

Obstacles of Preparing and Implementing the Budgets in Jordan. *A Case Study: Greater Irbid Municipality*

Audeh Ahmad Bani Ahmad

Department of Accounting, Faculty of Finance and Business Administration,
Al-Albait University, Jordan
Al al-Bayt University, P.O.BOX 130040, Mafraq 25113, Jordan

Abstract

This study aimed to identify obstacles of preparing and implementing the budgets of Greater Irbid Municipality. The study's sample which consisted of 100 male and female employees working in Greater Irbid Municipality, was selected randomly. And the study adopted the analytical descriptive method including its theoretical and applicable techniques. The study's results showed There is a relation between the lack of (perception and awareness of the budget's importance , scientific and practical qualifications, technical and technological aspects, behavioural aspects, unrealistic estimation of the budget) and the budget's preparation and implementation in Greater Irbid Municipality.

The study came up with the following recommendations : spreading the awareness of the importance of the budget through organizing seminars to different managements in the municipality to overcome lack of awareness of the importance of the budget, and holding training courses to the members of the budget's committee about the most scientific and modern methods in prediction ,estimation ,planning ,analysis of the returns and the cost in the field of the budget and provision of information systems to provide the information plus the appropriate statistics to overcome lack of experience and skills. The study also recommended the adoption of more realistic standards to solve the technical aspects' problems and the involvement of all the administrative levels when planning the budget in addition to set a appropriate system of rewards that helps achieving the budget's goals.

Keywords: Obstacles, Budgets, Greater Irbid Municipality, Jordan.

1. Introduction

Municipalities , which are governmental agencies, are linked administratively with Ministry of Municipality Affairs in Jordan. And the municipality has a kind of financial and administrative independence that enable her to carry out the duties in serving the civil society and to be successful in this field, the municipality need to depend on preparing planning budgets and its appropriate implementation that enable reserving and utilizing the resources in one hand , and providing the necessary services to the society on the other hand. The budget has become a necessity in every aspects of human life and without it , the ministries and the governmental interests could not be done in a proper and organized way and the state itself could not also carry out its duties and therefore , it could not monitor and guide the national economy towards the planned way because it is considered the basis of the financial planning that keeps the management's resources as the financial factor has become a major cause for any president's success. Keeping the public money and its appropriate utilization has become a very important requirement to strengthen the state. The municipalities play a role in developing the local societies and provide services to the citizens for its direct relation with people. And in the same context, Dergham & Eid(2008) assured that the budgets are considered one of the best standards that can be sued to monitor and control work as it is planned. and it also considered an effective tool in the hand of senior management for planning , coordination and monitoring plus it is a communication tool helps in utilizing the available human and physical resources and so the monitor inside the municipality (Abu Nasar,2005). The planning budgets presented a process where different administrative levels cooperate in setting the goals and the detailed policies and to translate these goals into qualitative and quantitative standards in a frame of a comprehensive planning budget (Al-Afandi,2003) where the municipalities' budgets are considered estimated numbers for the coming financial year and it is a part of the state's General budget. Additionally, the management of municipality needs planning to identify the desired goals and activate its role through the continuous practice of planning process(Drury,2004).

The planning budget has a significant role is in the field of planning and monitoring of any modern and scientific management that like to achieve its goals with a high level of efficiency and effectiveness as it is considered an

important tool in prediction and coordination. It is also an important motivated tool for planning and controlling of profits, evaluating the performance, granting the incentives, facilitating the communication and the coordination between the department, distributing the available resources to the different departments, and helping in making decisions (Needless, et al., 2002). Additionally, the planning budgets system is a mixture of information flows, procedures and administrative operations and at the same time is a part of planning and a system to control different activities of the project, plus it is a standard to evaluate the performance (Al-Bataina, 2005).

Despite the importance of the role and importance of the planning budgets in planning and control, revealing the deviations, cooperation and communication within the organizations, many researchers pointed to a number of problems and obstacles that may affect the process of preparing and implementing the budgets in many public organizations especially the municipalities leading to a failure in the achievement of the desired goals of the economic unity (Jooda & Abo-Sardana, 2010; Al-Fakhri, 2010; Dregham & Eid, 2008; Zorb, 2004; Al-Afani, 2003; Al-Raba, 2003; Laura, et al., 2004; Al-Bataina, 2005; Al-Zo`bi, 2004; Al-Alaween, 1992; Al-Eidani, 1989, Whiting, 2000). Therefore, this study came as an extension to the previous studies to identify strategic and urgent problems facing preparing and implementing the budget in Greater Irbid Municipality which is considered the second greatest municipality in Jordan after Greater Amman Municipality in terms of providing services to Irbid city and its villages in one hand and in terms of its big size of allocations in the state's budgets yearly on the hand. The study also aimed to provide recommendations to reduce these problems in the future.

