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Statistical Analysis of Urban Life Quality and Family Resource Management Among Rural and Urban Households

Fatima Bekhit[1,*] *Shimaa Tawfek*[1], *Noura El Toukhy*[1], *Doha Sobeeh*[1], *Hanaa Mostafa*[1], *Asmaa El-Talawy*[1], *Fatema Al Basiony*[1], *Omneya Mohamed*[1], *Manar Mansour*[2] *and Sarrah AI Aswad*[1]

Department of Family and Childhood Management, Faculty of Home Economics, Al-Azhar University, Cairo, Egypt
Department of Agricultural Extension and Rural Society, Faculty of Agriculture (Girls), Al-Azhar University, Cairo, Egypt

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Abstract: The study investigated the relationship between urban quality of life, measured through housing specifications, external environment, services in the region, and safety, and family resource management in its three dimensions (financial income, time, and property resources) among heads of households. The sample consisted of 355 working and non-working heads of families selected randomly from Cairo and Giza governorates, as well as selected areas in Gharbia governorate (Tanta, Zefta, Nawaj, and Datoura). Data were collected over one and a half months from April 1 to May 30, 2024, using a general data form, an urban quality of life questionnaire, and a family resource management questionnaire, all prepared by the researchers and administered through personal interviews and electronically via Google Forms. The findings revealed a significant positive correlation at the 0.01 level between urban quality of life and its dimensions and family resource management and its components. Differences were found between rural and urban heads of households in services, safety, and overall quality of life, while no differences were found in housing specifications or the external environment. No statistically significant differences were observed according to selected demographic variables (age, family size, husband' s occupation, and wife' s occupation). The results also indicated that urban quality of life can be predicted through the three dimensions of family resource management.
Keywords: Quality - urban life - quality of urban life - managment - resource managment - family resource managment.

1 Introduction

Since the presence of man on earth, he has been conducting a continuous study to find a way to live comfortably and moderately. Man began to utilize all surrounding elements of nature, taking from it clothing, food, and housing. He continued to explore and conduct experiments until he constructed homes, villages, and eventually the major cities that we live in today. The city, in its current form, is the culmination of continuous generational experience accumulated over long eras. The goal was to provide a suitable space for living that meets the needs of the population, including safety, work, entertainment, and mobility [11], where people practice their daily lives according to their cultural, social, and economic customs, among others.

In recent decades, cities have witnessed remarkable and rapid growth through various transformations that affected all urban, economic, social, and environmental aspects. Statistics confirm that less than 5% of the world's population lived in cities at the beginning of the twentieth century. This percentage rose to 29% in 1950, and with the beginning of the new millennium, nearly half of the Earth's population—49.7% in 2007—was urbanized. It is expected to reach 69.6% by 2050. These percentages vary from country to country based on the political, economic, and social conditions of each society [21]. The efforts made toward national development plans will not bear fruit unless family-level resource management becomes a way of life, aiming to maintain a balance between resources and goals amid the successive changes of our era [20].

Egypt seeks to achieve sustainable development by implementing urban plans designed to meet population growth needs and enhance infrastructure. Statistics show a significant expansion in the creation of new cities, improved infrastructure, and job creation. Egypt aims to strike a balance between urban expansion and sustainable development while improving both urban and rural quality of life. Urban plans include improving infrastructure—such as modernizing roads, transportation networks, sewer systems, and public utilities—as well as developing new urban areas like the New Administrative Capital, intended to reduce pressure on Cairo and enhance quality of life, and upgrading older areas to improve housing conditions and public services.

http://www.mhuc.gov.eg

According to the Central Agency for Public Mobilization and Statistics (2023), Egypt's population growth rate is approximately 2.5% annually, necessitating the construction of 1.5 million housing units per year to meet demand.

*Corresponding author e-mail: dr.fatima.bahaa@azhar.edu.eg

http://www.capmas.gov.eg

Reports from the Ministry of Housing, Utilities and Urban Communities and the World Bank (2023) indicate that significant budgets have been allocated to infrastructure development, with investment exceeding 200 billion Egyptian pounds in recent years. New cities such as the New Administrative Capital, New El Alamein, and New Mansoura have been established. By 2023, around 40 new cities had been developed, with major urban projects like the New Administrative Capital providing direct and indirect employment for around 2 million people.

https://www.worldbank.org/en/country/egypt/OVERVIEW

Research confirms that improving housing specifications can significantly enhance quality of life by providing a comfortable, safe, and healthy living environment. Housing characteristics play a vital role in determining urban life quality. These include size, ventilation, lighting, and heating [50]. The size and internal layout of a dwelling greatly influence comfort and luxury, and quality is measured by the availability of sufficient space to meet the daily needs of residents [46]. Good ventilation and natural lighting are crucial for indoor air quality and psychological well-being [59]. Heating and cooling systems also play a critical role in ensuring thermal comfort throughout the year [52].

The external environment is equally vital in defining urban life quality. Factors such as green spaces, air quality, transportation, and noise levels significantly affect residents' well-being and satisfaction with their living environment. Green spaces offer opportunities for recreation and relaxation, enhance air quality, and contribute to a healthier environment [55]. Environmental noise, as argued by Stansfeld and Matheson, negatively impacts life quality by affecting mental and physical health, potentially leading to anxiety, depression, and sleep disturbances [67].

Services in the region play a decisive role in determining the quality of urban life. These services include basic infrastructure, such as water and electricity, social services like education and healthcare, and public facilities such as parks and transportation. The quality of these services can greatly influence the comfort and satisfaction levels of residents [7]. Litman [53] explained that the transportation system significantly impacts urban life quality, including access to essential services and its effects on stress and daily comfort. Wikkson and Smith [66] emphasized that safety affects all aspects of daily life and boosts comfort and confidence in residential areas.

Sources of safety affecting urban life quality vary and include several dimensions. First, personal safety, characterized by low crime rates and a visible security presence—such as police forces, building guards, and surveillance systems. Second, building safety, which involves maintenance, adherence to construction standards, and quality materials to ensure structural integrity. Third, environmental safety, which includes managing natural risks like earthquakes. Fourth, social safety, which relies on social cohesion, strong community ties, and communication, alongside initiatives promoting community participation and psychological support [36].

The science of family resource management is one of the most important administrative fields, enabling families to use their resources efficiently to improve living standards—thus raising societal well-being as a whole.

The objective of family resource management is to provide individuals with the information, experience, and skills needed to maximize the use of available resources, whether human or material. It also encourages scientific methods in task execution and stresses the importance of setting realistic goals and pre-planning work. It equips individuals to handle life's challenges by making sound decisions based on scientific principles [3].

Family resource management also helps individuals acquire the knowledge and experience necessary for optimal resource utilization—be it time, effort, money, or property. Through scientific planning and decision-making, individuals can manage their resources efficiently and sustainably, by setting achievable goals [21].

According to Mustafa [60], management is essential for family success in achieving both personal and collective objectives, particularly those aimed at raising economic standards. Resource management enables individuals to best use all their resources to satisfy diverse needs and also serves as a foundation for healthy family relationships. It assists individuals in adapting to their ever-changing environment.

A primary goal of resource management is to use available resources efficiently, allowing families to meet objectives without waste [34].

Family resource management equips individuals with necessary knowledge, experience, and skills to make the most of their resources. It encourages scientific approaches to responsibilities, acknowledging the family's many resources that help in achieving its goals [24].

It serves as a driving force behind fulfilling responsibilities—economic or social. Families use their knowledge and experience to solve daily problems and overcome challenges, especially in today's dynamic economic, social, cultural, and technological

environment [9].

The efficiency of the family head in resource management positively impacts her ability to harmonize family needs with environmental demands, helping her overcome challenges and crises [6].

Families possess diverse resources—time, effort, money, and property—that form the foundation for stability and balance. Through effective management, families can meet their goals and enhance resilience in the face of pressures and changes [61].

Al-Mahdi's study [17] showed that effective management of family resources improves the quality of urban life by improving housing conditions and meeting family needs. Good management also contributes to enhancing family well- being, leading to a more stable and secure residential environment. The results of the study by Al-Husseini [15] also indicated that managing family resources plays a pivotal role in improving the quality of life in new cities. Through effective management strategies, the living conditions of families can be improved, which contributes to enhancing social and economic stability. Al-Barakat [12] concluded that the sustainability of the quality of urban life depends greatly on the management of family resources. Good resource management contributes to achieving sustainable living conditions by improving the balance between resources and family needs.

Al-Qadi's study [19] stated that strategies for managing family resources positively affect the economic and social well-being of families, thereby enhancing the quality of urban life. Improving resource management can contribute to raising the level of general well-being and reducing economic and social pressures. Among the results of Al-Omrani's study [18] was the finding that family resource management plays an important role in improving the quality of life in urban communities. By improving the management of financial and scientific resources, living conditions can be enhanced and higher levels of satisfaction and well-being achieved.

The goal of enhancing the quality of urban life is to attain a better standard of living. Every developmental process encompasses various urban, economic, political, cultural, and environmental objectives aimed at fulfilling the residents' needs and aspirations while ensuring optimal resource utilization [68]. The concept of urban quality of life has garnered significant attention recently due to growing challenges faced by urban environments, particularly in new urban agglomerations worldwide, including Egypt. Mahmoud [57] reviewed theoretical literature surrounding the concept of quality of life, introducing its studies and fields of application, with the goal of identifying its axes, standards, and objectives.

Research Problem

Hence, the research problem is crystallized in the following main question:

What is the nature of the relationship between the quality of urban life—across its axes (housing specifications, external environment, services in the region, safety)—and the management of family resources—across its dimensions (financial income, time, and property)—among female heads of households?

Objectives of the Research

The main objective of this study is to examine the nature of the relationship between the quality of urban life (in terms of housing specifications, external environment, services in the region, and safety) and the management of family resources (in terms of financial income, time, and property) among female heads of households in the study sample. This objective is further broken down into the following sub-objectives:

1. To explore the nature of the relationship between female heads of households (study sample) in the variable of the quality of urban life with its axes (housing specifications, external environment, services in the region, safety) and the variable of family resource management in its dimensions (financial income, time, property).
2. To identify the differences between female heads of households in the quality of urban life across its axes and in the management of family resources across its dimensions based on place of residence (rural vs. urban).
3. To examine the nature of differences between female heads of households in the quality of urban life according to selected demographic variables (age, number of years of marriage, number of family members, educational level of the husband, educational level of the wife, husband's occupation, wife's occupation, and monthly household income).
4. To assess the nature of differences between female heads of households in the management of family resources across its dimensions according to selected demographic variables (age, number of years of marriage, number of family members, educational level of the husband, educational level of the wife, husband's occupation, wife's occupation, and monthly household income).
5. To predict the level of family resource management among female heads of households in the study sample through indicators related to the quality of urban life.

2 The Importance of the Study

The importance of the current study lies in two main directions:

2.1 First: Importance in the Field of Community and Family Service

1. The study helps to understand how managing household resources effectively affects the quality of urban life. If resources are well managed, it can lead to improved housing, services, and infrastructure conditions, contributing to the well-being of individuals.
2. Through the study, it can be determined how to allocate resources more efficiently, leading to better management of resources in the family; this includes improving spending on housing, education, health, and other aspects of life.
3. Effective family resource management can contribute to achieving the Sustainable Development Goals. For example, it can help preserve the environment and improve the optimal use of urban spaces.
4. The study can provide valuable data to decision-makers in society, aiding in the development of policies related to housing, urban planning, and public services—thus improving overall living conditions.
5. It helps raise awareness within households and communities regarding the importance of resource management and its impact on urban quality of life, encouraging better practices.
6. Studying the relationship between resource management and quality of life can highlight the significance of collaboration between families and communities to achieve shared objectives.
7. Managing resources effectively can help families achieve financial stability, positively impacting their ability to meet housing and daily living needs.
8. A better understanding of how resource management affects quality of life can inform improved urban planning, such as developing sustainable communities and more equitable service distribution.
9. The study helps identify how urban planning influences family resource management and vice versa, offering integrated insights for strategic development.
10. By examining the interplay between resource management and urban planning, strategies can be developed that promote sustainable development and long-term improvements in family and child well-being.

2.2 Second: Importance in the Field of Specialization

1. Opening new research avenues for scholars to conduct studies on phenomena like child harassment, raising awareness and addressing root causes effectively.
2. Providing researchers with a potentially novel questionnaire tool (to the best of the researchers' knowledge) regarding family resource management and urban life quality.
3. Enhancing understanding of how urban living impacts family resource usage and management, thereby offering effective household budgeting advice.
4. Contributing to infrastructure planning that meets family needs, such as schools, health care centers, and activity hubs, improving life quality.
5. Helping professionals in family and childhood institutions develop urban-responsive strategies that better meet the needs of families and children.
6. Supporting the creation of family support programs that take urban planning into account, aiding families in adapting to urban changes and making efficient use of resources.
7. Offering a foundational dataset for future research into improving urban life and managing family resources more effectively.

