a moderate level in all aspects of life (Abdollah Zadeh,2014:144). The relation of human and the surrounding world is the corresponding relation; as if they are the mirror of each other. As a person has a body and soul and intellect, the surrounding world is also made up of the body (Celestial)and the soul (Whole soul) and the intellect (Whole intellect). In this way, it is possible for a man and his different aspects to understand the existence of the universe, which allows to provide a single and integrated view of the human and the environment, so that the possibility of an integrated examine and the corresponding cognition of the human and the environment, are two important points of the nature approach for the design in the architecture (Abdollah Zadeh,2014:147). The meaning of holistic the existence of temperament in the human group is the temperament due to a climate and environment which in this research we are paid to investigate the temperament in the warm and humid climate, so that in order to study of the vernacular architecture of Boushehr City, what is affected by this temperament that is the birth of humidity and its environment heat and the subject of the ethical and behavioral characteristics of it can be examined and analyzed and as well as compliance with the views of Islamic scholars of this scope such as Avicenna, Farabi, Suhrawardi, and Ibn-Arabi.

Moreover, research started with questions and hypotheses that:

- ❖ Which one of the moral features of the Boushehr people is due to the warm and humid climate of this city?
- ❖ How has the environment and climate influenced on the behavior of the Boushehr people?
- ❖ How has the people nature influenced on the formation of the vernacular architecture of Boushehr?
- ❖ What is the symbol of the impact of temperament on the Boushehr's vernacular architecture?

Many of the architectural features of Boushehr are more likely to result from the climatic and environment impacts on the people of this area and its psychological needs than they are resulted from the environment and climate characteristics. Therefore, the present research has paid to investigate the impacts of the environment on the people of Boushehr and the impact of these natures on the architecture and urbanization of this city which how the people of Boushehr have helped from architecture to achieve an inner balance. The balance needed by every one in the view of Avicenna, so that to achieve it for protecting from the shortcomings and its surrounding nature difficulties. The architect also sees the houses of Boushehr City as a mirror of man inside this area and as much as possible as a mirror for the reflection of these porters throughout history.

Literature Review. Aristotle is the first name which we are encountered in the searching for the literature of the present research, i.e. the impact of the environment on the mood of mankind. (Rabbani,2006:4), but the most of the resources about the impact of human habitat on the nature of the human can be found in the opinions of Muslim scholars. One of the most important of these Muslim scholars is Avicenna that he considers the human spirit has the temperament which is influenced by the environment that causes the quadruple mixture changes (Avicenna,2007) or Farabi, an Iranian scientist which in the origin philosophy of the ethics differences as a result of the climate change and says that the people in every region which they live are more influenced by the weather situation, land, geographic factors and its climate condition(Farabi,1992:38), and Suhrawardi also consider the moral and psychological roots of the mankind originated from the temperament (Suhrawardi,1996:105). Ibn-Arabi, in regard to the knowledge and authority of the mood insight, considers the animal body as like Avicenna, a combination of four types of bile, soda, phlegm, and blood and if the combination of quadrilaterals in human is not based on a degree of moderation, according to it, an amount which is deviated from the moderation, the diseases in the body and on the inappropriate moods soul are emerged (Ibn-Arabi,2006:466).

In recent years, according to the conducted research regarding to the impact of human mood temperament on the artifact environment, can be implied to Christine Nurburg Schultz, in the book of "The Soul of the Place " in the 1980s, who has attempted to introduce the origin many of cultural, ethical and even religious manifestations which are derived from the environmental characteristics and regional temperament and, in its own words, the soul of the place of those region. Seyed Hassan Nasr, Titus Burkhart, Frittief Schoone, Nader Ardalan and Laleh Bakhtiar (2011) are among the experts in the field of art and architecture that have non-Persian works about the culture and natural elements and their impact on the formation of the human artifact environment.

Noghrehkar and his colleague in a research in (2010) were tried to examine the impact of the natural environment on behavior and ethics and its results on the design of the artifact environment and as well as Yazdanfar and his colleagues in a qualitative research which were conducted by collecting the questionnaires from doctors and patients of traditional medicine, also have evaluated the human temperament differences and tendency towards of architectural features.

Morbaghi also in a research in (2014) were considered the vernacular architecture of Boushehr City more made by the culture than the climate and Abdollahzadeh in his doctoral dissertation introduces the nature's architecture which he explains the relation of man and the artifact environment based on the quadruplet elements (2015).