The problem of this study is summarized by the following question:

What are the causes of problems facing preparing and implementing planning budget in Greater Irbid Municipality?

2. Theoretical framework and prior studies

The task of the municipality is to make necessary decisions for the issues presented by management department in the municipality which in turn transfers every decision to its department. The budget should be displayed on the administrative department and the municipality council for approval and auditing by the financial section in the ministry as this budget is considered, according to the executive section, a work plan for the coming financial year including the services presented to the people plus the projects which are implemented by the municipality as well. This budget also provides the necessary money to municipality's work and providing the services to the citizens. Additionally, the budget helps in adopting the appropriate planning method instead of using the random one. As for the importance of the budget to the citizens, it includes the social and economic program which the municipalities intend to implement the coming year.

Budget is defined as a detailed and adopted estimation of the state's expenses and revenues for a coming period of time and it is also defined as the state's financial plan of the estimations of the expenses and the general revenues for a coming financial year and it is approved by the legislation authority before being implemented reflecting the state's economic and social goals. Goma` & others (2001) defined it as a financial plan identified in advance the necessary resources to implement these different activities and to achieve the desired goals during the coming period of time. It is also defined as a quantitative expression to the internal and external cash flows that clarifies the company's work plan to achieve the company's financial goals (Atkinson, 2004). Similarly, Noor & others (2005) defines it as an organized plan to all the project's operations during the period of the budget. And recently it has been defined as a financial plan used by the senior management to achieve the company's goals and it is prepared depending on a scientific basis covering a coming financial period including all the company's expected activities during that period (Dergham & Eid, 2008) as well as Jooda & Abo Serdana (2010) who defined the planning budgets as a quantitative detailed and financial expression to a specific plan covering all the activities in the economic unit for the coming period of time to achieve coordination and the control over its activities and operations and thus to achieve the economic unity's goals for the coming period of time using the best available means and methods.

The importance of the planning budgets lies in its role in the different administrative jobs whether it was for planning, or coordination, or motivation, or control of evaluating the performance plus these budgets could be used successfully in the planning, control, coordination and communication's processes as the budget's planning role is to predict the company's activities and the future economic events while its control role is to use the predictions of the planning budgets to measure and evaluate the performance and to discover any deviations and correct them later. And the coordinating role which aimed at achieving the work unity through linking parts of the company's planning budgets where as in the field of communication, the planning budgets role is shown by the process of exchanging ideas and the information related to the preparation and implementation of planning budgets (Hajaj & Makram, 2001).

After reviewing the Arabic and foreign previous studies, it is clear that there are many studies that are related to the topic of this study as the field study which was conducted by (Jooda & Abo Sardana, 2010) to evaluate the system of the planning budgets and to identify the obstacle and the problems facing preparing and implementing the planning budgets in Greater Amman Municipality by designing a questionnaire and distributing it to the respondents. The study concluded that the application of the system of the planning budgets activates the work in terms of planning, control and evaluating the performance and depending on the budget, helps in making efficient administrative decisions in the appropriate time. On the other hand, the study concluded that there were some obstacles and problems facing preparing and implementing the budget in Greater Amman Municipality, for example, lack of cooperation between the people who are responsible for preparing the budget and lack of perception and awareness of the budget's importance, scientific qualifications, physical and moral incentives, in addition to lack of participation of different administrative levels in preparing the budget. The study's results also showed the information system which was used did not facilitate the process of preparing and implementing the budget and insufficient modern and scientific methods were used in prediction and analysis in the field of the budget. Additionally, the budget's committee was not qualified enough to prepare a comprehensive and efficient budget plus the application was incomplete and the prediction of the revenues and expenses were inaccurate. While the study of Al-Zo'bi's study (2004) aimed to identify the status and the role of the budget in planning, control and evaluating the municipalities' councils in Jordan. The study was applied on a sample consisted of 83 municipalities. The study's results showed the role of the budget in planning and controlling the municipalities' activities was almost absent and the budget has no role in improving and raising the municipalities' councils' efficiency as well as the preparation of these councils' budgets was not based on scientific basis and even these municipalities were unable to rationalize the expenditures in a way that helps achieving the budget's goals and therefore, there was a shortage in utilizing its available resources. And at the same period of time but in different area, Laura & others (2004) applied a study on 148 managers in 94 different institutions to reveal the extent of the budget's participation in preparing the budget in improving the communication between the managers and the employees through the participation in preparing, implementing and controlling over the budget as a mean of communication in one hand and the extent of the budget's contribution as a mean to explain and interpret the budget as plans to the organization on the other hand. The study concluded that the meetings which the managers and the employees attended are considered a mean with positive impact in work on improving the communication process.

