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Influence of School-based Financial Management on Quality of Education in Public Primary Schools in Ogoja Education Zone of Cross River State, Nigeria

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Abstract

This study examined the influence of school-based financial management on the quality of education in public primary schools in the Ogoja Education Zone of Cross River State, Nigeria, with particular focus on budget planning and preparation and financial accountability. A descriptive survey research design was adopted for the study. The population comprised 528 headmasters of public primary schools across the five Local Government Areas within the education zone. Using Taro Yamane's formula, a sample of 300 respondents was selected through proportionate stratified random sampling. Data for the study were collected using a researcher-developed instrument, the *School-Based Financial Management and Quality Education Questionnaire (SBFMQEQ)*, which was validated by experts and demonstrated acceptable reliability, as indicated by Cronbach's alpha. Of the 300 questionnaires distributed, 228 were returned and analyzed, yielding a 76.0% response rate. Mean and standard deviation were used to answer the research questions, and simple linear regression was used to test the hypotheses at the 0.05 significance level. The findings revealed that budget planning and preparation significantly predicted quality of education (R = .609, R^2 = .371, $F(1, 226) = 131.932$, $p < .001$), explaining 37.1% of the variance in quality of education. Financial accountability also significantly and positively predicted quality education (R = .391, R^2 = .153, $F(1, 226) = 40.700$, $p < .001$), accounting for 15.3% of the variance. The study concluded that effective budget planning and financial accountability are important financial management practices associated with quality education in public primary schools. It was recommended, among others, that the State Universal Basic Education Board (SUBEB) should strengthen financial monitoring mechanisms, organize regular capacity-building programmes for headmasters on budget planning and financial accountability, and promote transparent management of school funds to support quality of educational services.

Keywords: School-based financial management, budget planning, budget preparation, financial management, financial accountability, quality education, public primary schools

Introduction

Education is broadly regarded as a fundamental driver of national development. It serves as a vehicle for social transformation and a powerful tool for promoting social, economic, political and technological advancement in any country. The primary level of education is the foundation on which a sound educational system is built. Primary education, as part of basic education, is provided in schools for children aged 6 and above. Some of the objectives of primary education as provided in section four of the National Policy on Education (Federal Republic of Nigeria, 2014) are to inculcate permanent literacy and numeracy skills, enhance effective communication, and give the child opportunities to develop practical skills that will enable the child to participate effectively in society within the scope of the child's capabilities. In Nigeria, primary education as embedded in the Universal Basic Education (UBE) programme emphasizes access, equity and quality in education. However, achieving these goals depends significantly on the availability of financial resources, provision of instructional materials, infrastructure development, teachers' welfare, and the maintenance of learning environments (Khadijah et al., 2016).

Quality education remains a major goal of educational systems across the world because it equips learners with the knowledge, skills, values, and competencies needed for personal development, national development and economic growth. Although the World Economic Forum (WEF) ranked Nigeria 124th out of 137 countries in the quality of primary education in 2017, more recent evidence suggests that substantial challenges persist within the country's primary education sector. Recent estimates indicate that more than 75% of Nigerian children are unable to read and understand a simple text by age 10, reflecting a high level of learning poverty and deficiencies in basic literacy skills and highlighting critical concerns in our educational system (United Nations Children's Fund, 2024, 2024, UNESCO International Institute for Capacity Building in Africa, 2024). These outcomes have been associated with inadequate funding, shortages of qualified teachers, poor infrastructure, insufficient instructional materials, and disparities in access to quality learning opportunities. Quality education encompasses the provision of adequate resources, trained teachers, appropriate curricula, suitable infrastructure, and learning materials, as well as effective teaching and learning processes, and measurable learning outcomes in terms of academic achievement, skills acquisition, and values formation (UNESCO, 2016). Sustainable Development Goal 4 (SDG 4) of the United Nations highlights the need to provide inclusive and equitable quality education, alongside opportunities for lifelong learning and personal development. To achieve this goal, education financing must become a national investment priority, alongside improvements in school infrastructure, teacher development, learning resources, and the integration of digital technologies. Furthermore, enhancing the quality of education is particularly important in public primary schools, where effective school-based financial management can contribute significantly to the provision and utilization of educational resources necessary for improved learning outcomes (Iyala et al., 2016). When learners are able to get quality education they can break from the cycle of poverty, allowing for many other Sustainable Development Goals (SDGs) to be achieved.