Research Method. The present research is a qualitative research that analyzes the content of some Islamic scientist's works like Avenenna, Farabi, Ibn-Arabi and Sohrawardi to introduce temperaments. In continue, review contemporary thinkers' view in behavioral sciences and phenomenology to recognize impacts of temperaments on residents' ethic and behavior in various climates to find collective and cultural characteristics in each area. After that by Analytical argumentative research method, analysis Boushehr vernacular architecture elements with reasons and examples to introduce how human temperament affected on Boushehr vernacular architecture.

In this research Boushehr vernacular architecture considered as research population that in the following paragraphs will be introduced.

Boushehr province is a historic harbor which is formed on the north coast of the Persian Gulf in the peninsula. The history of this port dates back to the time of the Elymians which is known as Lian, and from the Achaemenid period also has remained the debris in the Rishar region. The current part of this port and its historical texture was returned to the Safavid era and afterwards, but the peak of this port's flourishing dates back to the Afshari era, which was also called Naderiya, which was known as the main port of Iran. (Yahosseini,2008:14-45). During the Qajar period, this port was one of the main ports of Iran, due to this fact that there were consulates and headquarters of most European countries and superpowers of that time in the Boushehr port. (Etemad al-Saltanah,1998:469).

The Boushehr port is located inside a peninsula with this same name on the north coast of Persian Gulf, approximately 20 km in 8 km. The northern and western parts of this port are limited to the sea, the eastern part of it in the northern half is limited to the Khor Powder and Soltani and the southern half is limited to the subsoil areas, and the southern part of this port is also limited to the sea. In some years, due to heavy precipitation, especially in winter, the eastern side of the peninsula is covered with water (Plan 1). The Boushehr port is located in the geographical position 28 degree and 46 minutes to 29 degrees and 46 minutes north latitude from the equator and 50 degrees and 40 minutes to 51 degrees and 10 minutes east longitude from the middle of Greenwich. The average height of this city is 4 meters from the open water level. The Boushehr port is located in the top of a triangular quasi-hemisphere and has four central neighborhoods in the area of its old texture called Behbahani, Dehdashti, Shandbadi and Kouti. The Boushehr's City old texture has occupied about 40 hectares of the northern lands of Boushehr port. The plan of Figure (2) depicts the satellite image of the historical texture of Boushehr port and its neighborhoods.



Figure (2): The Location of historical texture of Boushehr port and its neighborhoods.
Source: Urban and Program Consulting Engineers in 2008



Figure (1): The visual map of the Boushehr Peninsula
Source: National Mapping Organization Web site

Although the coastal area of the Boushehr province, including the Boushehr town, is located in the middle latitudes and should have basically four seasons, but according to the study of the documents and 60-year weather data of the region, it is clear that this region practically has no more than two seasons. One of these seasons has the moderate and humid period of the year, which generally includes December, January, and February and the other seasons has the warm and humid period of the year, which is evident in the remaining months of the year. (Alijani,2000:83).

Theoretical Foundations. The impact of environment's temperament on the human temperament and behavior.

