BASIN

Behavioural Adaptation for Water Security and Inclusion

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Climate adaptation in Tanzania's national budgeting process: embedding flood and drought preparedness

Summary

- Tanzania has mature climate policies and clear mandates for flood and drought preparedness, yet national budgets chronically underfund the proactive adaptation needed to reduce risks before climate impacts occur.
- This implementation gap leaves people vulnerable to climate impacts and forgoes the development and resilience gains of preparedness, despite evidence that every shilling invested in adaptation generates around four in economic benefits.
- A new multi-actor behaviour journey (MABEJ) methodology enables a mapping of where in the annual budget cycle preparedness is displaced, which actors drive this, and where practical leverage points exist to close the gap.
- Severe resource constraints compound behavioural and institutional drivers that deprioritise preparedness. These include a culture of reactive response; limited willingness to invest in preparedness when faced with competing priorities; limited shared understanding of preparedness requirements; institutional silos; coordinating bodies that have mandates but insufficient authority; and monitoring systems too generic, or altogether lacking, to reveal under-provision.
- Under-prioritisation is cumulative and self-reproducing. No single actor can break this cycle alone, but leverage points exist at every stage of the budget process.
- A high-leverage intervention is to embed explicit preparedness requirements within the National Planning and Budget Guidelines issued by the Ministry of Finance and the President's Office–Planning and Investment, requiring ministries, departments and agencies to mainstream preparedness in their budget planning and allocation.
- Preparedness spending and delivery must also be made visible through enhanced budget tagging and tracking, monitoring and evaluation frameworks that distinguish preparedness from broader environmental reporting, and the public release of draft budgets to enable real-time scrutiny.

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This Insight brief has been written by Kate Gannon, Katarzyna Mikolajczak, Abel Dugange, Herbert Kashililah, V. Tondelo Gungulundi, Katharine Vincent, Will Ingram, Jessica Leech, Charles Wight and Declan Conway.

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SHAHIDI WA MAJI

Tanzania's climate adaptation ambitions are not being translated into budget allocations

Tanzania has spent over two decades developing climate policy frameworks that identify floods and droughts as priority hazards. The National Adaptation Plan (2025–2035) and the National Climate Change Response Strategy (NCCRS) (2021–2026) recognise that adaptation and resilience building require proactive investment in preparedness before disasters occur, as well as effective cross-sectoral coordination. Yet, as in many countries, this ambition has not been translated into funded action (UNEP, 2025).

Under Tanzania's mainstreaming approach, ministries, departments and agencies (MDAs) and local government authorities (LGAs) are expected to translate national adaptation priorities into costed plans and budgets. Yet national adaptation policy frameworks stop short of specifying the financing strategies and operational mechanisms needed and lack dedicated adaptation budget lines or clear strategies to guide the vertical or horizontal mobilisation of finance towards adaptation.

Preparedness is therefore rarely funded as a distinct sectoral priority (Khatibu and Lokina, 2023) even in the institutions closest to the problem. The Prime Minister's Office–Disaster Management Department (PMO-DMD), which leads disaster risk management (DRM) coordination in Tanzania, directs only around 25% of its DRM budget to preparedness rather than response (URT, 2025). Similarly, the Ministry of Water allocates an estimated 6% of its budget to water resource management, compared to roughly 75% to water supply, despite the former being the function most critical for flood and drought resilience (TaWaSaNET, 2023). Much of the preparedness financing that does occur is secured off-budget through development partners, with weak coordination across national planning priorities (Khatibu and Lokina, 2023).

Tanzania therefore remains locked into a post-impact disaster response model, leaving populations increasingly exposed to intensifying climate impacts and preventable human losses. Meanwhile, the Government of Tanzania also faces higher long-term public costs by failing to capture substantial development and resilience gains associated with proactive adaptation. International evidence shows that every dollar invested in adaptation can generate multiple dollars in economic benefits, including through avoided disaster response costs and losses, greater service continuity and reduced climate-related damages (Rising et al., 2026).

