

Strategic Planning and Creating a Supportive Community for Families in Debt

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Abstract:

The research aims to monitor the reality of strategic planning in the institutions that support families in debt. It seeks to determine the level of community support available to these families, analyse the relationship between strategic planning and community support and propose mechanisms to activate the contributions of strategic planning in achieving such support. The research employs a descriptive research design, using the social survey methodology. The sample included 105 debt-affected families benefiting from institutions in Cairo Governorate, as well as a comprehensive social survey of 40 officials from the relevant institutions. The study concludes that there is a statistically significant relationship between strategic planning and the achievement of community support for families in debt. Additionally, this relationship extends to various forms of support, including knowledge, social, economic, and health support for these families.

Keywords: *Strategic planning, community support, families in debt*

Introduction:

Strategic planning is considered one of the main components of successful strategic management as it is based on the future vision of the enterprise and requires defining a strategy or direction and making appropriate decisions to allocate resources to achieve this goal. In general, emphasis is placed on the way through which the specific plan can be implemented in the development of economic institutions and the control mechanisms necessary to guide the implementation of the strategy effectively and control it. Such a type of planning is used to ensure the achievement of the desired goals. (bin Habib, 2000, p. 25)

Strategic planning as a disciplined effort aims at adopting basic decisions and undertaking basic activities that form and lead an organization in what it does and defines the reasons for what it does focusing on the future, thereby enabling the institution to attain its goals. (Stefanovic and Milanovic, 2010, p.10)

Strategic planning is a map for the achievement of clear goals and objectives, considering available resources, all challenges and their mitigation, for the institution's development. (Mbugua and Rarieya, 2013, p.130)

The issue of debt is a widespread social phenomenon in the Egyptian society in recent years, occurring frequently. When the primary breadwinner, often the husband, leaves the family for any

reason, women and children are left to shoulder financial responsibilities. This situation may lead them to borrow to cope, especially when they are struggling to manage their circumstances. As a result, families may face various challenges including psychological, legal, economic, social, health and educational problems. (Abu Al-Nasr, 2008, p.18)

The absence of a father or mother from the family - whether due to imprisonment or inability to work - places the family at risk of economic and educational collapse, and this collapse. This collapse will inevitably impact society, contributing to the spread of poverty, ignorance and crime. (Sanahya, 2024)

Studies indicate a lack of sufficient services for debtors and the numerous needs of affected families. There are inadequate material resources to provide essential services, and children are often disengaged from educational activities. This highlights the urgent need for coordination and cooperation between government organizations and civil society to improve the quality of life for debtor families and enhance their political awareness. (Ahmed, 2016)

Strategic planning focuses on implementing and developing a plan rather than on evaluating the outcome of the plan (Trainer, 2004, p. 12)

A strategic plan is accompanied by the development of annual working plans that define the responsibilities in terms of its execution, deadlines and required resources in detail, including the organizational and operational steps to be taken in order to achieve the goals defined by the plan. (Stojanovic, opcit, p .12)

Strategic planning is a mechanism that can improve the level of institutional support for debtor families in debt and the availability of various social services in order to achieve community support for the debtor and their families.

In general, community support is a central concept “that attempts to capture helping transactions that occur between people who share the same households, schools, neighborhoods, workplaces, organizations, and other community settings” (Barrera, 2000, p. 215)

Community support is considered necessary because it provides the resources and assistance that family and friends may not be able to provide such as health-related services, counseling, housing and economic or financial help. Thus, formal community-based agencies assist families in debt and provide them with resources. (Gallagher, 2004, p.7)

They assist debtors in managing their financial obligations providing support for those who lack the funds to repay their debts. (Religion, 1995, p. 139)

Community support, including efforts to maintain order and promote security, is particularly vital for low-income families in ebt. These families often experience a low quality of life and high levels of dissatisfaction. (Caroline Paskell, 2007, p.350).