Fostering collaboration between specialists in family/childhood management and urban planning entities, integrating efforts to improve family living standards.

3 Methodology of the Research

The methodology includes scientific terminology, study hypotheses, applied tools, statistical techniques, and procedural concepts.

3.1 Scientific Terminology and Procedural Concepts

First Theme: Quality of Urban Life Quality Concept:

–Technical Definition: The ability to meet the requirements of the masses in a way that matches their expectations and achieves their complete satisfaction with the provided service.

–Operational Definition: Performing work correctly from the first attempt without errors, characterized by durability and professionalism.

–Quality is a subjective concept, often defined based on the expectations of the beneficiary, making it difficult to establish a single definition.

According to Attia, quality is a science and art that is based on:

–Acceptance of change.

–Strategic planning.

–Focusing on beneficiary needs.

–Integration of modern technologies.

–Creating a productive work environment.

–Emphasizing the human element in achieving success.

4 Conceptual Definitions

4.1 The Concept of Life

Linguistically: Life (Arabic: Hayah) is the singular of "lives" and refers to the continued survival of beings with their spirit. Life is the opposite of death, and something that ends life is said to have destroyed it. The components of life are its foundations [68].

4.2 The Concept of Urbanization

Urbanization refers to the art of establishing and decorating houses and similar structures in accordance with specific aesthetic and functional standards.

4.3 The Concept of Quality of Life

Quality of life is a multidimensional concept and its measurement is a complex process. Various practical and theoretical definitions have been used in research, often limited to indicators such as living standards and income. However, more comprehensive indicators have been identified, such as the built environment, physical and mental health, education, entertainment, leisure time, social needs, and others [35].

–Kohler (2005: 95): Defines quality of life as the tangible and intangible aspects of life and sensory awareness through characteristics like health, living environment, equality, and employment.

–Al-Delimiri & Al-Heiti (2018: 42): Describe it as the degree to which a person's social and economic well-being is achieved, varying by city and environment.

–Bogner & Hunt (2007: 15): Consider it as the general state of life and specific life-influencing factors.

–Anthony (2002: 26): Views it as a sense of satisfaction and luxury amid individual circumstances.

–Post (2014: 167–180): Divides quality of life into internal (self-satisfaction) and external (satisfaction with others) dimensions.

4.4 The Concept of Quality of Urban Life

Quality of urban life is based on a society's ability to effectively interact with its environment and the services it provides, ensuring that these meet the future needs and aspirations of the population. This involves harmony across environmental, social, economic, and urban dimensions, leading to psychological comfort and urban safety [37].

Kanawi & Gouda (2008: 45): Emphasize that quality of life is not solely defined by wealth or employment but also by the built environment, physical and mental health, education, and social relationships.

The World Health Organization defines quality of life as:

"An individual's perception of their position in life in the context of the culture and value systems in which they live and in relation to their goals."

Additional indicators such as freedom, human rights, and happiness are considered relevant, even though happiness is subjective and not necessarily linked to income.

Taqi (2021: 46): States that quality of life indicators serve as tools to guide the development of both new and existing urban communities, helping to assess the effectiveness of urban development over time.

Salloum (2019: 199–217): Identifies three urban levels—region, neighborhoods, and streets/buildings—while advocating for a people-centered approach to urban development. Key principles include:

–Walkability and pedestrian enhancement

–Mixed-use development

–Diverse housing

–Quality urban design

–Social interaction spaces

–Environmental sustainability

–Safety and security

5 Procedural Definition

The procedural definition of the quality of urban life for female heads of Egyptian households refers to the influence of the surrounding built environment in achieving family well-being and enhancing overall life quality. This is measured through four dimensions:

1. Housing Specifications: Planning and design aspects such as natural lighting, proper ventilation, adequate space, room privacy, rental value relative to income, and safety measures like secure windows and doors.
2. External Environment: Design and accessibility of surrounding areas, availability of parks and recreation, control of air and water pollution, and efficient waste disposal systems.
3. Services in the Area: Proximity and access to public services and facilities, such as schools, hospitals, markets, and youth centers, along with road quality and transportation systems.
4. Security: Availability of effective safety infrastructure, including surveillance systems, guards, fire extinguishers, and police departments to ensure personal and property security.

6 The Conceptual Framework of Family Resources Management

6.1 The Concept of Management

Technically, management is a human activity associated with teamwork aimed at achieving specific results by utilizing available resources and developing new ones. It requires executing key functions such as goal setting, planning, organizing, resource mobilization and development, coordination, guidance, monitoring, and performance evaluation.

6.2 The Concept of Resources

Technically, resources are everything that meets human needs, either directly or indirectly.

6.3 The Concept of Family

Technically, the family is the fundamental unit of human society and one of its primary social groups. It consists of individuals connected by kinship and contributes to various forms of social activity—physical, spiritual, ideological, and economic [10].

6.4 The Concept of Family Resources

These are all the possibilities that a family utilizes or benefits from to satisfy its diverse needs, fulfill desires, and achieve its goals. Regardless of their quantity, these resources are interdependent [1].

6.5 The Concept of Family Resources Management

An applied mental process comprising multiple, sequential stages aimed at achieving multiple goals. It involves an administrative cycle to utilize resources, capabilities, and services efficiently, ensuring maximum satisfaction according to the family's needs and developmental stage [28].

6.6 Procedural Definition

A sequential, applied mental process that includes goal setting, planning, implementation, and evaluation when managing resources—such as financial income, time, and property. The aim is to exploit the family's capabilities and the services available to achieve optimal benefit and satisfaction, in line with family needs and the stage it is experiencing.

7 Assumptions of the Study

The hypotheses of the study were formulated as null hypotheses:

1. There is no statistically significant correlation between female heads of households (study sample) in the quality of urban life across its axes (housing specifications, external environment, services in the region, safety) and family resource management in its dimensions (family financial income, time, property).
2. There are no statistically significant differences between female heads of households (study sample) in the quality of urban life across its axes and family resource management in its dimensions based on place of residence (rural/urban).
3. There is no statistically significant variation in the quality of urban life among female heads of households (study sample) based on demographic variables (age, years of marriage, number of family members, husband's educational level, wife's educational level, husband's work, wife's work, monthly family income).
4. There is no statistically significant variation in the management of family resources among female heads of households (study sample) based on demographic variables (age, years of marriage, number of family members, husband's educational level, wife's educational level, husband's work, wife's work, monthly family income).
5. The management of household resources among female heads of households (study sample) cannot be predicted based on the quality of urban life.

8 Study Methodology

This study adopts the descriptive analytical approach. This method involves systematic data collection, description, and analysis. It is commonly used to understand social, psychological, or cultural phenomena by describing them accurately and analyzing their patterns, relationships, and trends to reach conclusions [16].

9 Study Limits

9.1 Human Limits

The study sample consisted of 355 female heads of households, whether employed or not, randomly selected.

9.2 Spatial Limits

The study tools were applied in the governorates of Cairo and Giza, and in some centers of Gharbia governorate, specifically (Tanta, Zefta), and the villages of Gharbia governorate represented by (Nawaj, Dahtoura).

9.3 Time Limits

The study tools were administered over a month and a half, from April 1, 2024 to May 30, 2024, through in-person interviews with heads of households using paper questionnaires.

10 Tools Used in the Study

This study required several tools for data collection and inference:

1. General Data Form for the Head of Household (developed by the researchers).
2. Urban Quality of Life Questionnaire (developed by the researchers).
3. Family Resources Management Questionnaire (developed by the researchers).

11 General Data Form

The aim of preparing the general data form for the head of household was to collect relevant information from the study sample, validate the study hypotheses, and achieve the research objectives.

The general data form includes the following variables:

–Place of Residence: Urban / Rural.

–Age of the Head of the Family: Less than 35 / 35 to less than 45 / 45 years or more.

–Number of Years of Marriage: Less than 10 years / 10 to less than 20 years / More than 20 years.

–Number of Family Members: Less than 4 / 4 to 6 / More than 6.

–Educational Level of Husband and Wife:

–Basic: Read and write, Primary, Preparatory

–Intermediate: Secondary or equivalent, Above average

–High: University, Postgraduate (Master's, Doctorate, or higher)

–Work of Husband and Wife: Government job / Private sector / Self-employment / Pension / Without work.

–Monthly Financial Income of the Family:

–2000 to less than 4000

–4000 to less than 6000

–6000 to less than 8000

–8000 to less than 10000

–10000 or more

12 Urban Quality of Life Questionnaire (Prepared by the Researchers)

The Urban Quality of Life Questionnaire was designed to assess the level of awareness of household heads regarding the quality of urban life based on four main dimensions: housing specifications, external environment, services in the region, and safety. The development of this questionnaire went through the following steps:

Step One: Literature Review

The researchers reviewed theoretical frameworks, previous studies (Arabic and international), related opinions, and references. Key studies included:

–Lab'al (2018): *Urban Planning and Sustainable Development in Algeria*

–Rateb et al. (2022): *Urban Characteristics of Administrative Capitals*

–Azmi et al. (2017): *Impact of Urban Formation on Environmental Dimensions of Urban Life Quality*

–Taqi (2021): *Quality of Urban Life in Greater Cairo*

These studies helped determine relevant questionnaire dimensions. Due to sample differences, the researchers opted to develop a new tool.

Step Two: Questionnaire Construction

Based on theoretical and empirical insights, an initial questionnaire draft was developed. It included 26 items distributed across four dimensions:

–Housing Specifications: 8 items

–External Environment: 6 items

–Services in the Region: 5 items

–Safety: 7 items

Step Three: Exploratory Study

An exploratory application of the questionnaire was conducted on a subset of the target sample (female heads of households) to:

–Identify application difficulties

–Adjust linguistic complexity

–Refine phrasing based on feedback

–Assess questionnaire timing and application logistics

This phase ensured suitability in terms of content, length, and practical administration.

Step Four: Psychometric Properties — Factorial Validity

Factor analysis was used to validate the questionnaire structure:

–Determinant of the Correlation Matrix: 0.000045, indicating suitability for factor analysis.

–Kaiser-Meyer-Olkin (KMO) Measure: 0.846, exceeding the 0.50 minimum threshold for adequacy.

–Bartlett's Test of Sphericity: Statistically significant at the 0.01 level, affirming matrix suitability.

–Principal Components Analysis (PCA):

–Axes were rotated using the Varimax method.

–Four components were extracted (eigenvalues ¿ 1.0).

–These components accounted for 75.488% of the total variance.

Table (1) presents the factor loadings of the questionnaire items after orthogonal rotation (to be inserted in later sections).

12.1 Interpretation of the Factors Resulting from Factor Analysis

The following is clear from Table (1):

–The first factor: It was saturated with (8) statistically significant statements, with an underlying root of (6.312) and a variance percentage of (24.275%). All these statements belong to the dimension of housing specifications.

–The second factor: It was saturated with (7) statistically significant phrases, with an underlying root of (4.829) and a variance percentage of (18.572%), and all these phrases belong to safety.

–The third factor: It was significantly saturated with (6) statements, with an underlying root of (4.816) and a variance percentage of (18.523%). All these statements belong to the external environment.

–The fourth factor: It was saturated with (5) statistically significant statements, with a latent root of (3.671) and a variance percentage of (14.119%), and all these statements belong to the services in the region.

These factors explained a variance of 75.488%, which is a significant variance percentage reflecting that these factors collectively explain a large portion of the variance in the questionnaire. This result confirms the factorial validity of the questionnaire, as the statements are saturated with the factors to which they belong, thereby enhancing confidence in the questionnaire.

12.2 The Internal Consistency Validity of the Questionnaire

The researchers calculated the internal consistency validity of the items and dimensions of the questionnaire as follows:

Table 1: Saturations of factors extracted after orthogonal rotation resulting from factor analysis n = 100

	Extracted Factors				Common Values
	First	Second	Third	Fourth	
1	0.947				0.919
1	0.947				0.919
2	0.852				0.779
3	0.855				0.736
4	0.801				0.669
5	0.802				0.671
6	0.841				0.718

7	0.969				0.950
8	0.937				0.897
1			0.939		0.887
2			0.740		0.576
3			0.981		0.969
4			0.903		0.840
5			0.805		0.657
6			0.921		0.874
1				0.826	0.693
2				0.818	0.695
3				0.957	0.943
4				0.775	0.606
5				0.788	0.656
1		0.781			0.676
2		0.833			0.734
3		0.862			0.755
4		0.850			0.725
5		0.825			0.687
6		0.794			0.705
7		0.773			0.610
Underlying Root	6.312	4.829	4.816	3.671	Total
Variance Percentage	24.275	18.572	18.523	14.119	75.488

A) Internal Consistency of the Statements

The researchers calculated the internal consistency of the questionnaire statements by calculating the correlation coefficients between the score of each statement and the total score of the dimension (N=100), and the results are shown in Table (2):

Table 2: The correlation degree between each statement and the overall score of the dimension N = 100

Housing Specifications		External Environment		Services in the Region		Safety	
No.	Correlation Coefficient	No.	Correlation Coefficient	No.	Correlation Coefficient	No.	Correlation Coefficient
1	0.733**	1	0.691**	1	0.694**	1	0.644**
2	0.760**	2	0.623**	2	0.612**	2	0.664**
3	0.863**	3	0.649**	3	0.645**	3	0.538**
4	0.872**	4	0.614**	4	0.657**	4	0.522**
5	0.885**	5	0.598**	5	0.570**	5	0.517**
6	0.887**	6	0.547**			6	0.612**
7	0.797**					7	0.774**
8	0.706**						

The correlation coefficient is significant at the 0.01 level when $n = 100$ is 0.254 and at the 0.05 level is 0.195.