Research to date has struggled to specify where and how to intervene within policy processes to avoid displacement of adaptation and preparedness. Such gaps in policy implementation have therefore seemed intractable. A new multi-actor behaviour journey (MABEJ) methodology provides a means of tracing the cumulative behaviours shaping outcomes within policy processes, identifying where and why objectives are prioritised or displaced and highlighting where practical leverage points exist (Mikolajczak et al., 2026, in review).

This insight brief applies the MABEJ methodology to examine where and why flood and drought preparedness is displaced from MDA budgets across Tanzania's annual budget cycle, and to identify the actors and interventions that could secure its inclusion at specific points in the national budget cycle. Our analysis draws on interviews conducted in 2025 with 43 respondents purposively selected from government and non-government organisations in Tanzania for their involvement in, or oversight of, preparedness and budgeting processes (Gannon et al., 2026, in review).

Box 1. Abbreviations

CSO – Civil Society Organisation
IMTC – Inter-Ministerial Technical Committee;
LGA – Local Government Authority
M&E – Monitoring and Evaluation
MDAs – ministries, departments and agencies
MoF – Ministry of Finance
MTEF – Medium-Term Expenditure Framework
NAO – National Audit Office
NCCRS – National Climate Change Response Strategy
NDMS – National Disaster Management Strategy
NGO – non-governmental organisation
NPC – National Planning Commission
PBGs – Planning and Budget Guidelines
PMO-DMD – Prime Minister's Office – Disaster Management Department
PO-PI – President's Office – Planning and Investment
PO-RALG – President's Office – Regional Administration and Local Government
VPO-Environment – Vice President's Office – Environment

Where in the budget cycle is preparedness displaced?

Tanzania's national budgeting process cycles annually from July to the following June. Figure 1 maps the process across four broadly sequential steps: The Ministry of Finance (MoF) prepares and issues the annual Planning and Budget Guidelines (PBGs) and sectoral ceilings that translate national priorities into budget preparation instructions for all MDAs, setting the framework for subsequent budget preparation and review (Step 1). The process then progresses through MDA budget preparation (Step 2) and multiple rounds of technical and political review (Step 3), to approval, budget execution and monitoring (Step 4).

Figure 1. Steps in Tanzania's national budgeting process

	Step 1: Formulation of the Planning and Budget Guidelines (PBGs) AUG–NOV	Step 2: MDA budget preparation and submission NOV–FEB	Step 3: Government and parliamentary review and approval FEB–JUN	Step 4: Implementation and monitoring JUL–JUN (following year)
STEPS IN THE PROCESS	The MoF, supported by other actors, identify annual budget priorities. A MoF-led technical committee then sets the budget frame and sectoral budget ceilings and translates them into binding PBG rules, timelines and requirements for the sectoral budget preparation undertaken at step 2. Following Cabinet approval, the MoF issues the PBGs in November.	MDAs and LGAs prepare budgets in line with PBGs and sector policies before submitting draft MTEFs to the MoF and NPC. Submitted budgets are often higher than assigned ceilings to allow for negotiation.	The MoF and NPC scrutinise submitted budgets against annual plans and fiscal constraints, and hold cross-sectoral discussions with MDAs to prioritise cross-sector investment projects. The MoF then consolidates proposals into the draft Budget Framework, which is reviewed by the IMTC, before Cabinet approval. The MoF subsequently issues final sectoral ceilings, and MDAs revise their budgets before presenting these to Parliamentary Sector Standing Committees, who further scrutinise proposals and submit recommendations to the National Assembly. Parliament debates sector estimates, before approving the budget and authorising the MoF to raise revenue and spend public funds.	The MoF releases funds to MDAs and LGAs. Expenditure is monitored through several channels, including by the MoF, National Audit Office (NAO), sector ministries (who assess progress against their own programmes), joint platforms (e.g. Joint Water Sector Review) and independent CSO assessments.
CORE DESIRED BEHAVIOURS AT EACH STEP	Through the PBGs, the MoF (1) names flood and drought preparedness as a fiscal imperative; (2) provides specific instructions to MDAs for how to account for preparedness in budgets; and (3) provides procedural mechanisms, such as budget templates, tagging or compliance indicators, that make preparedness allocations visible and assessable within MDA budgets.	MDAs and LGAs mainstream and cost preparedness in their budgets and coordinate across institutional boundaries to address interdependent preparedness needs and to maximise budget efficiencies.	Ministers, ministry directors, parliamentarians, permanent secretaries on IMTC and other influential civil servants: (1) uphold or strengthen preparedness provisions in MDA plans and budgets, in line with National Climate Change Response Strategy (NCCRS), and (2) reinforce cross-sectoral preparedness coordination. The MoF and/or MDAs publicly issue draft budgets for scrutiny and analysis by external actors.	The MoF disperses funds allocated to preparedness on time and in full. MDAs implement preparedness plans and do not reallocate funding to other activities. Preparedness-specific cross-sectoral monitoring and evaluation (M&E) frameworks and feedback loops highlight evidence of implementation gaps to enable pressure for action in subsequent cycles.