In Jordan but in the public sector, Al-Raba' (2003) conducted a study to evaluate planning budgets systems in the Jordanian public universities and to identify the extent of applying the budgets' systems in the Jordanian universities and the extent of their contribution in planning, controlling and evaluating the performance. The study also aimed to examine the status of preparing and implementing the budgets in the Jordanian public universities and to find out the obstacles or the factors that affect the effectiveness and the efficiency of using budgets' systems in the public universities. The study's significant results showed that the universities' administration believed that the budget is an effective tool to link objectives and there was a great interest in different administrative levels' participation in preparing the budgets. Similarly, Al-Alaween's study (1992) aimed at highlighting the role of the state's public budget in planning and control over the public accounting system. The study which depended on studying the government's documents and the related financial legislations, highlighted the role of planning and controlling as a very important tool in applying the government accounting system in Jordan and it also highlighted the budget's role in evaluating government agencies and units by showing the deviations resulted of implementation process and comparing with what has been already planned in the public budgets' project.

While in the Palestinian environment, particularly in Ghaza, Dergham & Eid (2008) conducted a study aimed to identify the extent of the availability of basics needed to use budgets as a tool for planning and control using a questionnaire distributed to the population of the study which consisted of 25 municipalities in Ghaza. The study's results showed the availability of the necessary basic standards that help using the budgets as a tool for planning and control in Gaza Sector's municipalities as: senior management's perception, scientific level and administrative structure. The results also revealed the administrative levels' lack of participation in preparing the budgets. In other similar study, Zorb (2006) conducted a field study to identify the most important problems facing Ghaza Sector's municipalities during preparing and implementing the budget. The results of the study showed that the most significant problems were: lack of awareness of the budget planning importance, shortage of experience and skills, the senior management's lack of convince of the budgets, the absence of the incentives related to performance. While the study of Whiting (2000) focused on the necessity of having all the parties involved in preparing the planning budgets which should be flexible to cope up with the different developments that occurred inside the company.

In the Iraqi environment, Al-Edani (1989) conducted a study to identify the techniques and the procedures of preparing and implementing the planning budget and the control of its implementation in addition to identify its contribution in the process of control and evaluation of the performance in one of the Iraqi industrial companies plus the factors that limit its efficiency. The results revealed that there were strong relation between the planning budgets and the administrative jobs that were represented by planning, coordination, control, performance's evaluation and making decisions. The results also showed that control's important role is to make sure of implementing the work according to what had been planned in advance. Similarly, a study by Al-Afandi(2003), which was conducted in the Syrian environment in one of the public sector's companies, examined the practical status of using the budget as a tool for planning, control and evaluating the performance in this sector. The results showed that budget is one of the important means of control that help the company to have an effective control and the involvement of different administrative levels in the company in the process of preparing the planning budgets helps greatly the commitment of the budget's estimations plus minimizing the mistakes. In a recent field study in Saudia Arabia by Al-Fakhri(2010) aimed to identify the problems and the obstacles facing preparing and implementing the budget of Saudi Financial Ministry. The results showed three types of these problems and obstacles: administrative and legal ones as shortage of tools of analysis to the estimations, weak standards of measuring the performance, lack of cooperation between the public parties, ignorance of rules and regulations; economic problems as: instability of the basic financial resources, absence of administrative indicators and levels; and human problems as: lack of sufficient number of qualified people in addition to shortage of human experiences. The study came up with some recommendations to solve these problems as to train the employees in the field of preparing the public budget and its implementation, and use modern technology to save and provide the information related to budget's preparation and implementation in the proper time.