Public primary schools in Cross River State operate within a complex educational environment where funding levels, financial accountability, and resource utilization directly shape the quality of education service delivery. As Nigeria continues to pursue decentralization in the basic education sector through the implementation of School-Based Management (SBM) and School-Based Management Committees (SBMCs), as outlined in the National

School-Based Management Policy (Federal Ministry of Education, 2023), greater responsibility for budgeting, expenditure control, and financial decision-making is increasingly shifting to the school level. This shift places school heads, School-Based Management Committees, and Local Government Education Authorities (LGEAs) at the centre of financial governance, making school-based financial management a critical determinant of educational quality. Cross River State remains in the category of educationally disadvantaged states (EDS) in Nigeria. This means that public primary schools are characterized by inadequate infrastructure, shortages of instructional materials, irregular teacher remuneration, and limited community participation. These issues are often linked not only to insufficient funding but also to weaknesses in how available funds are planned, allocated, monitored, and accounted for.

Despite increased government investment in basic education through allocations from the Federal Government, State Governments, and intervention agencies such as the Universal Basic Education Commission (UBEC), concerns persist regarding the quality of education in many public primary schools in Ogoja Education Zone of Cross River State. Reports of poorly maintained school facilities, shortages of instructional materials, overcrowded classrooms, and inconsistent financial accountability suggest that financial resources may not always be effectively managed at the school level. While several studies have examined educational financing and school effectiveness in Nigeria, relatively few have specifically investigated how school-based financial management practices, particularly budget planning and preparation and financial accountability by headmasters, influence the quality of education in public primary schools within Ogoja Education Zone.

Effective financial management in schools, characterized by careful budgeting, prompt disbursement of funds, transparency, and stakeholder involvement, can improve school facilities, motivate teachers, and support initiatives that enhance pupils' learning outcomes. In contrast, weak financial management can lead to resource waste, inequitable allocation of funds, and a decline in the quality of learning environments. Given the nexus between basic education and national development, understanding how financial management practices influence educational quality in public primary schools is essential (Iyala & Ochiogu, 2024). This study therefore investigates the influence of school-based financial management on the quality of education in Cross River State, focusing on how financial management practices affect resource availability, teacher performance, school infrastructure, and pupils' academic achievement. It also examines the challenges schools face in managing funds and identifies strategies to strengthen financial governance and improve educational outcomes. This study is important because it provides empirical evidence on how school-based financial management practices contribute to achieving quality education in public primary schools. The findings will assist the Cross River State Ministry of Education, the State Universal Basic Education Board (SUBEB), Local Government Education Authorities, and school headmasters in understanding the significance of effective budget planning and financial accountability in enhancing educational quality.

Oobjectives of the Study

The main objective of this study was to examine school-based financial management and quality education in public primary schools in the Ogoja Education Zone of Cross River State, Nigeria. Specifically, the study seeks to:

1. Examine the influence of budget planning and preparation on quality education in public primary schools.
2. Determine the influence of financial accountability on quality education in public primary schools.

Research Questions

1. How does budget planning and preparation influence quality education in public primary schools in Ogoja Education Zone of Cross River State, Nigeria?
2. What is the influence of financial accountability on quality education in public primary schools in Ogoja Education Zone of Cross River State, Nigeria?

Hypotheses

The following null hypotheses were tested at a 0.05 level of significance:

Ho_1: Budget planning and preparation does not significantly influence quality education in public primary schools in Ogoja Education Zone of Cross River State, Nigeria.

Ho_2: Financial accountability does not significantly influence quality education in public primary schools in Ogoja Education Zone of Cross River State, Nigeria.