It is clear from Table (2) that all the correlation coefficients of the statements with the total score for each dimension are statistically significant at the 0.01 level, which confirms the internal consistency of the statements.

B) Internal Consistency of the Dimensions

This is done by calculating the internal correlations of the four dimensions of the questionnaire, as well as the correlations of the four dimensions with the overall score of the questionnaire, as shown in the following Table (3):

Table 3: Correlation matrix for dimensions and total score

	Housing Specifications	External Environment	Services in the Region	Safety	Total Score
Housing Specifications	-				
External Environment	0.524**	-			
Services in the Region	0.621**	0.632**	-		
Safety	0.687**	0.614**	0.489**	-	
Total Score	0.578**	0.639**	0.579**	0.588**	-

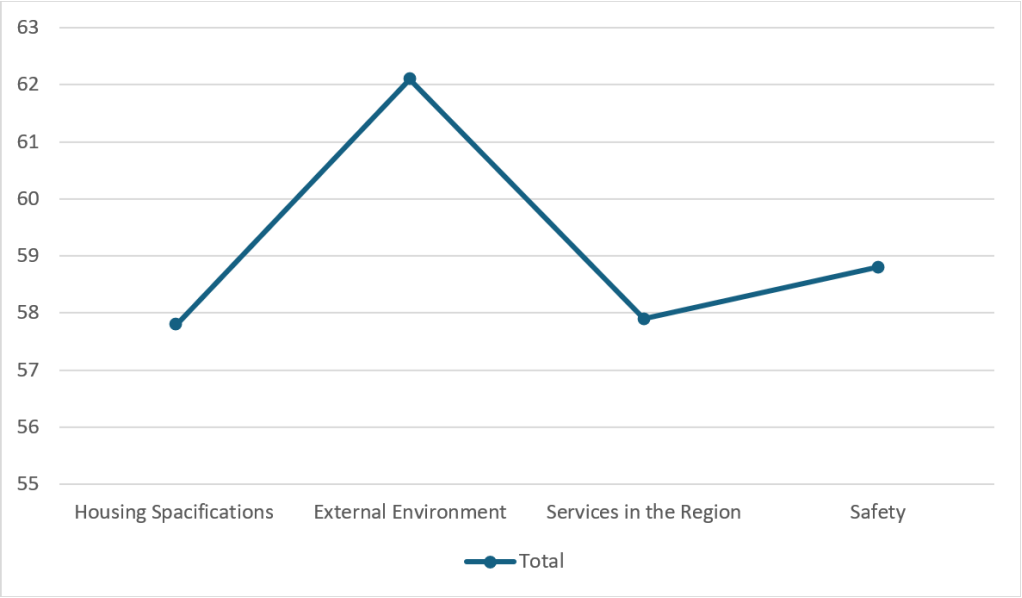


Fig. 1: Correlation coefficients between the dimensions.

It is evident from Table (3) and Fig (1) that all correlation coefficients between the dimensions and the correlation between the dimensions and the overall score are statistically significant, which confirms the internal consistency of the dimensions of the urban quality of life questionnaire.

12.3 Step Five: Reliability

The researchers calculated the reliability of the urban quality of life scale using the following methods:

–Cronbach's alpha reliability equation: This was conducted on a sample of (100) respondents, and the results are summarized in a table. (4).

–Method of retesting: This was conducted on a sample of 100 respondents with a two-week interval, and the results are shown in a table. (4).

Table 4: Alpha coefficients and retest for the axes of the Urban Life Quality Scale

Variable	Number of Statements	Cronbach's Alpha	Re-test
Housing Specifications	8	0.742	0.744
External Environment	6	0.761	0.732
Services in the Region	5	0.755	0.751
Safety	7	0.746	0.743
Total Score	26	0.782	0.796

It is clear from Table (4) that the reliability coefficients of the dimensions of the questionnaire and the overall score were high using both the Cronbach's alpha and test-retest methods, which enhances confidence in the questionnaire for use in the current study.

12.4 Step Six: Preparing the Final Version of the Questionnaire

After conducting the psychometric properties of the questionnaire and ensuring its applicability and clarity of its statements, the questionnaire statements were formulated to consist of (26) statements divided into four axes:

–Axis One: Housing Specifications (8 statements)

–Axis Two: External Environment (6 statements)

–Axis Three: Services in the Area (5 statements)

–Axis Four: Safety (7 statements)

The response is determined through a three-point scale: (Yes – Sometimes – No) in all axes, with the following scores (3-2-1) respectively for positive statements, and the reverse for negative statements.

The total score of the questionnaire ranges between (26–78), with a high score indicating a high level of urban quality of life, while a low score indicates a low level of urban quality of life.

12.5 Family Resource Management Questionnaire (Prepared by the Researchers)

The researchers prepared a questionnaire with the aim of identifying the level of family resources management with its three axes (financial income source - time resource - property resource), and to prepare this questionnaire the following steps were followed:

First Step

The researchers were briefed on the theoretical framework available to them, previous studies, Arab and foreign research and references, opinions and theories related to the subject of the study, standards and tests that dealt with the management of family resources.

Among the most important studies that the researchers reviewed: a study entitled *"Family Resource Management and Quality of Life in New Cities: Analysis and Evaluation"* by Al-Husseini (2020), a study entitled *"Income and Housing Costs in New Urban Areas"* by El-Sherbiny (2020), as well as a study *"Family Resource Management and Quality of Life: A Comparison between Rural and Urban"* by Abdullah (2022), and the researchers benefited from these studies in determining the dimensions of the questionnaire. After reviewing these tools, the researchers preferred to make a new questionnaire because of the different samples.

In order to identify the tools used and take advantage of the general standards in formulating phrases that suit each dimension of the questionnaire.

Second Step

After reviewing the previous standards, theoretical framework, meetings and interviews held by the researchers with some specialists in the field of managing family and childhood institutions, the researchers built the initial picture of the family resources management questionnaire: (29) phrases distributed on three dimensions:

–Financial income resource: 10 phrases

–Time resource: 11 phrases

–Property resource: 8 phrases

Third Step

The researchers conducted an exploratory study by applying the questionnaire to a sample of female heads of households to identify the most important difficulties or obstacles that the researchers may face during the application of the questionnaire, and to develop some adjustments to solve or avoid them, as well as to find out their suitability for the linguistic level for them.

It was taken into account during the application to take notes made by the sample members, which appear in the lack of understanding of the meanings of some words, and they have been modified appropriately so that it is easier for them to understand and answer them easily.

The exploratory experiment achieved the following objectives:

–The appropriateness of the questionnaire for the study sample in terms of the content presented in the questionnaire.

–Suitable number of items.

–The appropriate time to apply the questionnaire.

–Determine the right place of application.

Fourth Step: Psychometric Properties of the Questionnaire

Factorial Validity

The researchers calculated the correlational matrix as an input to the use of factor analysis method, and the values of the calculated correlation coefficients matrix indicated that the matrix is devoid of complete correlation coefficients, which provides a sound basis for subjecting the matrix to factor analysis.

The researchers confirmed the validity of the matrix by examining the value of the matrix determinant, which amounted to 0.000045, which is more than the acceptable minimum.

On the other hand, the value of the Kaiser-Meyer-Oklin index (KMO) to detect the adequacy of the sample size was 0.830, which is more than the minimum acceptable for the use of the factor analysis method, which is 0.50.

It was also confirmed that the matrix is suitable for factor analysis by calculating Bartlett's test, where it was statistically significant at the level of 0.01.

After ensuring the suitability of the data for the factor analysis method, the correlation matrix was subjected to the method of Principal Components Analysis (PCA) and rotated the axes perpendicularly using the Varimax method. The analysis resulted in the presence of four factors whose underlying root values exceed 1.0 according to the Kaiser standard and explain a total of 78.701% of the total variation in the performance of individuals on the household resource management questionnaire.

Table (5) shows the loadings of the components extracted after the orthogonal rotation of the household resource management questionnaire.

Table 5: Extracted Factors and Common Values

	Extracted Factors			Common
	First	Second	Third	Values
1		0.918		0.752
2		0.917		0.891
3		0.890		0.896
4		0.947		0.795
5		0.664		0.906
6		0.960		0.902
7		0.941		0.815
8		0.486		0.826
9		0.690		0.753
10		0.679		0.815
11	0.866			0.826
12	0.943			0.854
13	0.942			0.873
14	0.891			0.805
15	0.949			0.916
16	0.948			0.513
17	0.902			0.941
18	0.901			0.908
19	0.865			0.361
20	0.900			0.508
21	0.902			0.545
22			0.916	0.861
23			0.905	0.859
24			0.913	0.891
25			0.916	0.852
26			0.915	0.882
27			0.671	0.606
28			0.913	0.849
29			0.657	0.621
Underlying Root	3.199	7.336	6.289	Total
Variance Percentage	31.720	25.295	21.686	78.701

Table (5) shows the following:

The first factor was loaded with (11) statistically significant loading statements, and their underlying root was (9.199) with a variance ratio (31.720%), all of which belong to the time resource.

The second factor was loaded with (10) statistically significant loading statements, and their latent root was (7.336) with a variation rate of (25.295%) and all of these statements belong to the source of income.

The third factor was loaded with (8) a statistically significant loading statement, and its underlying root was (6.289) with a variance ratio of (21.686%) and all these statements belong to the property resource.

These factors have explained the variance ratio of 78.701, which is a large percentage of variation that reflects that these factors together explain a large percentage of the variation in the questionnaire and this result confirms the global honesty of the questionnaire, as the phrases are saturated with the factors to which they belong, which enhances confidence in the questionnaire.

The Validity of the Internal Consistency of the Statements

The researchers calculated the validity of the internal consistency of the items and dimensions of the questionnaire as follows:

A - Internal Consistency of Phrases

The researchers calculated the internal consistency of the questionnaire phrases by calculating the correlation coefficients between the degree of each phrase and the total degree of the dimension (n = 100) and the results are shown in Table (6):

Table 6: The correlation degree between each statement and the overall dimension score N= 100

Financial Income Resource		Time Resource		Property Resource	
#	Correlation Coefficient	#	Correlation Coefficient	#	Correlation Coefficient
1	0.459**	1	0.433**	1	0.694**
2	0.564**	2	0.760**	2	0.512**
3	0.458**	3	0.563**	3	0.645**
4	0.522**	4	0.672**	4	0.557**
5	0.617**	5	0.585**	5	0.670**
6	0.512**	6	0.587**	6	0.533**
7	0.474**	7	0.797**	7	0.679**
8	0.457**	8	0.706**	8	0.654**
9	0.572**	9	0.541**		
10	0.493**	10	0.557**		
		11	0.572**		

Correlation coefficient significant at 0.01 n = 100 is 0.254 and at 0.05 is 0.195.

It is clear from Table (6): that all the correlation coefficients of the phrases with the total score for each dimension are statistically significant at the level of 0.01, which confirms the internal consistency of the statements.