The perceptions of the people with different temperaments are varies from the same environment or places. For this reason, the effect of the periphery factors on the individual is dependent on his own soul and his body, although initially it is influenced on one of these two effects. (Abdollahzadeh,2015:145), and by studying the works of Islamic scholars such as Avicenna, Farabi, Suhrawardi, Ibn-Khaldun and Ibn-Arabi and thinkers of the field of behavioral science in architecture such as Christian Nurberholwetz, John Lang and ...we are reached to this point the impact of the environment on ethics and human behavior is undeniable. According to Avicenna and Taba Islami, the places and climates, genders, body members, seasons and times are having of the temperament (Noghrehkar,2010:83), and each of the guilds of the inhabitants of the earth have a certain temperament, in accordance with its climate, and in each of case, their temperament has an *excess* and negligence aspect. (Avicenna,2007:8), Farabi, an Iranian scientist which in the origin philosophy of the ethics differences as a result of the climate change and says that the people in every region which they live are more influenced by the weather situation, land, geographic factors and its climate condition (Farabi,1992:38), According to Avicenna and Tabba Islami, the temperament of the place is in accordance with human temperament, and the human temperament is also investigated by considering the temperament of place (Noghrehkar,2010:84). Ibn-Arabi also considers all people as divine attributes, and as a result, he considers all of them as the morality. According to Ibn Arabi, the moods are not only totally disobedient, but also they are the followers of the conditions in which people are located. (Noghrehkar,2010:83) Avicenna in the book of law determines four temperaments for the people, and for each of these elements which each of these temperament causes the appearance and morality characteristics in the individuals. He also considers the air as an element of warm temperament that the skin color of the person is red, so that his/her body heat is high which the drowsiness and fatigue is considered as its features, in addition to it, the acne and dullness as well as nosebleedness is his/her features. The cool temperament, which is companion to the water, is white, zippy, with a slow and irregular pulse which is low in his/her heat and hair. The fire as an element is warm and dry temperament that the person was lean and anorexia in this type of mood and his/her body heat is high which always has the features of thirsty, yellowing of the skin and spicy breathing. But the cold and dry temperament is companion to the soil and was the dark skin which his/her chest is small and has the cold body, lean, and false appetite (Yazdanfar,2014:201). According to the opinion of Avicenna, the warm- tempered people are brave, grateful and hasty and very rapidly they are angry, while the people of cold temperament with having the boredom of work can be found from their behavior. The of dry-tempered people are very stubborn, while they are very calm people, if they get angry, they become calm too late. But, the wet-tempered people changes their thoughts early, while they get angry, they also calm down quickly and in every work change their mood (Avicenna,2007).

Suhrawardi describes the natures with three classes and five chambers that each of natures and climates are related to each other. This relation makes to act one of the human powers stronger in each climate. In the warm climate, the fantasy that its duty is to keep up the memory and the mediators, it is activated and in the cold climate, the person is involved of imagination. The humid is a factor in creating a common sense in people, and the dryness makes an increasing fancy. But what is more important and appropriate is moderation, whereby the person can use his thinking power skillfully. (Noghrehkar,2010:83). As a result, the person in each climate should seek its complementary to reduce the defects of those climate and to moderate his own soul. But Suhrawardi, however, is considered the warm-tempered people by having of good mind, but the flattery is associated with their characteristics, while according to his opinion, the cold-tempered people are slanderer, calumnious and foul-mouthed people. The dry temperament of the people, in his opinion, helps to preserve the perceptions. According to his opinion, the wet-tempered people are very nimble, while they often have troubles. (Noghrehkar,2010:85). Ibn Arabi, like other Muslim scholars, considers the human with four mood and elements that are commensurate with four climates. He also is considered the months of the year by having of temperament. He considers the heat and cold as the natural fathers and the moisture and dryness as their mothers which with the bond of each one the temperament and child is born. He also considers the warm and wet temperament which their element as the air and their children as June, October, January so that their people are very grateful and powerful. While he knows the children of July, November and March as the owner of science and power and also the cold and humid climate and the cold and dry climate in the children of May, September, January as the soil with the characteristics of science and will, and in the warm and dry climate is accompanied with the children of March, August and December are like a fire by having of will and life (Noghrehkar,2010:87).

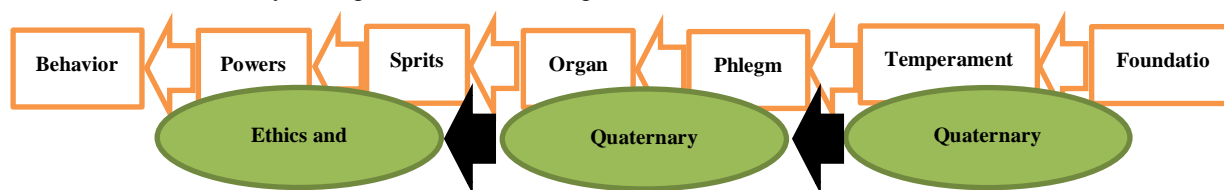


Chart (1): The natural affairs hierarchy and the impact of climate temperament on the of human temperament and mood
Source: Noghrehkar,2010: 83

Most of the Islamic scholars consider the people as belonging to nature and in fact, they are the algebraic determinants of the effect of temperament, nature, and type of creation (Noghrehkar,2010:89). This does not mean that they believe that the temperament is not only unchangeable, but also they often have instructions for adjusting the temperament or behavior that a person by helping of it can be protected from the disadvantages of these natures. These behaviors include architectural and artistic environments which can be implied to the Avicenna guidelines in the book of law and Ibn-e-Arabi, which in the book of introduction offer the solutions for the treatment of these shortcomings.