Financial Resources

Finance is a critical component of educational resources that facilitates effective school functioning through the procurement of instructional materials, maintenance of physical facilities, training and remuneration of teachers, and the implementation of curricular and co-curricular programmes. Adequate educational finance enables schools to acquire the resources necessary for effective teaching and learning. Conversely, inadequate funding, poor financial management, and inefficient utilization of available resources can have severe and far-reaching effects on educational quality and institutional effectiveness (Iyala & Tamunosiki, 2020). Educational service delivery is both expensive and capital-intensive, and with dwindling public finances, other educational resources can hardly be acquired in adequate quantity. This underscores the need for school heads to exercise prudence, accountability, and strategic planning in the management and allocation of financial resources. Recent evidence suggests that the contribution of educational funding to improved educational outcomes depends not only on the quantity of resources available but also on how effectively such resources are managed and directed toward the development of human capital and the achievement of educational objectives (Kousar et al., 2023; Amos et al., 2021).

School-based Financial Management

School-based financial management is the process of strategically planning, organizing, directing, controlling and monitoring financial resources with the aim of achieving institutional goals. In the school context, financial management comprises activities such as budgeting, resource mobilization, allocation of funds, expenditure control, financial accountability and monitoring of the use of financial resources (Ekaette et al., 2019; Odok et al., 2023; Oresajo, 2022, Emechebe & Iyala, 2018). These activities are crucial because the mere availability of school financial resources alone does not automatically translate into educational effectiveness. Rather, the extent to which funds are mobilized, made available, and efficiently utilized determines the capacity of schools to achieve their educational goals and facilitate effective teaching and learning (Ekere & Oduntan, 2019; Oresajo, 2022; Usman, 2016).

School-based financial management (SBFM) is closely associated with the broader concept of school-based management (SBM), which involves the decentralization of certain administrative and decision-making responsibilities to the school level, together with greater participation of school-level

stakeholders in decision-making. Against this background, school planning, programme implementation, and financial management, including budgeting and resource allocation, may be decentralized within school-based arrangements, thereby giving school administrators and other relevant stakeholders greater responsibility for budgeting, resource allocation, expenditure and financial reporting (Fathurohman & Santosa, 2020). In the Nigerian context, school-based management committees provide a platform through which the community and school stakeholders participate in aspects of school administration and resource management (Ogwuike & Nweke, 2022; Oko et al., 2021). Similarly, Ayeni and Ibukun (2013) observed that school-based management provides a framework for involving stakeholders in school administration and quality assurance, although inadequate financial support and weaknesses in stakeholder capacity can constrain its effectiveness. When schools control their own finances, they can respond more efficiently to their unique needs and allocate resources more strategically with the aim of supporting the achievement of educational objectives.

Resource Mobilization

An important aspect of school-based financial management is resource mobilization. Schools require adequate financial, material and human resources to implement educational programmes and maintain an environment conducive to effective teaching and learning. Evidence from Cross River State supports the importance of this dimension. Ekere and Oduntan (2019), in their study of public primary schools in Odukpani Local Government Area of Cross River State, found a significant relationship between head teachers' resource mobilization and the attainment of public primary school goals. This finding suggests that the ability of school administrators to mobilize resources can contribute to the achievement of school objectives.

Resource Allocation and Utilization

Beyond resource mobilization, the allocation and utilization of financial resources are important components of school-based financial management. Effective financial management requires that available resources are directed towards priority educational needs and utilized for their intended purposes. Oresajo (2022) specifically examined school-based resource mobilization, availability and utilization within public primary schools in relation to school performance, thereby demonstrating that the management of school resources involves not merely securing funds but also ensuring that resources are available and appropriately utilized. Similarly, Ekaette et al. (2019), in their study of school finance management structures in Cross River State, examined the mechanisms for the mobilization, allocation and accountability of school funds and reported challenges concerning the structures for effective financial management and educational delivery.