B - Internal Consistency of Dimensions

The correlations of the four dimensions were also calculated with the total score of the questionnaire as shown in the following Table (7):

Table 7: Correlation Matrix for Dimensions and Total Score

	Financial Income Resource	Time Resource	Property Resource	Overall Score
Financial Income Resource	-			
Time Resource	0.664**	-		
Property Resource	0.569**	0.553**	-	
Overall Score	0.623**	0.669**	0.496**	-

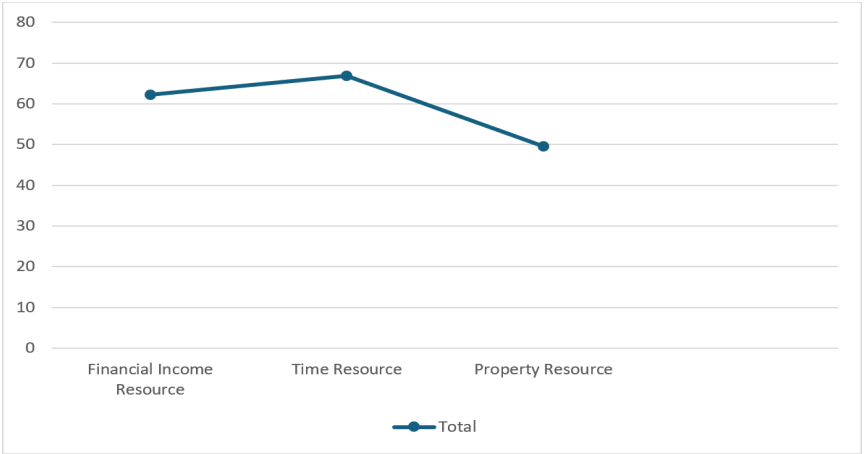


Fig. 2: Correlation coefficients between the dimensions.

It is clear from Table (7) and Fig.(2) that all the coefficients of the correlation of the dimensions with each other, and the correlation of the dimensions with the total score are statistically significant, which confirms the internal consistency of the dimensions of the family resource management questionnaire.

12.6 Step Five: Consistency

The researchers calculated the consistency of the household resources questionnaire using the following methods:

–Cronbach alpha stability equation: It has been used on a sample of (100) of the examiners, and the results were as summarized in Table (8).

–Test retest reliability method: The researchers calculated the stability of the questionnaire using the method of re- application (Test retest reliability) on the sample of the exploratory study with an interval of two weeks and the results were as shown in Table (8).

Table 8: Alpha coefficient and retest for the axes of the family resource management questionnaire

Axes	Number of Phrases	Cronbach Alpha Coefficient Value	Test Retest Consistency Coefficient
Financial Income Resource	10	0.744	0.744
Time Resource	11	0.753	0.755
Property Resource	8	0.762	0.750
Overall Score	29	0.781	0.774

It is clear from Table (8): that the coefficients of consistency of the dimensions of the questionnaire and the total score were high, using the methods of alpha Cronbach and re-application. This enhances confidence in the questionnaire to be used in the current study.

12.7 Step Six: Preparing the Questionnaire in its Final Form

After conducting the psychometric characteristics of the questionnaire and reassuring that it can be applied and the clarity of its phrases, the questionnaire phrases were formulated so that it consists of (29) phrases divided into four axes:

–The first axis: the source of financial income (10) phrases

–The second axis: the time resource (11) phrases

–The third axis: the property resource (8) phrases

The response is determined by three choices (yes - sometimes - no) in all axes. It is reflected by the following points (3-2-1) respectively for positive statements, and vice versa for negative phrases.

The overall score of the questionnaire ranges between (29-87) and the high score on this questionnaire indicates a high level of family resource management, while a low score indicates a low level of family resource management.

12.8 Sixth: The Method of Applying the Tools to the Study Sample

To answer the questions of the study and verify its hypotheses, the researchers followed the following procedures: 1.Preparing the theoretical framework of the study in relation to the concepts, theories, research and basic studies associated with the variables of the current study.

1. In light of this, it built the study tools after reviewing a number of standards and tools in previous studies and determining the basic axes of the tools.
2. The researchers printed the questionnaire and distributed it through a personal interview with the heads of households.
3. The researchers calculated the psychometric characteristics of the tools on the survey sample and this process resulted in the questionnaire having distinctive psychometric characteristics.
4. The researchers corrected the questionnaire according to its instructions and monitored the scores obtained by the study sample members in tables prepared to facilitate the statistical processing process.
5. The data were processed statistically to test the hypotheses of the study and then the researchers interpreted the results of the study in light of the theoretical framework, previous studies, and the objectives of the study.
6. Provide some recommendations and suggestions in light of the results of the study.

12.9 Seventh: Statistical Methods Used

After correcting the questionnaire according to the correction key prepared for each tool, the data was unloaded on the Excel program.

Then the researchers conducted statistical processors through the statistical program for the computer (SPSS program), and the twenty-fourth version of the program was used, in conducting appropriate statistical processors that verify the validity of the hypotheses of the current study, which are as follows:

1. Calculate the psychometric properties of the instruments through:

–Frequencies and percentages of all study variables and calculation of averages and standard deviations of quantitative study variables.

–Factor analysis.

–Correlation coefficients.

–Alfakronbach Laboratories.

–Siberman-Brown equation for correcting the half-hash coefficient.

2. Calculating the results of the assignments through:

–Averages and standard deviations.

–Correlation coefficients.

–Multiple regression analysis.

–T-test to determine the significance of the differences between the averages of the study sample.

–One-Way Anova analysis to find out the significance of the differences between the study sample, and in the case of a statistically significant difference, the Tukey test was used to identify the nature of the differences between the different categories of the sample.

13 Results of The Research

13.1 First: Description of the Study Sample

Sample of the Pilot Study The survey aimed at:

1. Verifying the psychometric characteristics of the instruments used in the current study.
2. Ensuring the clarity of the instructions in the tools, and the appropriateness of the vocabulary formulation to the level of female heads of household.
3. Trying to solve the questions that may arise during the exploratory study, in order to overcome them during the application to the basic sample.

To achieve these goals, the researchers applied the study tools to a survey sample consisting of (100) female heads of households aged between (18–85) years with an average ability of (30.15) and a standard deviation of (11.23). It was taken into account in the survey sample that the basic sample of the study is similar in terms of its representation of the different groups within the basic sample.

a) Final Study Sample

The final study sample consisted of (355) female heads of households aged between (18–85) years with an average ability of (31.81) and a standard deviation of (10.03), and Table (9) shows a comprehensive description of the study sample.

Table 9: Demographic Characteristics of Respondents

1. Place of Residence			2. Age of Household Head		
Variance	No	%	Variance	No	%
Rural	172	48.5	Less than 35	219	61.7
Urban	183	51.5	From 35 to 45	110	31
			More than 45	26	7.3
3. Number of Marriage years			4. Number of Family Members		

Variance	No	%	Variance	No	%
Less than 10 years	133	37.7	Three or less	95	26.8
From 10 to 20 years	150	42.3	From 4 to 6 members	223	62.8
More than 20 years	72	20	More than 6 members	37	10.4
5. Educational level of husband			6. Educational level of wife		
Variance	No	%	Variance	No	%
Low (Illeterate/Read & Write/Elementary/Preparatory)	7	2	Low (Illeterate/Read & Write/Elementary/Preparatory)	11	3.1
Intermediate (Secondary school or equivalent)	55	15.5	Intermediate (Secondary school or equivalent)	61	17.2
Upper intermediate	29	8.2	Upper intermediate	30	8.5
University	212	59.7	University	178	50.1
Post Graduate (Masters/Doctorate/Post doctorate)	52	14.6	Post Graduate (Masters/Doctorate/Post doctorate)	75	21.1
7. Husband work			8. Wife work		
Variance	No	%	Variance	No	%
Government Job	132	37.2	Government Job	108	30.4
Private Sector	94	26.5	Private Sector	23	6.5
Free Lance	102	28.7	Free Lance	27	7.6
Retired	20	5.6	Retired	4	1.1
Without work	7	2	Without work	193	54.4
9. Family Monthly Income					
Variance				No	%
2000-4000				67	43.9
4000-6000				89	
6000-8000				59	36.1
8000-10000				69	
More than 10000				71	20

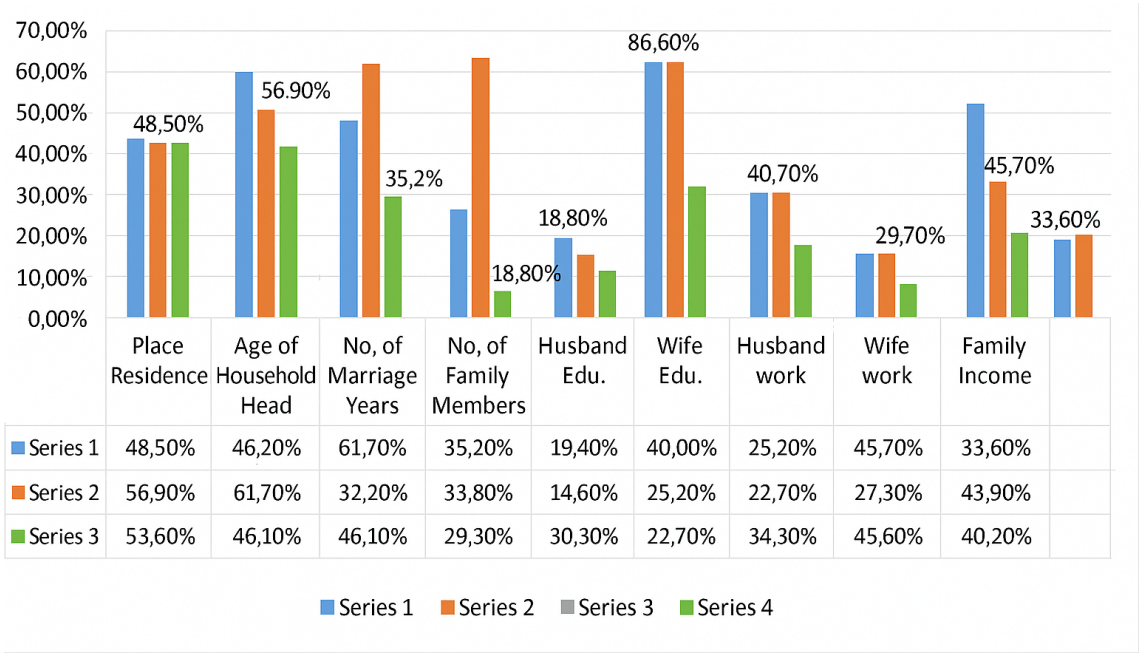


Fig. 3: Relative Distribution of Study Sample (n = 355) According to Study Variables.

It is clear from Table (9) and Fig (3) that:

–Nearly half of the sample is rural and the other half is urban.

–About two-thirds of the sample (62.8%) of households were 4–6 members, more than a quarter of the sample had family members (three members or less), and a small percentage of households reached 10.4% of those over 6 members.

–As for the level of education of the husband, more than half of the sample is about 59.7% university education, about a quarter of the sample (25.7%) have low, intermediate and upper-intermediate education, and about 14.6% are postgraduate studies. When compared to the level of education of the wife, we find that about half of the sample is about 50.1% university education, about 21.1% postgraduate education, and more than a quarter of the sample (28.8%) have low, intermediate and upper-intermediate education.

–With regard to the husband's job, we find that 37.2% of them have a government job, 28.7% occupy self-employment, and more than a quarter of the sample 26.5% work in the private sector, and a small percentage of them on pension and without work 7.6%. On the other hand, we find that 55.5% of wives are without work and on pension, and about a third of the sample (30.4%) work in government jobs.

–As for the economic level of the sample households, we find that 43.9% of them have low incomes, more than a third of the sample (36.1%) have an average income, and less than a quarter (20%) have a high income.

13.2 Second: Descriptive Results of the Study Tools

Based on the results of the sample responses to the study questionnaires, the lowest and highest score were determined to calculate the range and then determine the levels, and Tables (10) and (11) illustrate this.

It is clear from Table (10) and Fig (4) that:

Table 10: Percentage Distribution of Response Levels of Female Heads of Households Study Sample for the Themes of the Urban Quality of Life Questionnaire and the Total Questionnaire

No. of Phrases	Lowest degree shown	Highest degree shown	Range	Section length	Levels	No.	%
1. Housing Specifications							
8	8	24	16	5	Low Level (8-12)	125	35.2
					Medium Level (13-17)	133	37.5
					High level (18 or more)	97	27.3
2. Housing External Environment							
6	6	18	12	4	Low Level (6-9)	116	32.7
					Medium Level (10-13)	124	34.9
					High level (14 or more)	115	32.4
3. Services in the area							
5	5	15	10	3	Low Level (5-7)	59	16.6
					Medium Level (8-10)	55	15.5
					High level (11 or more)	241	67.9
4. Safety							
7	7	21	14	5	Low Level (7-11)	94	26.5
					Medium Level (12-16)	102	28.7
					High level (17 or more)	159	44.8
Urban Life Quality Questionnaire Total							
26	26	78	52	17	Low Level (26-42)	108	30.4
					Medium level (43-59)	82	23.1
					High level (60 or more)	165	46.5

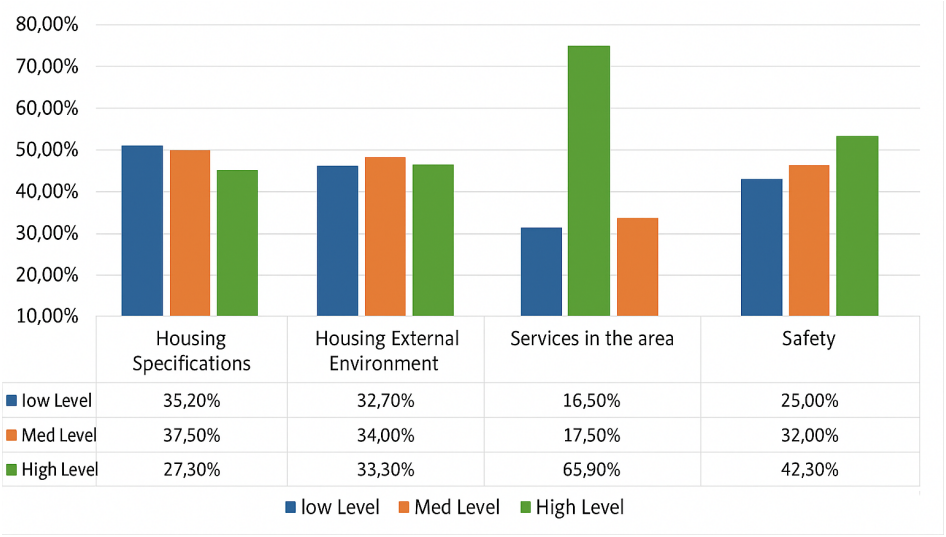


Fig. 4: The percentage distribution of response levels of household heads.