Based on what is mentioned previously and depending on the results of the previous studies, the hypotheses are as follows:

H1: There is a relation between lack of perception and awareness of the budget's importance and preparing and implementing the budget in Greater Irbid Municipality.

H2: There is a relation between the lack of scientific and practical qualifications, and the budget's preparation and implementation in Greater Irbid Municipality.

H3: There is a relation between the lack of technical and technological aspects and the budget's preparation and implantation in Greater Irbid Municipality.

H4: There is a relation between the lack of behavioural aspects and the budget's preparation and implementation in Greater Irbid Municipality.

H5: There is a relation between unrealistic estimation of the budget and the budget's preparation and implementation in Greater Irbid Municipality.

3. Methodology

3.1 The study's population & sample

The population of the study consisted of all the employees in the department of the General Budget in Greater Irbid Municipality. A random simple sample which was selected, consisted of 126 employee. Questionnaires were distributed to the respondents by hand and 104 questionnaires were retrieved but four of them were excluded.

3.2 Instrument of the study

A questionnaire which was used to collect data was developed depending on the literature review and its items were divided to two parts; the first one addressed the respondents' personal questions while the second one addressed five axes consisting of 26 items to measure the study's variables as follows:

- **Lack of perception & Awareness** which were measured by items (1-8): "ignorance of the budget's importance, weak awareness of the budget's preparation process, shortage of knowledge of budget's preparation, lack of cooperation between the departments during preparing and implementing the budget, there is more concern of the

external frame than internal content plus, the municipality’s senior management not realizes the importance of the budget but there is ignorance to some of the budget’s items in the application process.

- **Lack of Scientific & Practical Experience** which were measured by items(9-15): “experienced staff in preparing the budget was not available, sufficient information and data were not available for preparing the budget, there is no sufficient knowledge of preparing and implementing the budget, there is no accurate prediction at preparing the budget, modern methods were not used in preparing the budget, there is no a qualified staff to prepare and implement the budget, there is weakness in the coordinating and communicating between the different managements.

- **Lack of Technical & Technological aspects** which were measured by items (16-19): there are no sufficient standards to budget’s preparation, an item for facing urgent issues at preparing the budget is no assigned, there is a possibility in estimating future expenses, a developed information system is not used at preparing and implementing the budget.

- **Lack of Behavioral Aspects** which were measured by items (20-23): there is no a participation in preparing the budget, incentives have positive effect in the efficiency implementing the budget, senior management opinion has an effect in implementing the budget appropriately, there is an impact due to the difference in the sub goals on implementing the budget.

- **Unrealistic estimation of the budget** which was measured by items(24-26): unrealistic of the desired goals, restrictions that affect implementing the budget’s items, there are illogical tries to reduce the expenses.

The answers were graded according to Lickert’s fifth scale as follows : strongly agree (1),agree(2),neutral (3),disagree(4) and strongly disagree(5).

3.3 Instrument’s reliability

To make sure of the instrument’s reliability, Cronbach -Alpha consistency Coefficient was calculated and its value ranged from (0.69) to (0.82) as it is illustrated in table (1), and these ratios were considered acceptable for the purpose of this study.

Table 1. Cronbach -Alpha consistency Coefficient for the fields and the instrument as whole.

Field	Internal Consistency
lack of perception & awareness of the budget’s importance	0.70
lack of scientific & practical qualifications	0.82
lack of Technical & technological aspects	0.69
lack of Behavioural aspects	0.76
Unrealistic estimation of the budget	0.73
Instrument as a whole	0.74

- Source (the researchers).

3.4 Statistical Methods

- Data ,which was collected, was calculated using the following statistical methods:
- Frequencies and proportions to describe characteristics of the study’s sample.
- Means and standard deviations to identify the degree of the respondents’ response towards the instrument’s items.
- Cronbach -Alpha consistency Coefficient to assure the instrument’s reliability.
- Simple Regression Test to test the study’s hypotheses.

3.5 Sample’s Characteristics

Table 2. Respondents’ Distribution

		N	Proportion
Scientific Qualification	Less than secondary certificate	31	31.0
	Moderate diploma	26	26.0
	Bachelor	35	35.0
	Master	4	4.0
	Ph degree	4	4.0
Job title	Administrator	31	31.0
	Engineer	4	4.0
	Accountant	38	38.0
	Surveyor	5	5.0
	Others	22	22.0
Experience	Less than 5	16	16.0
	6-10	31	31.0
	11-15	26	26.0
	16-20	21	21.0
	More than 21	6	6.0
	Total	26	100.0

*source (the researchers).