Budget Planning

Closely related to allocation and utilization of financial resources is budget planning. School-based financial management contributes to quality education primarily through effective budget planning, budget implementation and financial accountability. Budgeting is an important component of management and a planning tool that enables school administrators to identify priority needs, set objectives, allocate resources and estimate the costs associated with implementing educational programmes and activities. In a study of public secondary schools in Delta State, Nigeria, Alavbare (2023) found that effective budget planning involved identifying school objectives, sources of revenue

and anticipated expenditure. This highlights the importance of systematic planning in school financial management. Effective budget planning extends beyond mere allocation of financial numbers; it is primarily a strategic planning process that enables schools to prioritize essential expenditures, promote accountability in the use of scarce financial resources, and ensure that financial resources are utilized for activities that support the attainment of educational goals and overall school performance (Amos et al., 2021; Kousar et al., 2023). Conversely, inadequate budget planning may contribute to inappropriate resource allocation and difficulties in implementing educational programmes. Budget planning is therefore a critical dimension of school-based financial management and a potential pathway through which financial management can influence the quality of education. Public primary schools should align their budgeting process with long-term goals to ensure that financial resources are allocated effectively and efficiently in support of the school's mission and vision.

Financial Accountability

Another critical aspect of school-based financial management, which complements effective budget planning is financial accountability. This refers to the tracking, reporting and monitoring of the allocation, disbursement, and utilization of school financial resources. It encompasses the mechanisms through which school funds are governed, distributed, supervised, and evaluated to ensure that resources are directed toward priority needs and educational objectives. Effective accountability promotes transparency, responsible stewardship, and prudent financial decision-making, thereby enhancing the capacity of schools to utilize available resources for improved teaching and learning outcomes (Amos et al., 2021). In a study conducted by Odok et al. (2023) in secondary schools in Ikom Education Zone of Cross River State, they reported a significant relationship between financial management practices and institutional effectiveness. Their findings reinforce the argument that effective financial management extends beyond the availability of funds to include practices through which financial resources are planned, controlled and utilized to support institutional objectives. Further evidence from a study by Nkedishu & Onyekwe (2024) on funding patterns and financial management practices in public and private schools in Delta State, Nigeria indicates that schools employed several financial management practices, including budgeting, financial forecasting, expenditure control, financial reporting, internal auditing, revenue generation and cash-flow management, with no significant difference between public and private schools in the financial management practices employed. The authors further emphasised the importance of financial reporting, internal auditing and transparency in promoting responsible financial management and effective resource allocation. As most school funding comes from public budgets, developing effective mechanisms to allocate this funding among competing priorities is an important policy concern for governments. Moreover, school systems have limited resources with which to pursue their objectives and using these resources efficiently is a key aim for their activities. Schools must therefore ensure that limited resources are managed efficiently while simultaneously pursuing the broader goals of educational quality, equity, and improved learning outcomes (Handel & Hanushek, 2023; Iyala et al., 2023).

Quality of Education

Quality of education is central to the delivery of educational services. It is a multidimensional concept encompassing the availability of resources, the effective use of learning resources, adequacy of qualified teachers, quality of teaching, a conducive learning environment, and overall positive learning outcomes. In public primary schools, quality education reflects the extent to which schools equip pupils with

permanent literacy, numeracy, communication, and practical skills required for personal development and meaningful participation in society within the scope of the child's capabilities.

Recent studies show that financial management, strategic budgeting, and accountability mechanisms contribute significantly to the provision of educational facilities, instructional materials, teacher development programmes, and other inputs necessary for improving teaching and learning outcomes. Amos et al. (2021), for example, examined the effectiveness of school heads' financial management skills in supporting the provision of quality education and found that effective financial management practices, including budgeting, monitoring, and auditing, are essential for the delivery of quality education, while Okeke and Ajadi (2023) found that, the availability and utilization of instructional materials significantly influenced instructional quality in public primary schools in Southwestern Nigeria. These findings suggest that quality education is more likely to be achieved when schools effectively mobilize, allocate, and utilize available resources in ways that promote efficiency, equity, and improved learning outcomes (Amos et al., 2021; Kousar et al., 2023)

Empirical Relationship Between Financial Management and Education Quality

Recent empirical evidence reveals a moderate to significant relationship between financial management and the quality of educational service delivery, indicating that different dimensions of financial management do not contribute equally to educational outcomes.