–Nearly two-thirds of the sample (64.8%) have a medium and high level of housing specifications, more than two-thirds of the sample (67.3%) have an external environment for the dwelling with a medium and high level.

–The percentage exceeded three quarters in the medium and high level of services provided in the residential area to reach (83.4%), and nearly three quarters of the sample (73.5%) have a medium and high level of safety.

–More than two-thirds of the sample (69.6%) have a medium and high level in the total urban quality of life questionnaire.

–This may be due to the noticeable improvements in infrastructure such as roads and public utilities (such as water, electricity and sanitation) in villages and cities. This was executed through government initiatives and development projects with the aim of improving living conditions. These initiatives have a role in improving the quality of urban life, in addition to economic developments, such as increasing job opportunities or supporting small projects, to improve the standard of living and increase the quality of urban life.

–Strong social relations and a supportive community may also play a role in improving the quality of urban life, as they contribute to individuals' sense of satisfaction and stability, as well as increasing awareness of the importance of the residential environment and public health as a result of social and cultural changes.

–In addition to improvements in the quality of housing, such as the construction of new housing units or the renovation of old buildings, which positively affects the quality of urban life.

It is clear from Table (11) and Fig (5) that:

Table 11: The percentage distribution of response levels of household heads in the study sample for the axes of the family resource management questionnaire and the total questionnaire

No. of Phrases	Lowest degree shown	Highest degree shown	Range	Section length	Levels	No.	%
1. Financial Income Source Management							
10	10	30	20	7	Low Level (10-16)	90	25.6
					Medium Level (17-23)	147	41.4
					High level (24 or more)	118	33.2
2. Time Resource Management							
11	11	33	22	7	Low Level (11-17)	91	25.6
					Medium Level (18-24)	114	32.1
					High level (25 or more)	150	42.3
3. Property Resource Management							
8	8	24	16	5	Low Level (8-12)	105	29.6
					Medium Level (13-17)	159	44.8
					High level (18 or more)	91	25.6
Family Resource Management Questionnaire Total							

29	29	87	58	19	Low Level (29-47)	99	27.9
					Medium Level (48-66)	72	20.3
					High level (67 or more)	184	51.8

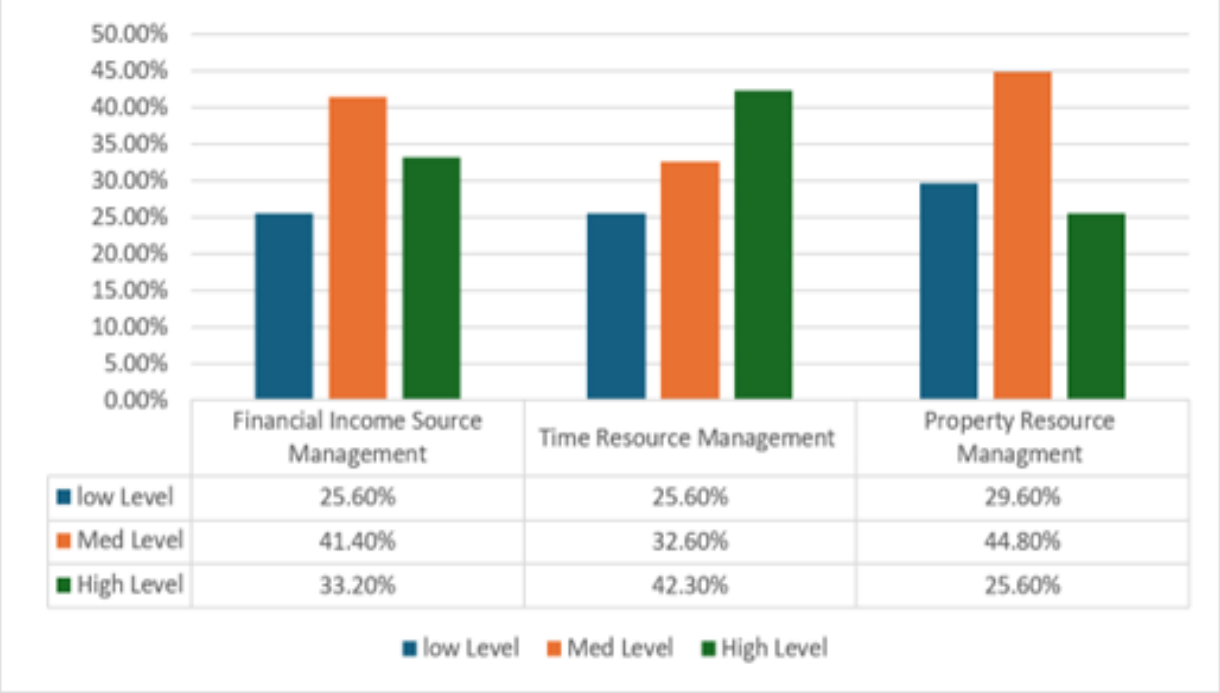


Fig. 5: The percentage distribution of response levels of household heads.

–About 74.6% of the study sample were middle-income women, 42.3% were high-income management women, 44.8% were middle-level owners and 51.8% were high-level.

13.3 Third: Results in Light of the Hypotheses of the Study

Results in Light of the First Hypothesis

The first hypothesis states that*"there is no statistically significant correlation between female heads of households (study sample) in the quality of urban life with its axes (housing specifications / external environment / services in the region / safety) and family resource management in its dimensions (family financial income / time / property)."*

To verify the validity of the hypothesis, a Pearson correlation coefficient was found between the axes of the quality of urban life and the axes of family resources management, and Table (12) illustrates this.

Table (12) and Fig (6): Correlation Between Urban Quality of Life and Family Resources Management

Table 12: Pearson correlation coefficients between urban quality of life with its axes and family resource management with its axes for the sample (n= 355)

Dimensions	Financial Income Resource	Time Resource	Property Resource	Overall Score
Housing Specifications	0.149**	0.310**	0.252**	0.286**
External Environment	0.122*	0.075	0.143**	0.131*
Services in the Area	0.007	0.126*	0.168*	0.119*
Safety	0.308**	0.376**	0.496**	0.463**
Overall Score	0.247**	0.363**	0.433**	0.411**

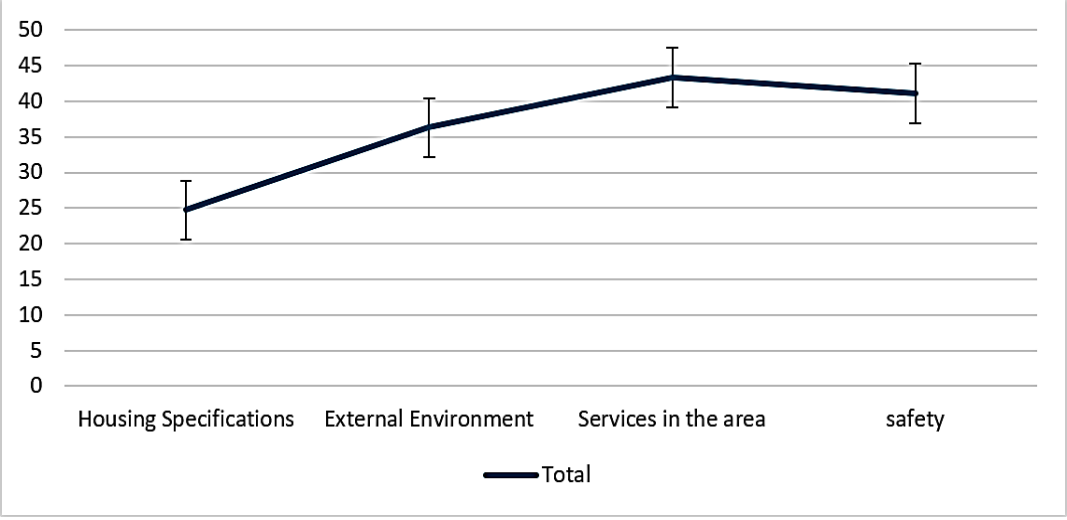


Fig. 6: Pearson correlation coefficients between urban quality of life with its axes and family resource management with its axes for the sample (n= 355).

Table (12) and Fig (6) show the existence of a positive correlation between the total score of the urban quality of life questionnaire and its axes (housing specifications, external environment, services in the region, safety) and the total score of the family resources management questionnaire and its axes at a significant level of 0.01.

This means that the greater the quality of urban life, the greater the level of family resource management. It also implies that the families of the study sample live in stable and safe residential environments, with good services and an appropriate external environment. This stability and these factors positively affect family resource management because they make daily life easier and smoother and reduce the stress and anxiety associated with daily life, allowing families to devote more time and effort to planning and managing resources more effectively.

These findings are consistent with prior research:

–Al-Husseini (2020:77) confirmed that families who manage their resources efficiently witness significant improvements in the standard of urban life thanks to investment in the environment.

–Al-Sharif (2018:22) found that effective management of human and material resources enhances the integration and development of the built environment.

–Zahran (2019:63) emphasized that households that follow effective strategies to manage their resources contribute significantly to improving the quality of urban life, particularly highlighting time and money management.

–Abdulrahman (2018:56) showed that increased income enhances access to high-quality urban resources and boosts satisfaction with urban life.

–Khalil (2019:78) demonstrated that the ability to manage time affects how families benefit from services provided in urban areas.

–Youssef (2022:65) added that property ownership contributes significantly to a sense of security and family stability, which in turn reflects positively on overall urban life satisfaction.

From the above, it is clear that there is a statistically significant relationship between the dimensions of the quality of urban life and the management of family resources, and thus, the first statistical hypothesis was not fully achieved.

13.4 Results in Light of the Second Hypothesis

The second hypothesis states: *"There are no statistically significant differences between female heads of households (study sample) in the quality of urban life in its axes, and the management of family resources in its dimensions according to the place of residence (rural / urban)."*

To statistically verify this hypothesis, the T-test was used to determine the significance of the differences between the average scores of urban and rural women of the study sample in the urban quality of life questionnaire (with its four axes) and the family resources management questionnaire (with its three axes). Tables (13) and (14) illustrate this.

First: Urban Life

Table (13) and Fig (7) show:

Table 13: T-test to indicate the differences between the average scores of (urban and rural women) of the study sample in the questionnaire of urban life

Axes / Variance	Rural (N=172)		Urban (N=183)		Difference between averages	T Value	Sig. level
	Calculation Average	Standard deviation	Calculation Average	Standard deviation			
Housing Specifications	21.05	2.19	20.99	2.56	0.063	0.251	No sig.
External Environment	12.47	2.19	12.44	2.09	0.034	0.150	No sig.
Services in the area	13.37	2.18	14.32	1.42	0.94	4.851	0.01
Safety	13.63	2.96	14.61	2.39	0.98	3.446	0.01
Overall score	60.54	6.31	62.37	5.48	1.83	2.921	0.01

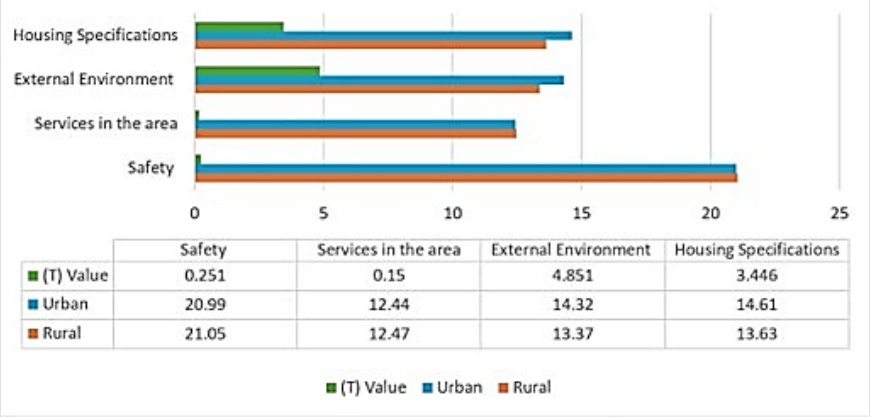


Fig. 7: T test to indicate the differences between the average scores of (urban and rural women).