> *"Failure to embed preparedness within MDA budgets is not concentrated at one point in the cycle."*

Failure to embed preparedness within MDA budgets is not concentrated at one point in the cycle. Whether preparedness is ultimately provided for (Step 2) and delivered (Step 4) through MDA budgets, is shaped by the behaviours of multiple actors across the entire cycle.

Figure 1 specifies behaviours each actor must perform at each step. The underlying logic remains largely consistent: to deliver preparedness within the budgeting cycle, actors with decision-making influence at each step of the budgeting process need to champion preparedness as an explicit priority, embed it within the rules, plans and allocations under their control, defend it against competing demands, and monitor shortfalls. Cross-sectoral coordination is also required to maximise efficiencies. Yet our analysis finds that currently these behaviours are largely absent at every step of the budget cycle.

Under-prioritisation is also cumulative and each step of the budgeting process inherits and reproduces the preparedness gaps left by the one before, making failure at the next step, and in the next year, more likely.

Why is preparedness repeatedly under-prioritised?

Interviews identified recurring behavioural and institutional drivers that make preparedness easy to defer, difficult to coordinate and hard to hold actors accountable for (see Box 2). These drivers operate across multiple stages of the budgeting process and often reinforce one another.

Credits: Will Ingram

An automatic weather station in the grounds of Babati Town Council building, in Babati, Tanzania, operated by Tanzania Meteorological Authority.

Where are the leverage points for change?

Power over preparedness is diffuse: no single actor holds sufficient authority to unilaterally redress allocations. The full MABEJ analysis considered interactions between determinants of behaviour, power dynamics and the feasibility of different courses of action, and identified leverage points at every step of the process (Gannon et al., 2026, in review; see also Table 1). Three linked priorities hold the greatest potential: embedding preparedness requirements in the PBGs; strengthening costed and coordinated preparedness provision in MDA MTEFs; and making preparedness spending and delivery visible and accountable.

Box 2. Recurring behavioural drivers of preparedness under-prioritisation

Severe resource constraints make preparedness especially vulnerable to cuts – Tanzania's highly constrained public budget forces difficult choices between competing priorities. Preparedness is particularly vulnerable when proposals are reconciled with budget ceilings (Steps 2–3) or when allocated funds are only partially disbursed (as happens often at Step 4), because duty-bearers prioritise issues that appear more immediately pressing over risks perceived as uncertain in timing and impact.

Reactive disaster response remains the norm – Reactive disaster response is widely treated as legitimate and expected. Even within institutions with strong mandates, preparedness may be viewed as something that can be 'validly' traded off against priorities perceived as more immediate. Weak public and civic pressure for pre-emptive action reinforces this norm, often only increasing after major flood or drought events.