In Cross River State, Ekaette et al. (2019) examined school finance management structures and the effective delivery of 21st-century secondary education in 251 public secondary schools in the three education zones and found a significant positive relationship (r = .79) between school finance management structure and the effective delivery of 21st-century education. The study specifically considered financial mobilization, allocation and accountability and found that, although schools had sources of funds, weaknesses existed in formal structures for fund allocation and financial accountability. The authors concluded that strengthening these structures was necessary for effective educational delivery.

In another study conducted in Cross River State, Odok et al. (2023) investigated financial management practices and institutional effectiveness in public secondary schools in Ikom Education Zone of Cross River State, Nigeria. The study examined revenue generation and budgeting in relation to institutional effectiveness, which was assessed in terms of quality of teaching and learning, staff development, and infrastructural facilities. The findings showed that revenue generation had significant positive relationships with quality of teaching and learning ($r = .574$, $p < .05$), staff development ($r = .585$, $p < .05$), and infrastructural facilities ($r = .747$, $p < .05$). The study further revealed a significant relationship between budgeting and quality of teaching and learning ($r = .683$, $p < .05$), staff development ($r = .436$, $p < .05$), and infrastructural facilities ($r = .590$, $p < .05$). The overall relationship between budgeting and institutional effectiveness was reported as positive and significant ($r = .627$, $p < .05$). These findings indicate that effective revenue generation and budgeting are associated with improved teaching and learning, staff development and provision of infrastructural facilities.

Further evidence is provided by Odigwe and Owan (2022), who conducted research on principals' management of financial and non-financial resources as correlates of institutional goal fulfilment in public secondary schools in Calabar Metropolis of Cross River State, Nigeria. A census approach was adopted in enumerating all 69 school managers (24 principals and 45 vice principals) in Calabar Metropolis. Findings from the study showed a modestly positive link (r = .44) between principals' financial resource management and institutional goal fulfilment. The study recommends that every

secondary school manager should ensure that activities in the school are tailored towards improving available human resources, boosting internal and external funding, and managing/procuring school physical and library resources in the school. The effective procurement and management of financial and non-financial resources in the school would enhance the effectiveness of the system towards the fulfilment of stated short- and long-term goals.

Evidence from Delta State further shows variation among specific financial management practices. In a study conducted by Oroka and Anho (2024) on principals' financial management practices and attainment of educational goals in public secondary schools, Delta State, Nigeria, involving 266 principals, they found that Principals' budgeting practices had a weak but significant positive relationship with the attainment of school goals ($r = .130$, $p = .034$) accounting for 1,7% of the variance in school goal attainment. Similarly, auditing practices had a significant positive relationship with attainment of school goals ($r = .217$, $p < .001$), accounting for approximately 4.7% of the variance in school-goal attainment. In contrast, revenue generation practices showed no significant relationship with school-goal attainment ($r = .016$, $p = .792$), accounting for only 0.03% of the variance. These findings suggest that generating financial resources alone may not be sufficient to improve school outcomes; rather, the planning, allocation, monitoring, and auditing of available resources may be more important in ensuring that school resources are used for their intended educational purposes.

Theoretical Framework

The Systems Theory propounded by Ludwig von Bertalanffy in 1968 offers a holistic framework for understanding the influence of school-based financial management on quality education in public primary schools. The theory posits that organizations operate as systems comprised of interrelated components that transform inputs into outputs through various processes. In the school system, financial resources such as school fees, levies, and grants constitute essential inputs, while school-based financial management such as budget planning, preparation, and financial accounting represents the process through which these resources are utilized for the school system to function efficiently and produce quality educational output reflected through infrastructure availability, teacher performance, pupil achievement, instructional effectiveness, and learner outcomes. Effective budget planning, preparation, and financial accountability of the school's financial resources are expected to enhance educational outputs, particularly the quality of education in public primary schools in the Ogoja Education Zone of Cross River State.