–There are differences between rural and urban heads of households in the dimensions of services in the region, safety in housing, and the total degree.

–There are no significant differences in the dimensions of housing specifications and external environment.

The differences in services and safety may stem from disparities in infrastructure and service availability between rural and urban areas. Cities often have more advanced and secure services compared to villages. However, in terms of housing specifications and external environments, the differences may be less pronounced due to similar construction standards or environmental characteristics across regions.

This aligns with:

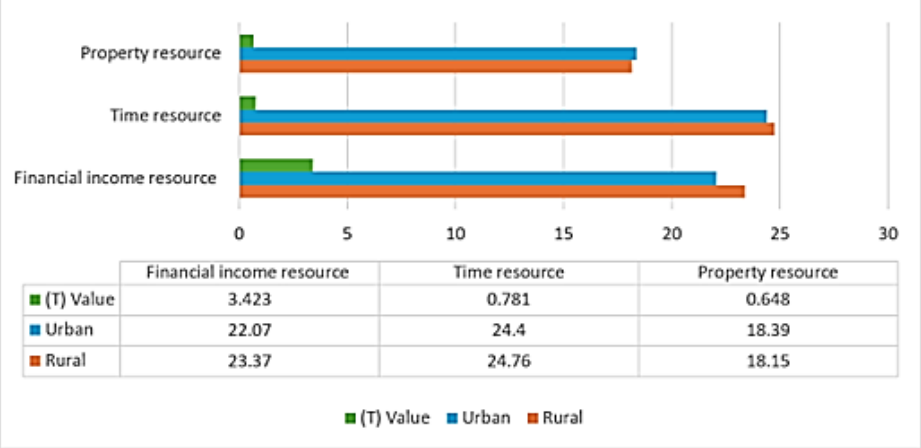
–Johnson (2022:45), who found that urban areas benefit from better infrastructure and services, improving quality of life, while rural areas face challenges due to limited access to these resources.

–Zeidan (2020:74), who examined urban quality of life differences and concluded that urban households benefit more from infrastructure improvements, while rural areas may experience a deficit in services that negatively impacts quality of life.

Second: Family Resources Management Table (14) and Fig (8) show:

Table 14: T test to indicate the differences between the average scores of female heads of households (urban and rural) study sample in the questionnaire of family resources management

Axes Variance	Rural (N=172)		Urban (N=183)		Difference between averages	T Value	Sig. level
	Calculation Average	Standard deviation	Calculation Average	Standard deviation			
Financial income resource	23.37	3.65	22.07	3.47	1.29	3.423	0.01
Time resource	24.76	4.41	24.40	4.20	0.35	0.781	No sig.
Property resource	18.15	3.57	18.39	3.30	0.23	0.648	No sig.
Overall score	66.29	10.02	64.87	9.12	1.41	1.394	No sig.



	Financial income resource	Time resource	Property resource
(T) Value	3.423	0.781	0.648
Urban	22.07	24.4	18.39
Rural	23.37	24.76	18.15

Fig. 8: T test to indicate the differences between the average scores of (urban and rural women).

–There are statistically significant differences in the dimension of the source of financial income between rural and urban heads of households, in favor of rural women.

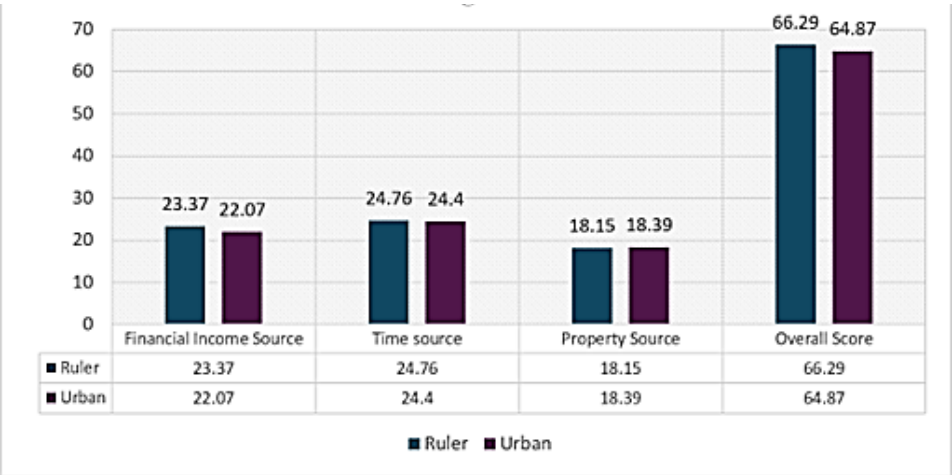
–No significant differences were found in the dimensions of the time resource, property resource, or the total score. This result differs from several previous studies:

–Martinez & Smith (2021:89) indicated that urban income management offers better financial resources and contributes to an improved quality of life.

–Lee & Park (2020:89) found that urban areas typically have more efficient resource management systems that improve quality of life, while rural areas struggle with allocation challenges.

–Abdullah (2022:82) reported that rural households often rely on natural resources and face challenges in infrastructure access, while urban households benefit from effective resource management leading to better living conditions.

–Al-Jundi (2021:49) concluded that families in urban areas have more opportunities to plan and manage their resources due to access to better infrastructure and services.



	Financial Income Source	Time source	Property Source	Overall Score
Ruler	23.37	24.76	18.15	66.29
Urban	22.07	24.4	18.39	64.87

Fig. 9: Differences between rural and urban in the dimensions of resource management and total score.

However, from fig (9), it is evident that rural households in the current study showed better outcomes in the dimension of financial income. This may reflect informal or alternative income strategies more prevalent in rural settings. Thus, the second statistical hypothesis was partially achieved.

13.5 Results in Light of the Third Hypothesis

The third hypothesis states:*"There is no statistically significant variation between female heads of households (study sample) in the quality of urban life according to some demographic variables (age / number of years of marriage / number of family*

members / educational level of the husband / educational level of the wife / husband's work / wife's work/ monthly income of the family)."

To test this hypothesis, the researchers calculated the means and standard deviations of the scores. Then, a one-way ANOVA test was used to explore differences between the means, followed by a Tukey post-hoc test to determine the significance of these differences. The results are shown in Tables (15) and (16).

Findings from Tables (15) and (16) and Fig (10):

Table 15: Analysis of Variance (ANOVA) for Urban Quality of Life Components by Number of Marriage Years

Axis	Source of Variation	Sum of squares	Degrees of freedom	Mean squares	(F) Value	Sig.
Number of Marriage Years						
Housing Specifications	Between Groups	1.229	2	0.615	0.107	0.898
	Within Groups	2015.543	352	5.726		
	Total	2016.772	354			
External Environment	Between Groups	11.041	2	5.520	1.208	0.300
	Within Groups	1609.117	352	4.571		
	Total	1620.158	354			
Services in the area	Between Groups	12.818	2	6.409	1.801	0.167
	Within Groups	1252.692	352	3.559		
	Total	1265.510	354			
Safety	Between Groups	46.398	2	23.199	3.152	0.044
	Within Groups	2590.559	352	7.360		Sig. at 0.05
	Total	2636.958	354			
Urban life quality total	Between Groups	179.899	2	89.949	2.551	0.079
	Within Groups	12410.817	352			
	Total	12590.715	354			
Husband level of education						
Housing Specifications	Between Groups	68.601	2	17.150	3.081	0.016
	Within Groups	1948.171	352	5.566		Sig. at 0.01
	Total	2016.772	354			
External Environment	Between Groups	12.761	2	3.190	0.695	0.596
	Within Groups	1607.397	352	4.593		
	Total	1620.158	354			
Services in the area	Between Groups	7.916	2	1.979	0.551	0.699
	Within Groups	1257.593	352	3.593		
	Total	1265.510	354			
Safety	Between Groups	33.629	2	8.407	1.130	0.342
	Within Groups	2603.328	352	7.438		
	Total	2636.958	354			
Urban life quality total	Between Groups	97.954	2	24.489	0.686	0.602
	Within Groups	12492.761	352			
	Total	12590.715	354			
Wife level of education						
Housing Specifications	Between Groups	9.298	2	2.325	0.405	0.805
	Within Groups	2007.474	352	4.517		
	Total	2016.772	354			
External Environment	Between Groups	39.077	2	9.769	2.163	0.073
	Within Groups	1581.081	352	4.517		
	Total	1620.158	354			
Services in the Area	Between Groups	5.387	2	1.347	0.374	0.827
	Within Groups	1260.123	352	3.600		
	Total	1265.510	354			
Safety	Between Groups	85.167	2	21.292	2.920	0.021
	Within Groups	2551.790	352	7.291		Sig. at 0.05

	Total	2636.958	354			
Urban Life Quality Total	Between Groups	90.007	2	22.502	0.630	0.641
	Within Groups	12500.708	352			
	Total	12590.715	354			
family financial income						
Housing Specifications	Between Groups	12.544	2	3.136	0.548	0.701
	Within Groups	2004.227	352	5.726		
	Total	2016.772	354			
External Environment	Between Groups	5.596	2	1.399	0.303	0.876
	Within Groups	1614.561	352	4.613		
	Total	1620.158	354			
Services in the Area	Between Groups	8.908	2	2.227	0.620	0.648
	Within Groups	1256.602	352	3.590		
	Total	1265.510	354			
Safety	Between Groups	83.301	2	20.825	2.854	0.024
	Within Groups	2553.657	352	7.296		Sig. at 0.05
	Total	2636.958	354			
Urban Life Quality Total	Between Groups	195.935	2	48.984	1.383	0.239
	Within Groups	12394.780	352			
	Total	12590.715	354			

Table 16: Tukey test for significance of differences between averages of Urban Quality of Life according to demographic factors

Dimensions	Level	No.	Calculation Average
Number of Marriage Years			
Safety	Less than 10 years	133	62.4034
	10-20 years	150	60.6695
	More than 20 years	72	61.3898
Husband Level of Education			
Housing Specifications	Low (illiterate/read & write/primary/preparatory)	7	20.0385
	Intermediate (secondary or equivalent/upper intermediate)	84	21.0896
	High (university/post-graduate/post-doctorate)	264	21.4727
Wife Level of Education			
Safety	Low (illiterate/read & write/primary/preparatory)	11	14.0899
	Intermediate (secondary or equivalent/upper intermediate)	91	14.1600
	High (university/post-graduate/post-doctorate)	264	15.3667
Family Financial Income			
Safety	Less than 6000 Egyptian pounds	156	13.9101
	6000-10000 Egyptian pounds	128	14.2113
	More than 10000 Egyptian pounds	71	14.8475

	Safty (No. of marriage years	Housing specifications (Husband edu.level)	Safety (wife Edu. Level)	Safety (family income
low	62.4034	20.0385	14.0899	13.9101
med.	60.6695	21.0896	14.16	14.2113
high	61.3898	21.4727	15.3667	14.847458

Fig. 10: Tukey Test.

The analysis shows that:

–There is no statistically significant variation in the quality of urban life based on the following demographic variables: age, number of family members, husband's work, and wife's work.

This contrasts with several previous findings:

–Clark (2018:45–50) suggested that younger age groups prefer urban life due to accessibility to entertainment and public services.

–Greenfield Research (2020:32–37) showed that older people prioritize areas with healthcare services, contributing to urban life satisfaction.

–Jones (2021:60–65) found that larger families require more space and services, which could affect quality of life if resources are lacking.

–Wang (2019:75) stated that small families may benefit more from compact living conditions and local facilities, which improves their urban quality of life.

However, the current study's findings indicate that these demographic variables did not significantly impact the quality of urban life. The researchers attribute this to two main factors:

1. Recent government efforts in most governorates have improved infrastructure, urban planning, and services, reducing disparities across demographic groups.
2. The generally low average income among Egyptian families has deprioritized housing quality in favor of affordability. Many families, particularly newly formed ones, focus on securing cheaper accommodation rather than seeking better urban specifications or access to high-quality services.

Table (14) and Fig (10) show: There are differences in the dimension of the source of financial income between rural and urban heads of households in favor of the countryside, while there are no differences between rural and urban women in the dimension of the time resource, property resource and total score.