Informal support from community agencies plays a crucial role in this process. (Kugbey, 2015, p.135)

Since Strategic Planning is one of the basic tools for institutional success, it has become necessary for organizations caring for the elderly and their families to implement the principles of strategic planning. This modern approach enables the institution to anticipate the future with a view based on scientific foundations. (Nomads, 2023)

This requires linking the outputs of the strategic planning process with each other to achieve the cumulative construction comprehensively. This positively influences the efficiency of institutional performance. Attention should be given to training programs for strategic planning personnel to enhance employee performance. Moreover, securing external funded projects is essential to provide integrated services to families in need. Regular reviews for the strategic plan should be conducted to assess the extent of goal achievement. (Amhni, 2021)

Dealing with the obstacles that hinder strategic management in the administrative environment is essential. This includes measuring the level of awareness enjoyed by employees in government institutions, identifying the actual implementation of strategic management practices in organizations and determining the requirements for effective designing strategies. In addition, it is important to provide the necessary support to families in debt. (Al-Mubarak, 2017)

Hence, social services aid the debtors and their families by providing them with the necessary services through community organizations programs. These initiatives aim to support debtors, correct the course of their families, and help pay off debts or assist those imprisoned for financial issues. Additionally, aftercare is provided, including legal education and assistance in finding sources of income, enabling debtor families to achieve psychological and economic security. (Debtor program, 2024)

The community organizing method is a key approach in social service aims at improving the conditions of disadvantaged groups and enabling the most vulnerable families to benefit from the available services. The community organizing method seeks to achieve social justice and influence the community decisions taken in the community regarding programs, projects and services so that it leads to equity for disadvantaged groups, including low-income families. The goal is to maximize the number of these families receive from such services. (Osman, 2004, p.9)

Significance of the Study:

- 1- Strategic planning is an important aspect in shaping the future of the organization and predicting the challenges that may face or negatively affect the efficiency of the services provided, and it is considered a mechanism through which social welfare services for the marginalized are improved and their continuity is ensured.
- 2- Debtors and their families are one of the groups suffering from deprivation and social injustice, which requires planning to develop programs that contribute to satisfy their needs and achieving community support for them.

Objectives of the Study:

- 1- Monitoring the reality of strategic planning in institutions caring for families in debt.
- 2- Determining the level of achieving community support for families in debt.
- 3- Identifying the relationship between strategic planning and achieving community support for families in debt.
- 4- Proposing mechanisms to activate the contributions of strategic planning in achieving community support for families in debt.

Study Hypotheses:

The main premise of the study: "there is a direct statistically significant relationship between strategic planning and achieving community support for families in debt.

The following sub-assumptions emerge from this main assumption:

- 1- There is a direct statistically significant relationship between strategic planning and the achievement of cognitive support for families in debt.
- 2- There is a direct statistically significant relationship between strategic planning and the achievement of social support for families in debt.

- 3- There is a direct statistically significant relationship between strategic planning and the achievement of economic support for families in debt.
- 4- There is a direct statistically significant relationship between strategic planning and achieving health support for families in debt.

First: Strategic planning

Strategic planning is a process for formulating a detailed plan that identifies the necessary interventions and the respective goals to address identified needs. It also defines the priorities and timeframes within which each goal should be achieved. Additionally, strategic planning involves examining potential points of success or failure, as well as looking into the future to identify trends and issues. (Churchill, 2014, p. 107).

The procedural definition of Strategic planning:

- 1- **Strategic Vision and Mission** definitively establish the nature and character of an organization to manage its future development.
- 2- **Strategic plans:** establish goals, priorities and strategies defining the measures needed to evaluate the success of these goals.
- 3- **Strategic Values:** include ethical values that help the organization to deal with debtor families and provide services.
- 4- **Strategic objectives:** are set of strategic goals and operational objectives and activities needed to achieve a desired result (Stefanovic and Milanovic, opsit, p12).

Second: community support:

Community support is a subjective relationship rooted in connections with family, friends, and significant others. Social support refers to behaviors that are actually demonstrated by others, as well as one's perception that comfort, attention, and assistance are always available when needed. (Mulyadi, 2020, p. 444)

The procedural definition of community support:

- Cognitive support: provides information related to services that families in debt need.
- Social support: is shown from the family and friends reducing negative feelings. -
- Economic support provides them with services and small projects to have a good life.
- Health support is provided by medical institutions. -
- Community support is obtained by individuals who help debtor families to have high motivation and good relationships with others.