Research Gaps

The literature review reveals some gaps that the present study has addressed. While recent empirical evidence points to an important relationship between financial and resource management practices and educational effectiveness. However, much of the existing Nigerian evidence has focused on secondary schools or on regions outside Ogoja Education Zone. Although studies conducted in Cross River and Delta States have examined school finance management, resource mobilization, budgeting and institutional effectiveness (Ekaette et al., 2019; Ekere & Oduntan, 2019; Odok et al., 2023; Odigwe & Owan, 2022; Oroka & Anho, 2024), there remains a need for empirical evidence on how school-based financial management practices, particularly budget planning and preparation and financial accountability among headmasters, influence the quality of education in public primary schools in the Ogoja Education Zone of Cross River State. This gap provides the basis for the present study.

Research Design and Study Context

This study adopted a descriptive survey research design to examine the relationship between school-based financial management and quality education in public primary schools in Ogoja Education Zone of Cross River State, Nigeria. The study focused on two dimensions of school-based financial management, namely budget planning and preparation, and financial accountability, as the independent variables, while quality of education in public primary schools served as the dependent variable. The study area comprised the five Local Government Areas that make up Ogoja Education Zone: Bekwarra, Obanliku, Obudu, Ogoja, and Yala.

Sample and Sampling Methodology

The study population consisted of all headmasters of public primary schools in the education zone. Records obtained from the State Universal Basic Education Board (SUBEB) indicated that there were 58 public primary schools in Bekwarra, 148 in Obanliku, 72 in Obudu, 102 in Ogoja, and 148 in Yala, giving a total population of 528 headmasters. A sample of 300 respondents was determined using the Taro Yamane's formula at a 0.05 level of precision. A proportionate stratified random sampling technique was used to distribute the sample across the five Local Government Areas as follows: headmasters from Bekwarra (33), Obanliku (84), Obudu (41), Ogoja (58), and Yala (84).

Instrumentation, Validity, and Reliability

Data were collected using a researcher-developed questionnaire titled School-Based Financial Management and Quality Education Questionnaire (SBFMQEQ). The instrument comprised sections on respondents' demographic information, budget planning and preparation, financial accountability, and quality education in public primary schools. The questionnaire consisted of 22 items and was structured on a four-point Likert scale of Strongly Agree, Agree, Disagree, and Strongly Disagree. Face and content validity of the instrument were determined by experts in Educational Management and Measurement and Evaluation, while reliability was determined through a pilot study using Cronbach's Alpha, yielding an acceptable reliability coefficient for the study. The researcher, assisted by trained research assistants, administered the questionnaire directly to the respondents. Data collected were analyzed using mean and standard deviation to answer the research questions. For hypothesis testing, simple linear regression analysis was used to determine the predictive influence of budget planning and preparation (Hypothesis 1) and financial accountability (Hypothesis 2) on quality education in public primary schools. Both hypotheses were tested at the 0.05 level of significance.

Results

Ho_1: Budget planning and preparation does not significantly influence quality education in public primary schools. The model summary, ANOVA and coefficients of the simple linear regression of the predictive influence of budget planning and preparation on quality education in public primary schools are given in Table 1a, 1b and 1c.

Table 1a:

Model summary of simple linear regression of budget planning and preparation on quality education in public primary schools

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.609	0.371	0.368	3.59460

Table 1b: ANOVA for budget planning and preparation

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1704.709	1	1704.709	131.932	<.001
Residual	2894.340	226	12.921		
Total	4599.049	227			

Table 1c: Coefficients for budget planning and preparation

Predictor	B	Std. Error	Beta	t	Sig.
(Constant)	9.442	1.711	—	5.517	0.000
Budget planning and preparation	1.076	0.094	0.609	11.486	0.000

The regression model produced an *R*-value of 0.609 and an R^2 of 0.371, indicating that budget planning and preparation accounted for 37.1% of the variance in quality education in public primary schools. The regression analysis was based on 228 respondents. The regression model was statistically significant, $F(1, 226) = 131.932$, $p < .001$, as a result, the null hypothesis was rejected. The result indicates that budget planning and preparation significantly predicted the quality of education in public primary schools. Specifically, effective budget planning and preparation contributed significantly to variations in the quality of education among public primary schools.