The impact of behavior over Boushehr's vernacular architecture. Extraversion in humid climates. The humidity through the transfer of water features, formability and transformism is the basis for strengthening the extroversion of personality (Noghrehkar,2010:90), on the contrary, the introverted personality is interested in the introverted architecture framework and if it is located in the extroverted climate by creating an equilibrium, it responds to these conflicting human and environmental needs (Noghrehkar,2010:90). With a quick glance to the architecture of Boushehr, we find that there is a fundamental difference in the formation of buildings along the passages or other buildings. All the buildings, as far as they can, are face to face of each other, and any buildings have not overlooked of pedestrians or other buildings. In order to prove this claim, we are encountered in this city with windows in line with the streets in residential buildings that we do not see it in any of the other Iranian climates. The architect in this city in order to achieve the intrinsic equilibrium in addition to the extraversion that is seen in all the architectural elements of this city. So that by creating the central courtyards (Figure 3) or by dividing the users into classes, it has achieved to this important issue; Or, by adding the elements such as slides and bars, the privacy is provided in private spaces of the homes, but it does not prevent the residents from getting in touch with the outdoors environment. (Figure 4) because with regard to the buildings like mosques, Golestan elementary school or Saadat school as well as the British Consulate, the absence of a central courtyard and swissil in these buildings with respect to their users or their inhabitants and the need absence to the introversion can be found in such buildings, which it is indicative of the cleverness of the architect in supplying the need for introversion in Boushehr's homes, along with the inherent extraversion which is a response to the soul and the environment.



Figure (4): The old texture of Boushehr Museum,
Source: Author



Figure (3): The combination of extraversion and introversion in the old texture of Boushehr, 1934,
Source: Library and Documentation Center of Boushehr.

Free identity in humid regions. If the humid causes instability of the past works and the destruction of works, will result in diminution of the identity sensitivity. (Noghrehkar,2010:93). These fundamentals are the continuation of the principle of introversion and extraversion. While, in a humid climate, the identity sensitivity and limitation is low, and the tendency to freedom, and extension and identity expansion, is higher (Noghrehkar,2010:93). In the humid regions, in addition to the climate effect of humidity, the personality traits lead also to diminish this bias. (Noghrehkar,2010:93). On the other hand, based on the philosophical foundations, the humidity according to the water inherent characteristic, has the formability free and fluid, temperament and the wet tempered have more adaptable and changeable (Noghrehkar,2010:93). The architecture of Boushehr has long been embraced by a large range of nations with races, religions and different tribes. So that it has well- known in many logbooks from the nineteenth century. For example, Pete Bradley in journey magazine with the name "A travel to the Seas" reports the existence of consulates from England, Portugal, Russia and Germany. (Zangeneh,2001:186), or Floor, in his book about Boushehr's cultural and linguistic diversity, writes that "This city in addition to local residents and merchants, consisted of 600 Jews, 35 Armenians, 18 Iraqi, 40 Hindi and 50 European." (Floor,2008:35), another reason for this claim is the name of the four constituent parts of the traditional tissue of Boushehr, which has been named Kouti, Behbahani, Shabbadi and Dehdashty which indicates the lack of ethnic bias for naming localities with the non- local names. Marbaghi also considers Boushehr City as a free, extraversion and non- authoritarianism city in such a way that all the neighborhoods of this city, regardless of city center or paradisiacal of this city are formed and there is any news from the

marginalization or concentration of government buildings in it. In addition, in all of this city can be found shops, cafes, mosques dining room and ... (Marbaghi,2014:6).

The simplicity in design and lack of complexity in circulation. With regard to the issues related to the behavior of the inhabitants of the wet climates, they are explicit and terrestrial people who are far from imagination and abstraction. In the architecture, the existence of simple spatial relationships and the absence of complex hierarchies, can be indicative the characteristics of this mood. In Boushehr's architecture, most of the spaces can only be connected to a semi-open space to open spaces or even passages, as well as immediate interior spaces with each other (Figure 5). By applying the simple designs and forms without creating multilayer decorations and symbols with rational meanings in the holy places of wet areas of the south can be seen that the mosques of houses that are filled with brickwork, painting and plastering which have been decorated in this city with simple geometric designs in wooden radiators or linear plaster fasteners. The people of this city in order to reinforce their imagination were used of the other traditions and thus we can see less phenomenon of it in abstractionism or symbolism in the architecture. (Figure 6).