The theoretical principles of the study:

Social Relationships and Social Provisions Theory

Weiss's theory of social relationships incorporates six major elements of the most current conceptualizations of social support which are attachment, social integration, opportunity for nurturance, reassurance of worth, guidance, and reliable alliance. The theory focuses on the person's need to interact and differentiates between primary and secondary relationships, in addition to frequent relationships obtained by family and friends. Each of the six elements is usually obtained from a specific kind of relationship. (**Social Support, 2021, p. 143**)

Methodological Procedures of the Study:

1- Type of the Study:

This study employs a descriptive approach.

2- Methodology:

The study utilizes the social survey methodology, drawing from a sample of the "researcher's accessible sample" consisting of families of beneficiaries from institutions of caring for victims in Cairo governorate. The sample includes 105 individuals from a total of 138 available to the researcher. In addition, the study incorporates the Comprehensive Social Survey curriculum for officials in these institutions involving 40 individuals.

3- Study Tools:

The research is based on a questionnaire form for the debtor families and a questionnaire form for officials on strategic planning and achieving community support for the debtor families.

4-Sample type:

The sample type is based on a convenient sample for the researcher, including the debtor families benefiting from care institutions in Cairo Governorate, totaling 105 individuals. Additionally, the sample includes 40 officials from these institutions caring for the families of the debtor.

Validity and Reliability:

- The two researchers have designed a questionnaire for the debtor families a questionnaire for officials on strategic planning and achieving community support for the debtor families in the light of the theoretical literature guiding the study and previous studies related to the research issue.

- The dimensions included in the questionnaire of the debtor families and the questionnaire of the officials have been determined. Then, the phrases for each dimension have been identified and formulated, which amounted to 49 phrases for questioning the debtor families and 24 phrases for the questionnaire of officials. Its distribution is as follows:

Table No. (1) shows the distribution of the dimensions of the debtor families' questionnaire and officials' questionnaire

The independent variable "Strategic planning "	Number Phrases		The dependent variable "Community supportive "	Number Phrases
Strategic vision	Admin-only survey	5	Cognitive supportive	6
Strategic message		5	Social supportive	5
Strategic values		5	Economic supportive	7
Strategic objectives		5	Health supportive	6
Strategic plans		5		
The most important sources of these dimensions are identified in reference to the theoretical literature directed to the study and previous studies related to the research issue of the study.				

The previous table shows that:-

- The survey for the families in debt and the officials is based on a triple gradient for responses: "Yes," "To some extent," and "No." Each response was assigned a weight as follows:

Yes: 3 points

To some extent: 2 points

No: 1 point

To verify the content validity (logical truthfulness) for the questionnaires of both families and officials, the two researchers have reviewed the literature, theoretical frameworks, studies and previous research. This analysis has helped identify the dimensions of strategic planning and community support for families. Then the tool has been presented to 5 arbitrators from the Faculty of Social Work at Helwan University who have provided feedback on the linguistic integrity of the phrases and their relevance to the dimensions of the study. Based on their input the tool was refined into its final form. The reliability of the questionnaires for both families and officials has been calculated using Cronbach's alpha. Stability values have been calculated by applying the tool to a sample of 10 families and 10 officials outside the study community. The results have indicated a high degree of stability across the dimensions.

Table No. (2) shows the results of the stability of the survey of the families in debt and the questionnaire of the officials.

Dimensions		Dimensions of strategic planning	Dimensions of community supportive	Dimensions of the whole tool
debtor families (N=10)	The alpha- Cronbach coefficient		0.752	0.777
	Degree of stability		High	High
Responsible (N=10)	The alpha- Cronbach coefficient	0.808	0.891	0.921
	Degree of stability	High	High	High

The level of the dimensions of the debtor families' questionnaire and the administrators questionnaire can be determined using the arithmetic mean. The categories of the triple scale are defined as follows: "Yes" (three points), "To some extent" (two points), and "No" (one point). To calculate the length of the cells in the triple scale (lower and upper limits), the range is determined by subtracting the lowest value from the highest value (3-1=2). This range is then divided by the number of cells of the scale to obtain the corrected cell length ($2/3 = 0.67$). Finally, this value is added to the lowest value on the scale to determine the upper limit of this cell and so the length of the cells is as follows:

Table No. (3) shows the levels of arithmetic averages for the dimensions of the study

Values	Levels
If the average value of the phrase or dimension ranges from 1 to 1.67	Low level
If the average value of the phrase or dimension ranges from 1.68 to 2.34	Average level
If the average value of the phrase or dimension ranges from 2.35 to 3	High level

Study Fields:

1. Location Field:

The spatial domain identified in Cairo Governorate is represented by the following institutions (Sanad Ailaa Foundation, happiness Caravan Association, Life makers Foundation).

2. Human Field:

The human field consists of debtor families benefiting from institutions that care for them, totaling 105 individuals from 138 available to the researcher. Additionally, the study includes 40 officials from these institutions who are involved in caring for the families of the debtors.

3. Time Field: The data is collected in the period from 1/2/2024 to 30/4/2024.

Results of the Field Study:

The results of the field study: The first axis is the description of the study community:

(A) description of families in debt of the study community:

Table No. (4) shows the description of the debtor families of the study community.

Quantitative variables	Q	σ	Type	K	%
Age	43	6	Male	26	24.8
Number of family members	5	1	Female	79	75.2
Average monthly income of the family	1619	441	Total	105	100
Social situation	K	%	Educational status	K	%
Married	52	49.5	Ignorance	36	34.3
Forced	31	29.5	Basic Education	25	23.8
Widower	22	21	Intermediate qualification	44	41.9
Total	105	100	Total	105	100
Job	K	K			
Private Sector	11	26			
Free Business	36	79			
No work	58	105			
Total	105	K			

The previous table shows that:

- The largest proportion of debtor fathers are female (75.2%), while males.(%24.8)
- The average age of parents of debtor families is 43 years, with a standard deviation of approximately 6 years.
- The average number of debtor family members is 5 with approximately one standard deviation.
- The average monthly income of debtor families (1619 pounds) and a standard deviation (441 pounds) is approximately, indicating low income and difficulty in providing them and their families with a decent life.
- The largest proportion of debtor’s families are married with 49.5%, followed by divorced with 29.5%, and finally widowed with 21%.
- The largest proportion of debtor families have an average qualification, accounting for 41.9%. This is followed by illiterate individuals at 34.3%, and those with basic education at 23.8.
- The largest proportion of debtor families do not work at 55.2%, followed by free businesses at 34.3%, and finally a private sector at 10.5%, which requires job creation and inclusion in simple

production projects commensurate with their abilities. This is confirmed by the results of **Kempson (2004)**. The overall incidence of arrears among families experiencing long-term financial difficulties is higher among households with a young head of household y (in their twenties) who is not paid at work. Families are more likely to be in arrears if they are living as tenants rather than homeowners and if they have a low income.

Officials Description Study Community:

Table No. (5) Description of Officials Study Society

Quantitative variables	Q	Σ	Gender	K	%
Age	43	8	Male	18	45
Number of years' experience	13	3	Female	22	55
			Total	40	100
Academic qualification	K	%	Job	K	%
Intermediate qualification	4	10	Executive Director	3	7.5
University qualification	32	80	Program and Project Officer	11	27.5
Postgraduate Diploma	2	5	Social worker	17	42.5
Master's degree	1	2.5	Psychologist	3	7.5
Ph.D	1	2.5	Administrative	6	15
Total	40	100	Total	40	100

The previous table shows that:

- The largest percentage of officials are females at 55% while males at 45%.
- The average age of officials is 43 years, with a standard deviation of approximately 8 years.
- The average work experience of managers is 13 years, with a standard deviation of 3 years, indicating a strong ability to formulate and implement the strategic plan.
- 80 % of officials hold a university qualification while 2.5 % have a doctorate. This highlights the need for developing the developing effective training programs, focusing on how to formulate the vision and mission of the institution, implement strategies and address the challenges faced by families in accessing services.
- The majority of officials are social workers 42.5%, followed by CEOs and psychologists (7.5% each). Social workers are particularly well-equipped to address the needs and challenges of debtor families. This is supported by Al-Mubarak (2017), which provides a clear and accurate examination of how to deal with obstacles to developing strategic management in the administrative environment, measuring employees' awareness in government institutions and identifying the actual practice of strategic management in organizations.