This finding differs from that of Martinez & Smith (2021), which indicated that urban income management provides better financial resources that improve quality of life compared to rural areas (Martinez & Smith: 2021, 89). In a study by Lee & Park (2020), it was shown that urban areas typically have more efficient resource management systems that contribute to improving the quality of life, while rural areas struggle with resource allocation problems (Lee & Park: 2020, 89).

This differs with the results of the current study, as well as with a study prepared by Abdullah (2022) that examined the differences between rural and urban in how household resources are managed. It found that rural households rely more on local natural resources and face challenges in accessing services and infrastructure than urban households. The study also indicated

that effective resource management in urban areas leads to greater improvement in the quality of life compared to rural areas (Abdullah: 2022, 82). It also disagrees with the study of Al-Jundi (2021), who noticed, while examining the differences in household resource management between rural and urban areas, that families in urban areas have better opportunities to plan and manage resources due to advanced infrastructure and services, while rural families face difficulties in accessing basic resources and services, which affects the quality of life (Al-Jundi: 2021, 49).

From Fig (10), it is clear that there are differences in the dimension of the source of financial income between rural and urban heads of households in the direction of the countryside, while there are no differences between rural and urban women in the dimension of the time resource, property resource and total degree, thus partially achieving the second statistical hypothesis.

13.6 Results in light of the third hypothesis:

The third hypothesis states that "there is no statistically significant variation between female heads of households (study sample) in the quality of urban life according to some demographic variables (age / number of years of marriage/ number of family members / educational level of the husband / educational level of the wife / husband's work / wife's work / monthly income of the family).

To verify the validity of this hypothesis, the researchers calculated the averages and standard deviations of the scores and in the next step they used the analysis of variance in one direction ANOVA to reveal the nature of the differences between the averages, and the use of the Tukey test to calculate the significance of the differences, and the results were as shown in tables (15) and (16).

It is clear from tables (15) , (16) and Fig (10) the following: There was no statistically significant variation among female heads of households (study sample) in the quality of urban life according to some demographic variables (age / number of family members / husband's work / wife's work).

This contrasts with the findings of the Clark study (2018:45-50), whose findings suggest that younger age groups (youth) usually prefer to live in urban areas with access to entertainment, social activities, and public transportation. The results of Greenfield Research (2020: 32-37) have shown that older people tend to live in areas with a calm environment, good health infrastructure, and the availability of nearby hospitals and health services is a key element in choosing accommodation for this group. Jones (2021:60-65) notes that large households need larger housing, affecting their ability to live in high-quality areas in terms of infrastructure and public services. Increased number of family members is associated with increased needs in education, health, and transportation. This can affect the quality of urban life if the resources are not sufficient to meet those needs. This is what the researchers concluded from the result of the current study that insufficient resources affect the lack of availability of services, lack of safety and housing specifications that are not subject to basic specifications and standards regardless of age, number of family members or educational levels of the couple. Wang (2019:75) pointed out that small families, may be better able to take advantage of small residential spaces and nearby facilities, which enhances their quality of life in urban areas.

The researchers attribute the result of the current study to two factors: the first factor is the government's interest in the past few years in infrastructure, services, expansion in urbanization and attention to urban specifications in most governorates; and the second factor: the low average income for all Egyptian families, which made attention to the quality of life not to be one of the priorities sought by families, especially newly formed, as they are looking for cheaper housing regardless of the rest of the considerations.

There was no statistically significant variation among female heads of households (study sample) in the quality of urban life in its axes according to the variable (number of years of marriage) in the axes (housing specifications - external environment - services in the region - the total quality of urban life), and the presence of a statistically significant variation in the safety axis at the level of significance 0.05 in favor of female heads of households whose marriage period was less than ten years.

This differs with Abdullah's study (2019: 34), where its results showed that families who spent longer years in marriage often settled in housing and improved in managing family resources thanks to the accumulation of life experiences. These couples tend to have greater psychological and social stability, which enhances their quality of urban life over time. In another study conducted by Ahmed (2020: 67) She pointed out that there is a positive relationship between the number of years of marriage and the level of satisfaction with the quality of urban life, as couples who spent more than 15 years in marriage expressed greater satisfaction with the level of services available in the neighborhoods in which they live, such as schools and health facilities.

The researchers attribute the result of the current study to the huge efforts made by the state, represented by the Ministry of Housing, to provide discounted and subsidized modern housing for low- and low-income young people with international standards. This led to the turnout of young people in newly formed families to benefit from the state's initiatives in this regard, where financial facilities and real estate financing, according to the official website of the Social Housing Fund and real estate financing support. https://cservices.shmff.gov.eg/

The absence of a statistically significant variation among female heads of households (study sample) in the quality of urban life in its axes according to some demographic variables (the educational level of the husband) in the axes (external environment - services in the region - safety - total quality of urban life), and the presence of a statistically significant variation in the axis of housing specifications at the level of significance 0.01, in favor of female heads of households who own a dwelling with high housing specifications.

This is consistent with Ibrahim's study (2020: 58), whose results showed that highly educated couples tend to choose residential areas with better services, such as schools, parks, and advanced infrastructure. This is reflected in the quality of urban life for families in terms of psychological comfort and social stability. It is also consistent with the Jones study (2021: 67), whose results showed that couples with higher education degrees are better able to choose suitable housing, which enhances their urban quality of life.

The researchers believe that perhaps because of the low average incomes, many couples neglect many of the specifications of the quality of urban life outside the dwelling, and attention is focused on the specifications of the dwelling from the inside because this may be in their material ability, unlike the rest of the factors that require a higher level of income.

There was no statistically significant variation among female heads of households (study sample) in the quality of urban life in its axes according to some demographic variables (educational level of the wife) in the axes (housing specifications - external environment - services in the region - total quality of urban life), and there was a statistically significant variation in the safety axis at a significance level of 0.05, in favor of female heads of households whose level of education was high.

Al-Zayani's (2020: 61) study showed that highly educated wives are more aware of the importance of choosing residential areas that provide a suitable environment for family upbringing and growth, such as parks, public facilities, and health services. This is reflected in the quality of urban life in terms of public health and family satisfaction. Moreover, the result of the current study agreed with the result of the Pahl study (2020: 124) in the fact that educated wives have a greater awareness of safe housing requirements, such as choosing areas with good infrastructure, appropriate security systems, and the availability of health and educational facilities. This awareness enhances their sense of security in the residential environment.

The researchers believe that education can lead to better utilization of available resources to ensure housing security, as educated women make wiser housing decisions based on facts and laws related to housing, and women with higher levels of education are better able to analyze environmental or social risks related to housing, leading to safer housing decisions.

There was no statistically significant variation among female heads of households (study sample) in the quality of urban life in its axes according to some demographic variables (monthly income of the family) in the axes (housing specifications - external environment - services in the region - total quality of urban life), and there was a statistically significant variation in the safety axis at the level of significance 0.05, in favor of female heads of households whose husbands' education level was high.

This differs with the results of the Harris study (2021:78) in which he explained that families with a high monthly income are able to improve their urban quality of life by moving to more developed residential areas. It also differs with the results of the El-Sherbiny study (2020:101) whose results showed that high-income families have a greater ability to afford housing costs in areas with good services and facilities, which improves their urban quality of life. On the contrary, low-income families face difficulties in securing adequate housing. The results of the current study are consistent with the Smith study (2018:101) which found that the educational level of parents positively affects the safety environment in the home. Children who grew up in homes with a high level of education for parents showed higher levels of psychological security and stability. The study confirmed that a good parental education fosters a stable home environment that supports the emotional and social development of children.

The researchers believe that the level of education affects the quality of housing, individuals with higher education are keener to obtain higher quality housing and provide a safer living environment, as they believe that improvement in the quality of housing enhances the sense of security and stability.

From the above, we note that there is a statistically significant variation in the axis of safety according to the variable of the number of years of marriage, the educational level of the husband and wife and family income; and safety in Maslow's pyramid is classified at the second level after physiological needs and includes physical, financial and environmental security and constitutes a necessary basis for a sense of psychological stability and the ability to achieve higher needs such as social needs and the need for appreciation and self-realization.

- Wives who have been married for less than ten years may be in the stage of building the foundation of safety for their families. At this stage, safety may be more important for them because they seek to ensure a safe and stable environment in order to build the family and raise children. This stage corresponds to the second level of Maslow's pyramid, where the priority is to create a sense of security and stability in the surrounding environment that comes with time. When the couple achieves physical and social security, the focus on these needs may decrease, which may explain lack of variation in married

women for a longer period.

- Women with higher education may be more aware of the complexities of modern life and the potential risks, whether economic, social or environmental. This increased awareness reinforces the importance of safety, and makes them strive for it at a higher level.
- Couples with higher education are often more able to achieve material security and family stability, which contributes to providing a safe environment for the family. The high level of education may be associated with a rise in monthly income as well, allowing them to live in safer neighborhoods, thus improving the family's sense of security. In Maslow's pyramid, financial security is a key part of the level of security, and high-income families may feel more reassured thanks to their ability to meet material and living needs, which enhances their sense of security.

Based on the above, the existence of the variation in the axis of safety can be explained based on the place of this feeling in Maslow's pyramid, where security is an essential part of the minimum needs that need to be satisfied before moving to the upper levels.

The third statistical hypothesis is thus partially fulfilled.

13.7 Results in light of the fourth hypothesis:

The fourth hypothesis states that "there is no statistically significant variation between female heads of households (study sample) in the management of family resources in their dimensions according to some demographic variables (age / number of years of marriage / number of family members / educational level of the husband / educational level of the wife

/ husband's work / wife's work / monthly income of the family)"

To verify the validity of this hypothesis, the researchers calculated the averages and standard deviations of the scores. In the next step they used the analysis of variance in one direction ANOVA to reveal the nature of the differences between the averages. They also used the Tukey test to calculate the significance of the differences, and the results were as shown in tables (17) and (18).

Table 17: Analysis of Variance between Urban Quality of Life and Demographic Variables

Axis	Variation Source	Sum of Squares	Degrees of Freedom	Mean Squares	F Value	Sig. level
Husband Educational Level						
Family Financial Income	Between groups	149.143	2	37.286	2.911	0.022
	Within groups	4482.800	352	12.808		Sig. at 0.05
	Total	4631.944	354			
Time	Between groups	130.546	2	32.636	1.775	0.133
	Within groups	6436.074	352	18.389		
	Total	6566.620	354			
Property	Between groups	32.126	2	8.031	0.678	0.608
	Within groups	4145.266	352	11.844		
	Total	4177.392	354			
Family Resources Management Total	Between groups	740.027	2	185.007	2.039	0.089
	Within groups	31761.421	352			
	Total	32501.448	354			
Wife educational level						
Family Financial Income	Between groups	105.772	2	26.443	2.045	0.088
	Within groups	4526.172	352	12.932		
	Total	4631.944	354			
Time	Between groups	214.653	2	53.663	2.957	0.020
	Within groups	6351.967	352	18.148		Sig. at 0.05
	Total	6566.620	354			
Property	Between groups	45.145	2	11.286	0.956	0.432
	Within groups	4132.247	352	11.806		
	Total	4177.392	354			
Family Resources Management Total	Between groups	883.709	2	220.927	2.446	0.046
	Within groups	31617.739	352			Sig. at 0.05
	Total	32501.448	354			

Table 18: Tukey Test for Differences in Family Resource Management by Demographic Factors

Dimensions	Level	No.	Calculation Average
Husband Educational Level			
Family Financial Income	Low (illiterate/read & write/primary/preparatory)	7	22.3733
	Intermediate (secondary or equivalent/upper intermediate)	84	22.6404
	High (university/post-graduate/post-doctorate)	264	23.3279
Wife Educational Level			
Time	Low (illiterate/read & write/primary/preparatory)	11	24.2135
	Intermediate (secondary or equivalent/upper intermediate)	91	24.3733
	High (university/post-graduate/post-doctorate)	264	25.6667
Family Resources Management Total	Low (illiterate/read & write/primary/preparatory)	11	64.8820
	Intermediate (secondary or equivalent/upper intermediate)	91	65.2533
	High (university/post-graduate/post-doctorate)	264	67.5902

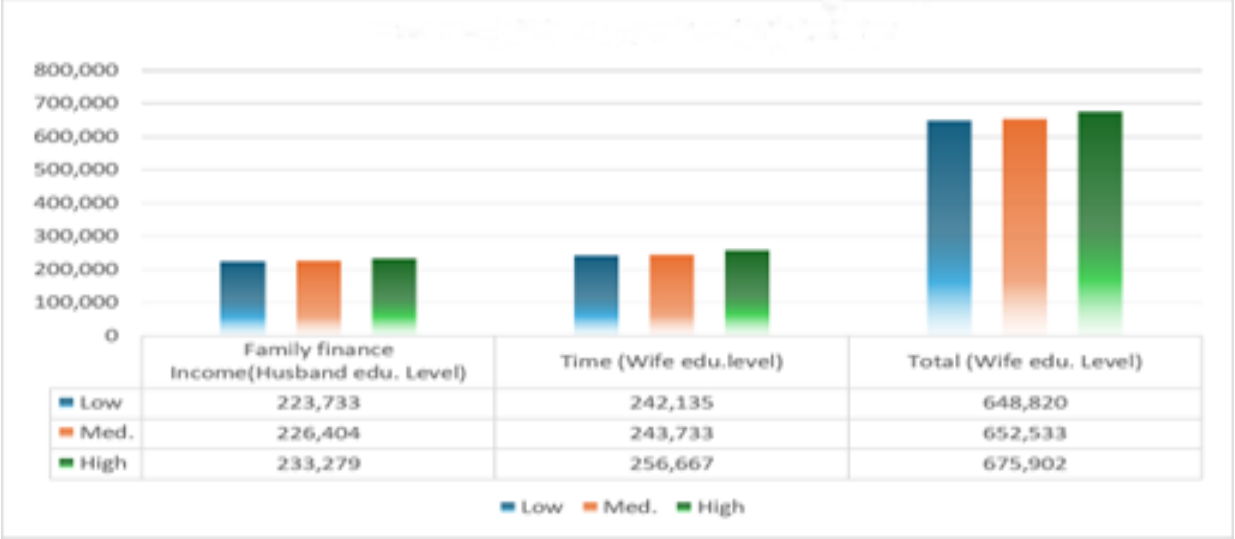


Fig. 11: Tukey Test.