Figure (6): Behbahani House, 1975
Source: Office of Preservation and Recovery

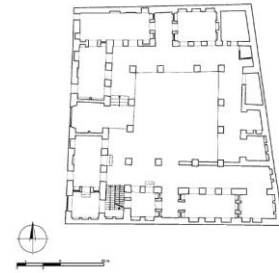


Figure (5): The simplicity in the design of the Week Building of Boushehr, Source: Technical Office of the General Department of Heritage and Cultural of Boushehr

Freedom and expansion in humid climates. According to the opinion of Avicenna, there are the warm and wet creatures that the air is dominant in them. (Avicenna,2007). Perhaps with a brief glance into the architectural texture of Boushehr, this city is extremely compacted and interconnected. But using this careful examination of this texture, we are reached to this unique results that the most important of it is the lack of existence of blind alleys (Figure 7) and eyeless walls, which means that air flows everywhere and we are not witnessing anywhere the air imprisonment in this architecture. Even in where we are needed to space closing in terms of visibility or functional, by applying the tools such as swinging, latching and molding does not prevent the air exchange on both sides.

In Boushehr City, the walls are built only with the hope of using the maximum popups, so that we are encountered sometimes the rooms with popups exceed of the fingers of two hands (Figure 8), so the buildings also have the lowest reliance level on each other to escape the atmospheric conditions, while the passages have formed with the highest amount of it in terms of their plurality and the lowest dimensions of it in terms of width, and most of the cases the three or four sides of the building are interconnected within the passages so that these buildings are formed with the highly non-geometric features that are the characteristic of people's temperament in the wet climate.

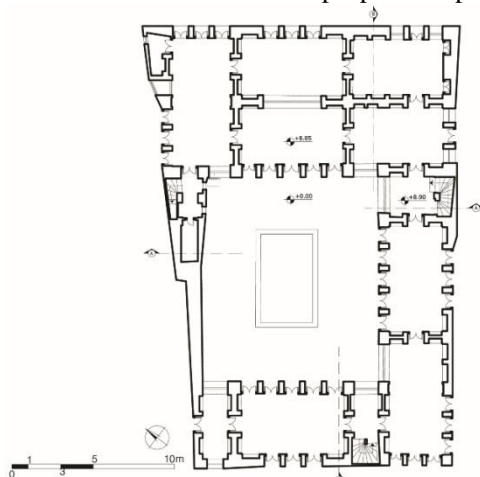


Figure (8): The multiplicity of popups in the Dehdashti Building, 2007
Source: Technical Office of the General Department of Heritage and Cultural of Boushehr

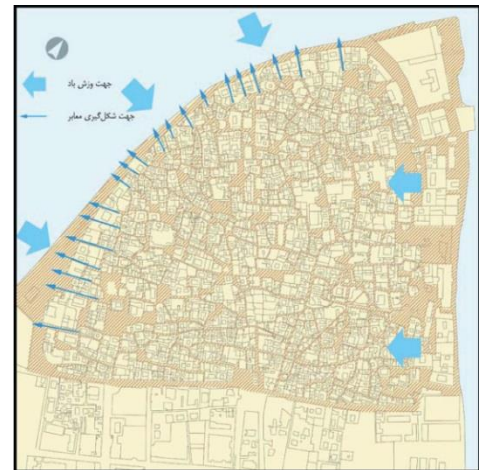


Figure (7): The passages map of the old texture of Boushehr, 2005, Source: Technical Office of the General Department of Heritage and Cultural of Boushehr

Color, geometry and attractive signs in warm and humid climates. According to the conducted researches based on the color spectrum in accordance with the four main elements of nature, including air (Warm and humid), fire (Warm and dry), soil (Cold and dry) and water (Cold and humid), indicates that the humid element is included a wider range of colors than other elements of nature. The personality with extraversion temperament emphasizes to the color more than the introverted people; because the life, vitality, dynamism and diversity are the characteristics of the wet

temperament (Noghrehkar,2010:90). In the humid climate, there is a tendency to apply the color with a lot of contrasts which in the Boushehr architecture, this contrast can be seen by applying of colored glasses with sharp colors in the white and simple walls. Another existing contrast in applying of the color can be seen in the use of wooden elements with the quite dark color in the quite white façade (Figure 9). The fractures and lack of uniformity in the plan and Boushehr traditional texture façade also have created the sharp corners and contrasts of shadow and brightness on the walls of this traditional texture which has led to the lack of uniformity in the buildings facades of this city.