Second Strategic: planning dimensions of debtor family welfare institutions

Table No. (6) shows the level of strategic planning of debtor family care institutions as a whole as determined by officials (N = 40)

Dimensions	Arithmetic Average	Standard deviation	Level	Ranking
Strategic Vision	2.76	0.32	High	1
Strategic Mission	2.72	0.25	High	3
Strategic Values	2.75	0.31	High	2
Strategic objectives	2.59	0.37	High	4
Strategic Plans	2.57	0.35	High	5
Strategic planning dimensions as a whole	2.68	0.22	Ranking	

The previous table shows that:

The strategic planning level of the debtor family welfare institutions as a whole, as assessed by the officials, is high, with an average arithmetic of 2.68. The rankings based on the arithmetic averages are as follows:

Strategic Vision: 2.76 (1st rank)

Strategic Values: 2.75 (2nd rank)

Strategic Plans: 2.57 (5th rank).

(Amhani 2021) emphasizes the need for focused training programmes aimed at enhancing strategic planning skills of workers to improve performance in plan implementation. Furthermore, it suggests the developing of specific systematic mechanisms to ensure broader participation in formulating and updating the foundation's vision and mission. It also calls for securing external funding projects to provide integrated services to debtor families, and for the periodical review of annual plans.

Third strategic: Dimensions of Community Support for debtor Families

Table No. (7) shows the level of community support for debtor families as a whole.

Dimensions	debtor Families (105)				Officials (n = 40)			
	Arithmetic Average	Standard deviation	Level	Rank	mean	Standard deviation	Level	Ranking
Knowledge Supporting	2.91	0.15	High	1	2.73	0.29	High	1
Social Supporting	2.83	0.3	High	3	2.63	0.33	High	2
Economic supporting	2.87	0.2	High	2	2.53	0.4	High	3
Health Supporting	2.33	0.47	Avg.	4	2.53	0.42	High	4
Dimensions of social supporting as a whole	2.73	0.16	High level		2.6	0.28	High level	

The previous table shows that:

The level of societal support for debtor families as a whole as determined by families is high, with an average arithmetic of 2.73. Cognitive support comes first with an average arithmetic of 2.91, followed by social support with an average arithmetic of 2.83 .

The level of achievement of community support for debtor families as a whole as assessed by officials is high, with an average arithmetic of 2.6 The rankings based on the arithmetic averages are as follows:

Cognitive support comes first with average arithmetic of 2.73, followed by health support with average arithmetic of 2.53 with a standard deviation of 0.42. Ahmad (2016) emphasizes the inadequacy of the services provided to the debtor families. the insufficient material resources required to provide services, and the negative participation of children in educational activities. Coordination and cooperation between governmental and civil society organizations are needed to improve their poor quality of life of. The study stresses the need for spreading political awareness for and spreading positive social values according to the theoretical attitude it adopts.

Fourth strategic: Indicative of the moral differences between the responses of the parents of the debtor families and those responsible for their determination of the level of societal support for the debtor families.

Table No. (8) shows the significance of the moral differences between the responses of debtor fathers and those responsible for their determination of the level of societal support for debtor families (N=145)

Dimensions	Research Community	Number (n)	Arithmetic Average	Standard deviation	Degrees of Freedom (df)	T value	Sig.
Knowledge Supporting	Heads of household	105	2.91	0.15	143	3.721	**
	Officials	40	2.73	0.29			
Social Supporting	Heads of household	105	2.83	0.3	143	3.351	**
	Officials	40	2.63	0.33			
Economic supporting	Heads of household	105	2.87	0.2	143	5.137	**
	Officials	40	2.53	0.4			
Health Supporting	Heads of household	105	2.33	0.47	143	-2.382	*
	Officials	40	2.53	0.42			
Dimensions of social supporting as a whole	Heads of household	105	2.73	0.16	143	2.839	**
	Officials	40	2.6	0.28			