It is clear from Table (17), (18) and Fig (11):

There was no statistically significant variation among female heads of households (study sample) in the management of family resources according to some demographic variables (age / number of years of marriage / number of family members / husband's work / wife's work / family financial income).

This differs with the Brown study (2021:130–135) whose results showed that new couples may face challenges in managing resources due to changes in income and expenses. Whereas, couples who have long years of marriage may have thoughtful strategies to manage money, but they may have difficulties adapting to changes such as retirement, this highlights the importance of adapting to the requirements of different stages of marriage. Anderson's study (2019:55) indicated that families with a larger number of members face greater challenges in resources management, where the need to distribute resources more efficiently to ensure that everyone's needs are met because large families may need better planning and careful organization in the distribution of financial resources, time and food. The results of the Johnson study (2022:87) added that small families may be better able to control the budget and allocate additional funds to savings or education. William's study (2021:65) showed that households in which the husband is a regular worker are usually better able to organize their expenses and meet basic needs.

The researchers believe that the reason for the lack of discrepancy between the management of family resources and the demographic variables of the study is the current economic crisis that has affected society as a whole. Therefore, the priorities of families differed and necessities became the list of needs and families abandoned many luxuries.

There was no statistically significant variation among female heads of households (study sample) in the management of family resources in its axes according to some demographic variables (the educational level of the husband) in the axes (time - property

- total family resources management), and there was a statistically significant variation in the axis of financial income of the family at the level of significance 0.05, in favor of heads of households with husbands with a high level of education.

The presence of statistically significant variance in the financial income axis is consistent with the study of Lusardi & Mitchell (2014:102–105), which found that highly educated couples tend to manage family resources more effectively.

The researchers explain that people with higher education apply time management strategies such as prioritization, organizing family activities, and splitting tasks. Higher education also helps individuals improve their ability to manage property through long-term financial planning, including investing in real estate, property insurance, and retirement planning. The researchers also point out that higher education enhances financial planning skills and critical thinking, leading to more sustainable financial strategies. This is consistent with the Taweel study (2018:50–55), which showed that educated couples have the ability to make more informed financial decisions, which contributes to improving the standard of family life.

The researchers explain that people with higher education apply time management strategies such as prioritization, organizing family activities, and splitting tasks. These strategies enable them to improve productivity and reduce stress associated with time stresses. Higher education also helps individuals improve their ability to manage property through long-term financial planning, including investing in real estate, property insurance, and retirement planning.

There is no statistically significant variation among female heads of households (study sample) in the management of family resources in its axes according to some demographic variables (educational level of the wife) in the axes (financial income of the family - property), and the existence of a statistically significant variation in the axes of time and total management of family resources at the level of significance 0.05, in favor of heads of households with a high educational level.

This contrasts with the Beckmann & Meyer study (2014:215–220), whose results proved that wives with higher education have a greater ability to manage financial resources effectively. In the authors' view, higher education enhances critical thinking and financial planning skills, leading to thoughtful financial strategies and improving money management in the family.

A significant variation in the time management axis is consistent with the Hochschild & Machung (2021:101) study, which showed that highly educated wives tend to manage their time more effectively, thanks to the organizational and analytical skills they acquire through education. Higher education enhances the capabilities of planning and managing multiple tasks, which contributes to improving time management within the family.

The researchers indicate that wives with higher education are better able to balance multiple roles in their lives, which helps reduce stress and stress. Education allows wives to understand the importance of planning ahead and managing tasks effectively. They have higher time management skills, which allows them to deal with multiple roles more organized. In addition to that, educated wives have a better ability to manage family time effectively, especially in terms of educating children and allocating time to participate in educational and pedagogic activities.

13.8 Results in Light of the Fifth Hypothesis

The fourth statistical hypothesis is thus partially achieved.

The fifth hypothesis states that "the management of household resources among female heads of households (study sample) cannot be predicted by the quality of urban life."

In order to verify the validity of this hypothesis and to know the relative contribution of the dimensions of the quality of urban life, the multiple regression equation was used by the Enter method, considering that the dimensions of the quality of urban life of the couple as independent variables, and academic achievement is a dependent variable.

The researchers first checked on the achievement of the basic assumptions for the use of multiple regression analysis. It is, namely the moderation of the data and the adequacy of the sample size, which requires that the sample size be equal to at least four times the number of independent variables and the homogeneity or stability of the variance of the remainders as the value of the Durbin Watson test was less than the tabular value of the test when the sample is 355 and the number of independent variables 4 and the value of the variance amplification factor was smaller than the value that indicates the existence of linear duplication.

Using the regression function estimation test, it was found that the most appropriate model for the relationship between the dimensions of urban quality of life and academic achievement is the linear model, and the value of R^2 was (0.239). It is a statistically significant value and means the possibility of explaining the change in academic achievement by a degree of 24%. This means the ability of the model to interpret the relationship to the same degree, and the value of $P = 27.498$, which is a function value at a significant level (0.01), and the value of the constant was 33.989, which is statistically

significant. This is as shown in Table (19).

Table 19: Regression Analysis of Urban Quality of Life Predicted by Resource Management (n = 355)

Scale	Variation Source	Sum of Squares	df	Mean Square	F value	Sig.
Academic Achievement	Regression	7771.632	4	1942.908	27.498	0.01
	Residuals	24729.816	350	70.657		
	Total	32501.448	354			

Table 20: Multiple Regression Analysis of Urban Quality of Life Predicted by Resource Management (n = 150)

Dependent variable	Interpreted variables	Multiple Coefficient R	Contribution Percentage R2	Adjusted contribution percentage R2	Standard error	Regression value B	Multiple Regression value Beta	Beta (T) value	Sig.
Family Resources Management	Housing Specifications	0.489	0.239	0.230	8.40	0.637	0.159	3.192	0.01
	External Environment					0.124	0.028	0.578	No Sig.
	Services in the Area					0.331	0.065	1.305	No Sig.
	Safety					1.500	0.427	8.137	0.01
Constant value = 33.989								6.686	0.01

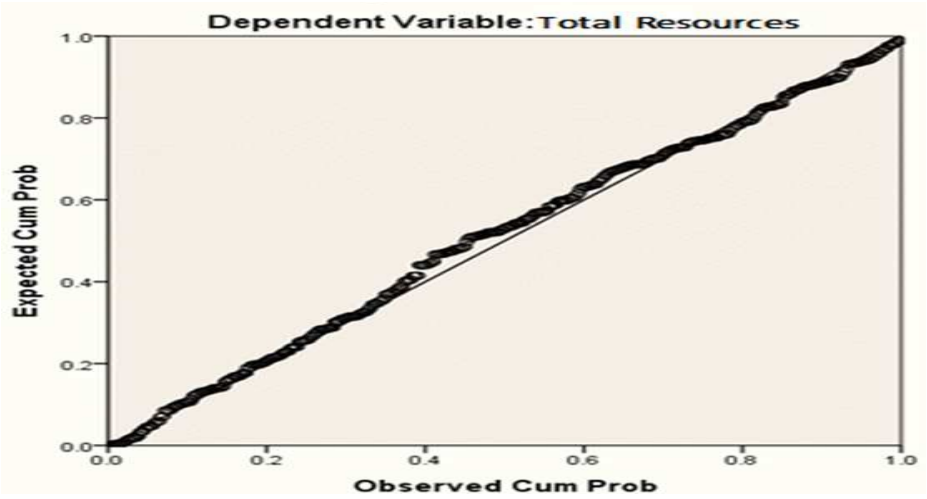


Fig. 12: Normal p-p Plot of Regression Standardized Residual.

The dependent variable: Resource management

Predictor variables: Urban quality of life dimensions

The results showed that the value of $P = 27.498$, which is statistically significant at the level of 0.01, which indicates that the regression model is statistically significant at the level of 0.01.

$T = 2.59$ at 0.01

$T = 1.97$ at 0.05

The researchers also checked on the moderate distribution of the standard residuals by examining the normal probability plots, which the researchers present in the following fig:

It is clear from the diagram above that most of the points are located on or near the straight line, which indicates the equinox distribution of the standard residuals. From the above, it is clear that the multiple regression model generally satisfies the assumptions and conditions of multiple regression analysis. The results drawn from this model can therefore be trusted. The researchers were also assured of the verification of the assumptions and conditions of multiple regression analysis of homogeneity or stability of residuals, equinox distribution and the linear relationship between the dependent variable and the independent variable.

We can also write the regression equation as follows:

Family Resource Management = 33.989 + 0.637 (Housing Specifications) + 0.124 (Housing Environment) +

0.331 (Services in the Region) + 1.500 (Security)

From the table and the previous diagram, it is clear that the quality of urban life can be predicted through the three dimensions of family resources management.

This is because well-managed households can invest in home improvements, such as maintenance, restoration, or furniture renovation, and families with sufficient financial income direct their income into accessing additional or higher quality services, such as education and health. Financial stability also reduces stress and pressure, which contributes to improving the quality of its urban life.

Well-organized households may be better able to benefit from community activities and public services, and are more prepared to respond to emergencies, such as security crises or maintenance problems, contributing to improved urban quality of life assessment.

Managing a property well means maintaining the condition of the property and increasing its lifespan, which contributes to improving the living environment.

We must bear in mind that the three dimensions of family resource management do not work independently, but interact together to improve the quality of life in general and urban life in particular, and they work cumulatively.

From the above, it is clear that the quality of urban life can be predicted through the three dimensions of family resource management, and thus the fifth hypothesis is not fully achieved.

14 Study Recommendations

Based on the findings of the current study, and what the researchers observed during the course of the study procedures and the application of the questionnaire to the sample members, the researchers submit a set of educational recommendations that help activate the results of the current study and actually benefit from them to achieve the desired benefits for the Egyptian family as follows:

1. Providing educational and training programs on family resource management in urban communities. This includes workshops on financial planning, savings, and time management.
2. Raising the awareness of the female heads of households about the importance of sustainable urban planning that takes into account improving the quality of life through the provision of basic services such as public transport, green spaces, health and educational facilities. Therefore, government agencies must be involved in these efforts to expand knowledge and actual application at the family level.
3. Encourage families and local communities to participate in initiatives aimed at improving the quality of urban life. These initiatives can include improving the local environment, enhancing safety, and providing green public spaces.
4. It is recommended to involve female heads of household in making decisions regarding urban planning in the areas where they live. This includes organizing workshops and community gatherings to identify the needs of families and learn about the factors that affect the quality of urban life, such as organizing residential neighborhoods and improving infrastructure.
5. It is advisable to conduct studies focusing on the relationship between the quality of urban life and the mental and family health of female heads of household. The surrounding built environment can positively or negatively affect the way a family manages its daily resources. Healthy ecology concepts should be promoted in neighborhoods and residential complexes, such as reducing pollution and congestion.
6. Policies that support the creation of integrated and balanced communities can help improve family resource management. The state should work to provide necessary infrastructure services and facilities near residential areas, which reduces the burden on families and increases the effectiveness of managing resources such as time and money.
7. It is advisable to encourage studies that provide sustainable solutions to urban problems affecting the quality of life and the management of family resources. These solutions can include improving transportation, providing green facilities, and developing residential areas in a way that ensures easy access to essential services.
8. Develop strategies to integrate urban planning with family resource management strategies, including coordinating urban planning efforts with educational and financial initiatives that support families in managing their resources effectively.

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