4. Testing Hypotheses

1st hypothesis : “There is a relation between lack of perception and awareness of the budget’s importance and preparing and implementing the budget in Greater Irbid Municipality”.

Table 3. Means, Standard Deviations& T test concerning items of “ lack of perception &awareness”.

	N	M	SD	T value	DF	Sig.
Lack of Perception & awareness of budget’s importance	100	3.39	.779	4.988	99	.000

It is clear from table (3) that there are statistical significant differences at level of significance ($\alpha=0.05$) between the mean and the standard deviation where T value is (4.988) with significance (0.000) indicating the acceptance of the hypothesis.

2nd hypothesis: “ There is a relation between the lack of Scientific and practical qualification ,and the budget’s preparation and implementation in Greater Irbid Municipality”.

Table 4. Means, Standard Deviations& T test concerning items of “lack of scientific and practical qualifications”.

	N	M	SD	T value	DF	Sig
Lack of Scientific and practical qualification	100	3.02	.753	.247	99	.000

It is clear from the previous table, lack of statistical significant differences at the level of significance ($\alpha=0.05$) between the mean and the standard score (3) where T value was (0.247) with significance (0.806) indicating acceptance of the hypothesis.

3rd hypothesis : “ There is a relation between the lack of technical and technological aspects and the budget’s preparation and implantation in Greater Irbid Municipality”.

Table 5. Means, Standard Deviations& T test concerning items of “lack of Technical and technological aspects”.

	N	M	SD	T value	DF	Sig.
Lack of Technical & technological aspects.	100	2.87	.698	-1.899	99	.040

Table (5) showed lack of statistically significant differences at the level of significance ($\alpha=0.05$) between the mean and the standard score (3) where T value was (1.899) with significance (0.060) indicating the acceptance of the hypothesis.

4th hypothesis : “ There is a relation between the lack of behavioral aspects and the budget’s preparation and implementation in Greater Irbid Municipality”.

Table (6) Means, Standard Deviations& T test concerning items of “lack of behavioral aspects & budget in the Municipality compared with standard(3).

	N	M	SD	T value	DF	Sig.
Lack of Behavioral aspects	100	3.38	.723	5.294	99	.000

Table (6) showed statistical significant differences at the level of significance ($\alpha=0.05$) between the mean and the standard score (3) where T value was 5.294 with significance (0.000) indicating the acceptance of the hypothesis.

5th hypothesis: “ There is a relation between unrealistic estimation of the budget and the budget’s preparation and implementation in Greater Irbid Municipality”.

Table (7) Means, Standard Deviations& T test concerning items of “unrealistic estimation of the budget” & budget in the Municipality compared with standard(3).

	N	M	SD	T	DF	Sig.
Unrealistic estimation of the budget	100	3.33	.671	4.919	99	.000

It is clear there are statistical significant differences at the level of significance ($\alpha=0.05$) between the mean and the standard score (3) where T value was (4.919) with significance (0.000) indicating the acceptance of the hypothesis.

5. Results & Recommendations

The study came up with some results : There is a relation between the lack of (perception and awareness of the budget’s importance , scientific and practical qualifications, technical and technological aspects, behavioural aspects, unrealistic estimation of the budget) and the budget’s preparation and implementation in Greater Irbid Municipality.

the study results showed: ignorance of the budget’s importance ,weak awareness of the budget’s preparation process , shortage of knowledge of budget’s preparation, lack of cooperation between the departments during preparing and implementing the budget, there is more concern of the external frame than internal content plus, the municipality’s senior management not realizes the importance of the budget but there is ignorance to some of the budget’s items in the application process. Additionally showed “experienced staff in preparing the budget was not available, sufficient information and data were not available for preparing the budget, there is no sufficient knowledge of preparing and implementing the budget, there is no accurate prediction at preparing the budget, modern methods were not used in preparing the budget, there is no a qualified staff to prepare and implement the budget, there is weakness in the coordinating and communicating between the different managements. while testing hypotheses showed there are no sufficient standards to budget’s preparation, an item for facing urgent issues at preparing the budget is no assigned, there is a possibility in estimating future expenses, a developed information system is not used at preparing and implementing the budget. and there is no a participation in preparing the budget, incentives have positive effect in the efficiency implementing the budget, senior management opinion has an effect in implementing the budget appropriately, there is an impact due to the difference in the sub goals on implementing the budget. Additionally the study results showed unrealistic of the desired goals, restrictions that affect implementing the budget’s items, there are illogical tries to reduce the expenses.