****significant at(0.01)**

***significant at(0.05)**

The previous table shows that:

There are substantial differences, statistically significant at the 0.01 level, between the responses of debtor fathers and those responsible for determining and assessing the level of cognitive support provided to debtor families. Similarly, significant differences were observed between the responses of debtor family heads and those responsible for determining and assessing the level of social support for debtor families. Further, differences were found between the responses of debtor fathers and those responsible for determining and assessing the level of economic support for debtor families. Additionally, significant differences exist between the responses of debtor fathers and those responsible for determining and assessing the level of societal support for debtor families as a whole.

Moreover, substantial differences were found at the 0.05 level between the responses of debtor parents and those responsible for determining and assessing the level of health support for debtor families, with the responses of the officials being favored.

Study Hypotheses Test:

Fifth is strategic planning.

The main focus of the study and its sub-objectives is whether there is an influential and statistically significant relationship between strategic planning and the achievement of community support for the debtor families.

Table No. (9) shows the relationship between strategic planning and the achievement of community support for debtor families as determined by officials (N=40)

dimensions-Dimensions	Knowledge Supporting	Social Supporting	Economic supporting	Health Supporting	Supporting as a whole
Strategic Vision	0.575**	0.123	0.463**	0.045	0.370*
Strategic Mission	0.434**	0.436**	0.374*	0.523**	0.574**
Strategic Values	0.313*	0.261	0.528**	0.122	0.395*
Strategic objectives	0.717**	0.566**	0.670**	0.419**	0.754**
Strategic Plans	0.616**	0.477**	0.730**	0.499**	0.753**
Strategic planning dimensions as a whole	0.789**	0.548**	0.823**	0.463**	0.839**

**significant at (0.01)

* significant at(0.05)

The previous table shows that:

There is a statistically significant relationship at the moral level 0.01 between strategic planning and the achievement of community support for debtor families as determined by officials. This may be attributed to strong connections between these dimensions aligning with the study's objectives.

Table No. (10) shows the analysis of the simple decline of the impact of strategic planning on the achievement of community support for debtor families as determined by officials. (N=40)

independent variable	Affiliate variable	B regression	T-Test	F-Test	Correlation	Determination Factor R ²
strategic planning independent variable	Knowledge Supporting	1.033	**7.911	62.580**	0.789**	0.622**
	Social Supporting	0.827	**4.036	16.286**	0.548**	0.300**
	Economic supporting	1.503	**8.938	79.882**	0.823**	0.678**
	Health Supporting	0.879	**3.217	10.346**	0.463**	0.214**
	Dimensions of social supporting as a whole	1.061	**9.500	90.247**	0.839**	0.704**

**significant at (0.01)

* significant at(0.05)

The previous table shows that:

- The correlation coefficient between the independent variable "strategic planning" and the dependent variable "achieving cognitive support for debtor families" indicates a strong statistically significant relationship at the 0.01 level.
- The correlation coefficient between the independent variable "strategic planning" and the dependent variable "social supporting for debtor families" indicates a strong statistically significant relationship at the 0.01 level.
- The correlation coefficient between the independent variable "strategic planning" and the dependent variable "Economic support for debtor families" indicates a strong statistically significant relationship at the 0.01 level.
- The correlation coefficient between the independent variable "strategic planning" and the dependent variable "health support for debtor families" indicates a strong statistically significant relationship at the 0.01 level.
- The correlation coefficient between the independent variable "strategic planning" and the dependent variable "community supporting for debtor families as a whole" indicates a strong statistically significant relationship at the 0.01 level.