Ho_2: Financial accountability does not significantly influence quality education in public primary schools. The model summary, ANOVA and coefficients of the simple linear regression of the predictive influence of financial accountability on quality education in public primary schools are presented in Tables 2a, 2b and 2c.

Table 2a: Model summary of simple linear regression of financial accountability on quality education in public primary schools

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.391	0.153	0.149	4.16080

Table 2b: ANOVA for financial accountability

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	704.610	1	704.610	40.700	<.001
Residual	3895.258	226	17.312		
Total	4599.868	227			

Table 2c: Coefficient of financial accountability

Predictor	B	Std. Error	Beta	t	Sig.
(Constant)	17.700	1.778	—	9.958	<.001
Financial accountability	.626	0.098	0.391	6.380	<.001

The simple linear regression model shows an *R*-value of 0.391 and an R^2 of 0.153, indicating that financial accountability accounted for 15.3% of the variance in quality education in public primary schools. The regression analysis was based on 228 respondents. The regression model was statistically significant, $F(1, 226) = 40.700$, $p < .001$. Since the probability value was less than the 0.05 significance

level, the null hypothesis that financial accountability does not significantly influence quality education was rejected. This indicates that effective financial accounting practices such as proper documentation, monitoring, and reporting of school financial resources significantly predicted the quality of education in public primary schools.

Discussion of Findings

The finding of hypothesis one revealed that budget planning and preparation significantly influence quality education in public primary school. This means that budgeting and planning are significant positive predictors of quality education in public primary schools in Ogoja Education Zone of Cross River State. The finding corroborates those of Oroka and Anho (2024), whose study showed that principals' budgeting practices had a significant positive relationship with the attainment of school goals. It further supports the findings of Odok et al. (2023), who found that effective revenue generation and budgeting are associated with improved teaching and learning, staff development and provision of infrastructural facilities.

Findings on financial accountability are consistent with the emphasis placed on financial reporting, internal auditing and expenditure control by Nkedishu and Onyekwe (2024). Their finding that these accountability-related practices are commonly employed in schools supports the view that effective financial management requires mechanisms for monitoring and controlling school resource utilization. However, unlike the present study, Nkedishu and Onyekwe did not empirically test the predictive relationship between financial accountability and quality of education. The present study therefore extends the existing evidence by demonstrating that financial accountability significantly predicts quality education in public primary schools in Ogoja Education Zone.

These findings suggest that effective financial accounting practices, such as proper documentation, monitoring, reporting and efficient utilization of school funds, may be important for ensuring that available financial resources are directed toward activities and resources that support teaching and learning in public primary schools.

Conclusion

The study concluded that budget planning and preparation, and financial accountability are significant predictors of quality education in public primary schools in Ogoja Education Zone of Cross River State. The findings indicate that systematic planning, resource allocation, monitoring, and clear accountability managing school financial resources are necessary for ensuring high-quality education service delivery.

Reccommendations

Based on the findings of the study, the following recommendations are made:

1. The state Universal Basic Education Board (SUBEB) should strengthen mechanisms for monitoring the implementation of school budgets and ensure that funds released to public primary schools are allocated and utilized in line with identified priorities, particularly teaching and learning resources and other needs that support quality education.
2. School headmasters should institutionalize regular financial reporting and disclosure of school financial activities. The financial reports should clearly indicate funds received, expenditures and account balances, and should be published or made available to relevant stakeholders. This is expected to promote transparency and accountability in the management of school funds.

3. SUBEB and other relevant education authorities should organize regular training for school heads on budget planning and preparation. Such training should equip them with relevant skills to identify school priorities, accurately forecast financial needs, allocate available resources effectively, and make necessary budget adjustments to address emerging educational needs and challenges.
4. SUBEB and other relevant education authorities should strengthen financial record-keeping and internal control mechanisms in public primary schools. This should include training school heads in financial record-keeping, documentation of financial activities, and compliance with established financial accountability procedures. This will further promote transparency and accountability.

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