Depending on these results, the study recommended the following : spreading the awareness of the importance of the budget through organizing seminars to different managements in the municipality to overcome lack of awareness of the importance of the budget, and holding training courses to the members of the budget’s committee about the most scientific and modern methods in prediction ,estimation ,planning ,analysis of the returns and the cost in the field of the budget and provision of information systems plus the appropriate statistics to overcome lack of experience and skills. The study also recommended the adoption of more realistic standards to solve the technical aspects’ problems and the involvement of all the administrative levels when planning the budget in addition to set a appropriate system of rewards that helps achieving the budget’s goals.

References

- Abo-Nasar, Mohamad, Management Accounting, 2nd ed ,Amman,Dar Wael,2005,p312.
- Al-Afandi,Saja Mostafa, Extent Of Using Budgetary Planning As A Tool Of Monitor And Evaluating Performance In The Public Sector ,Unpublished Thesis, Halab University,2003.
- Al-Alaween,Amjad Abd-fatah, Evaluating systems of budgetary planning in the Jordanian public share holding companies, Unpublished Thesis, Al-Bayt University,2000.
- Al-Bataina,Shadi,Evaluating Extent Of Benefit Of Applying The Budgetary Planning –Jordanian Industrial Companies, Irbid, University of Yarmouk, Un published Thesis,2005.
- Al-Edani,Kareema Jasim Abdallah, Budgetary planning as a tool of control and evaluation of performance in the industrial companies: theoretical and practical study in the public companies for paper industries , Basra Factory of Paper, Unpublished Thesis, Basra University,1989.
- Al-Fakhri,Mo`ed,The Problems And Obstacles Facing During Preparing And Implementing The Public Budget In Saudi Arabia, Field Study In Saudi Financial Ministry, Journal of King Saud University,2010.
- Al-Raba`,Hussein Mohamad,Evaluating Budgetary Planning System in the Jordanian public University, Unpublished Thesis, Al-Bayt Univerity,2003.
- Al-Zo`bi,Najeh,Role of budgetary planning in planning, control and evaluating performance of the municipalities councils in Jordan, Mafraq ,Al-Bayt University, Unpublished Thesis,2004.
- Atkinson, A., K. Robert & Y. Mark (2004) Management Accounting. (4thed.). Prentice Hall, New York, p. 400.
- Dergham,Mahir&Ibrahim,Eid, Extent of Budget's efficiency as a tool of planning and control in Ghaza sector's Municipalities from the perspective of people who planned and implement the budgets, Jordanian University of applicable sciences ,vol11,n2,2008.
- Drury, C. (2004) Management Accounting for Business Decisions, An International Thomson Publishing Company, USA, p. 155.
- Hajaj,Ahmad&Basli Makram, Management accounting(modern entrance) planning , control, making decisions,ed3,Egypt,2001,p217.
- Joma`,Ismael Ibrahim &Mohram,Zeinat Mohamd&Al-Khateeb, Sobhi Mahmood, Management accounting and models of operation researches in making decisions ,Alexandria: Al-Dar Al-Jamaea for publishing and distribution,2001.
- Jooda,Abd-Alhakim&Abo-Sirdana,Jamal, Evaluating the budgetary planning system in Greater Amman Municipality : field study, Al-Basaer Journal, Petra University,col13,n2,amman,Jordan,pp237-292,2010.
- Laura, Francis Gladney, et. al. (2004) Does Organization-Mandated Budgetary Involvement Enhance Managers, Budgetary Communication with Their Supervisors?, Advances in Management Accounting, Vol. 13.
- Needless, M. Powers, and S. Crosson, Financial and Managerial Accounting, 1st ed, Houghton Mifflin,2002.
- Nour,Ahmad Mohamad&Zeinat, Mohamad&Shehata,Shehata Said, Management Accounting In The Field Of Modern Business, Alexandria : Al-Dar Al-Jamaea for publishing and distribution,2005.
- Whiting, "Budget Planning the Next Generation", information Week, Issue 805, 2000, p p. 160-170.
- Zo`rob,Hamdi,problems of prepaing anf implementing budgets in Ghaza Sector ,Journal of Islamic University,vol14,n2,2006,pp295-316.