Table (11) shows the multiple regression analysis of the differential impact of strategic planning dimensions on the achievement of community support for debtor families as determined by officials(N=40)

Independent variables	Regression coefficient B	Beta Transactions	T-Test	F-Test	correlation	Determination coefficient R ²
Strategic Vision	-0.035	-0.041	0.341-	24.234 **	0.884 **	0.781 **
Strategic Mission	0.211	0.187	1.828			
Strategic Values	0.213	0.237	*2.731			
Strategic objectives	0.281	0.375	*2.596			
Strategic Plans	0.334	0.415	**3.865			

**significant at (0.01)

*

significant at(0.05)

The previous table shows that: -

The multiple correlation coefficient between all the independent variables - "strategic vision, strategic mission, strategic values, strategic objectives, strategic plans"- and the dependent variable "achieving community support for debtor families" is 0.884. This statistically significant relationship at the 0.01 level indicates a strong positive correlation between the two variables.

The result of test (v) indicates that the impact of only three separate variables, "strategic values, strategic objectives and strategic plans", on the variable of "community support for debtor families", is both statistically and morally 0.01 and 0.05 levels. In contrast, the impact of other independent variables, "strategic vision, strategic mission", is found to be statistically insignificant and inconclusive.

Discussion:

The correlation coefficient factor between the independent variable "strategic planning" and the dependent variable "achieving cognitive support for debtor families" indicates a statistically significant relationship between the two variables at the 0.01 level. This agrees with the study's first sub hypothesis that "there is an influential, statistically significant relationship between strategic planning and the achievement of cognitive support for debtor families.

- The correlation coefficient between the independent variable "strategic planning" and the dependent variable "social supporting for debtor families" indicates a strong statistically and morally significant relationship between the two variables at the 0.01 level. This agrees with the study's second sub that "there is an influential, statistically significant strong relationship between strategic planning and the achievement of social support for the debtor families.
- The correlation coefficient between the independent variable "strategic planning" and the dependent variable "Economic support for debtor families" indicates a strong statistically and morally significant relationship between the two variables at the 0.01 level. This agrees with the study's third sub hypothesis that "there is an influential, statistically significant strong relationship between strategic planning and economic support for the debtor families.
- The correlation coefficient between the independent variable "strategic planning" and the dependent variable "health support for debtor families" indicates a strong statistically and morally significant relationship between the two variables at the 0.01 level. This agrees with the fourth sub-hypothesis of the study that "there is an influential and statistically significant strong relationship between strategic planning and the achievement of health support for debtor families.

-The correlation coefficient between the independent variable "strategic planning" and the dependent variable "community support for debtor families as a whole" indicates a statistically and morally significant relationship s between the two variables at the 0.01level. This agrees with the study's main hypothesis that "there is an influential and statistically significant relationship between strategic planning and the achievement of community support for the debtor families.

This positively impacts the efficiency of the institutional performance, particularly by enhancing training programs and the development of strategic planning personnel. Such efforts aim to improve employee performance, secure externally funded projects and provide integrated services to families in need. Additionally, it underscores the importance of regularly reviewing the strategic plan to assess the achievement of goals (Ahamni, 2021).

Dealing with the obstacles hindering the development of strategic management within the administrative environment is also crucial. This involves measuring the level of awareness among employees in government institutions and evaluating the actual implementation of strategic management practices within organizations .(Al-Mubarak, 2017)

The role of society in its various organizations is represented in: -

- establishing a modern database linked to the statistics of the debtor and their families, capturing conditions they are facing through family disclosures.
- forming partnerships with other community-based organizations such as the Ministry of Social Solidarity, the Smart Committees and the Al-Azhar institutions to provide necessary support and secure donations to help debt payment.
- collaborating with businessmen to provide simple production projects and fund them, ensuring that debtor families have a source of income.
- cooperating with rehabilitation and training centers to support the reintegration of former offenders after their release, providing them vocational training tailored to their skills and capabilities.

The role of strategic planning is represented in: -

- Formulating a clear strategic vision and defining the organization's objectives and programmes.
- providing training for workers in institutions that care for debtor families by enhancing their skills and building their capacities to meet the modern needs of society
- Addressing institutional and administrative challenges by facilitating work procedures, establishing a system of rewards and motivating workers within the organization.
- developing the institutional structure to empower management to effectively fulfill their responsibilities.
- focusing on the technical and technological aspects of the organization and promoting the services provided by FAO. This creates opportunities to attract supporting institutions and generate financial resources to fund these services.

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