Figure (10): The tendency to bright and cheerful spaces, Haj Raeis Building of Boushehr
Source: Author



Figure (9): A sample of colored glasses in Haj Raeis Building,
Source: Author

Tendency to bright and cheerful spaces in the warm and humid climate. In a research that was conducted according to the statistical population and experts in traditional medicine with certain temperaments, it was determined that the people with a wet temperament have tendency towards the cheerful and natural spaces. Another characteristic of these people were the tendency towards bright spaces and lack of sensitivity to sound which these characteristics have been described in Boushehr architecture as the following symbols. (Yazdanfar,2014:207). The people of Boushehr have the possibility of popups from all directions in the building both of the outer walls and the central courtyard walls and then almost all of the spaces are used throughout the day to enjoy natural light. Another characteristic of the Boushehr people is the tendency towards into the cheerful spaces can be found in the way of night life on the roofs and moonlit, which almost all houses are benefited from it. In the daily life, the aggregation of people in the squares and openings which exists alongside the houses and markets, as well as the presence of the hostels, which by opening its door can create a space that the border between the inside and the outside was eliminated in the homes of Boushehr. (Figure 10).

Conclusion. In this paper, we were investigated and explored the determinants factors of the nature and temperament of human and the environment by analyzing the works of Muslim scholars, in which they should be studied as a whole unit, that are interacting to each other and in the following, we were paid to recognize of human characteristics with each of these temperaments, which in different environments have a different temperament. As a result, in order to achieve moderation and calmness, humans need to express their inner moods and in addition to their temperaments supplements, they have attempted to modify this ethics. Among these efforts, the conscious construction of their environment, which we call architecture and urbanization, has been the mirror for its collective and cultural personality. In the following of this discussion, we have analyzed and investigated the elements of the temperaments which in the vernacular architecture of Boushehr, due to the humidity and warmth of this city, and consequently the harbor the architect or its inhabitants, we have found the elements and architectural solutions that the architect or its the architect or its inhabitants, according to their mental and emotional needs, which are also in harmony with the natural and climate, are applied to represent their culture which are as follow:

The formation of texture and extroverted and introverted buildings, the formation of free and ethnic, racial and religious unbiase in the city of Boushehr, the simplicity in the forms and the spaces while applying color contrasts, cheerful and bright spaces in order to being live of the architecture such as the harbor inhabitants.

In the end, it should be attempted to develop a theoretical approach in order to apply in today's architecture, so that this important feature in our today's architecture, which is full of cultural deficiencies, would not be diminished. Just as Boushehr's house, like a lively, cheerful and playful lady behind the masked swinging in the whole city, has led to a lifetime and endless life.

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INVESTIGATING THE RELATIONSHIP BETWEEN THE EFFICIENCY OF BANKING INDUSTRY AND FINANCIAL INTERMEDIATION AND ECONOMIC GROWTH

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Abstract. Economic growth is the main symbol of government performance, so economists are trying to help policy makers to better understand the dynamics and factors that influence the change and development of this indicator. Considering the importance of financial development in this research, it has been tried to examine the relationship between the efficiency of banking industry and economic growth. The statistical population of the study was all companies accepted in Tehran Stock Exchange and the sample size of 44 companies during the financial period of 2011-2014 has been investigated. In this research, on the one hand, the increase in the value of the share ratio of the study was accompanied by a decrease in the economic growth rate, and, on the other hand, the depreciation of the ratio of the stock in question was accompanied by an increase in the rate of economic growth. So the result was that between the development of the banking industry and financial intermediation the rate of economic growth. At 99% confidence level, a positive positive relationship is confirmed. Also, the results of the research showed that there is no significant relationship between stock market liquidity (TOR) and economic growth rate (GDP). Therefore, there is not a meaningful relationship between market liquidity of banking industry, financial intermediation and economic growth rate.

Keywords: Economic Growth, Banking Industry, Financial Intermediation.