Poor understanding of what preparedness requires, why it matters and how to implement it – Officials often understand preparedness in narrow

Box 2 continued

and competing terms rather than as sector-appropriate infrastructural adjustments and resilience practices (e.g. promotion of climate smart agriculture), integral to delivering wider mandates. Definitions are also vague: the PBGs ask MDAs and LGAs to consider climate change and environmental issues in general terms, but provide no preparedness-specific guidance, coding or compliance mechanisms. This matters most at Step 2 (budget formulation), where MDA actors lack practical guidance on translating preparedness into their budget submissions, so generic environmental provisions often stand in for preparedness-specific allocations. At Step 3, the same knowledge gaps among reviewers mean shortfalls pass unchallenged.

Institutional silos obscure interdependencies and opportunities for resource efficiency – Actors tend to understand their own part of the system more readily than its connections with adjacent institutions. Differences in terminology, such as disaster risk management, climate adaptation and integrated water resource management, further obscure shared responsibilities and dependencies. As a result, MDAs tend to budget from their own sectoral vantage point, with limited coordination around complementary activities and little use of relevant risk assessments, expertise and other shared resources. Severe fiscal shortfalls further entrench these silos and fuel inter-ministerial competition.

Preparedness is left to institutional discretion rather than embedded in budget procedures – The budget system contains few preparedness-specific instructions, performance indicators or compliance requirements. These upstream omissions (at Step 1) cascade through the budget process: MDAs are not routinely prompted to identify and cost preparedness, while reviewers lack a consistent basis for assessing whether adequate provision has been made. This has particularly significant effects at Steps 2 and 3, where, in the absence of instructions in the PBGs, MDAs and LGAs are neither required to cost preparedness into their plans nor provided with templates for doing so or criteria against which compliance can be evaluated.

Formal mandates are not matched by authority – National development frameworks assign broad responsibility for adaptation without specifying what preparedness requires of influential actors such as the MoF, reducing accountability for delivering it. Although VPO-Environment and PMO-DMD have the clearest formal coordination mandates, they cannot compel MDAs or LGAs with equal standing to prioritise preparedness, participate in coordination processes, or align budget submissions, leaving action largely dependent on voluntary engagement and informal relationships.

Limited monitoring and evaluation conceals failure, weakens accountability and prevents learning – Preparedness-specific performance indicators and reporting requirements are deficient and typically absorbed within generic environmental reporting, making under-provision and under-delivery difficult to identify, attribute and challenge. Officials, parliamentarians and civil society therefore lack the evidence needed to press for corrective action in subsequent budget cycles. Limited visibility also reinforces overconfidence in system performance, as some actors best placed to strengthen preparedness overestimate, or publicly overstate, how effectively it is being delivered, or assume that gaps are being addressed elsewhere.

Credits: iStock

Flooding after a heavy rainstorm in Dar es Salaam, Tanzania.

Table 1. Summary of leverage points for influencing budgeting for flood and drought preparedness in Tanzania

Budget stage	Step 1: Planning and Budget Guidelines (PBGs)	Step 2: MTEF preparation and submission	Step 3: Government and parliamentary review and revision	Step 4: Budget execution, monitoring and feedback
Main actor(s) to influence	MoF, President's Office–Planning and Investment (PO-PI), with advocacy via VPO-Environment, PMO-DMD and influential donors.	Relevant MDAs, LGAs, as well as preparedness-mandated coordination actors such as President's Office–Regional Administration and Local Government (PO-RALG), PMO-DMD, VPO-Environment.	MoF budget analysts, IMTC members, Parliamentary Sector Committees, especially Water and Environment Committee, NGO and CSO advocates.	MDA and LGA M&E units, VPO-Environment focal officers, National Audit Office, influential donors, NGOs and CSOs, MoF.
What should be done to unlock desired behaviours (see Figure 1)	Lobby the MoF to articulate strong preparedness provisions in the PBGs: (1) explicitly name flood and drought preparedness as a fiscal imperative; (2) instruct MDAs how to account for preparedness in budgets; and (3) provide procedural mechanisms, such as budget templates, tagging and compliance indicators, to make allocations visible and assessable. Reframe preparedness as integral to the MoF's macro-economic goals. Fill evidence gaps on the costs of inaction. Expose gaps in system architecture and the MoF's options to act. Build civic and public pressure through advocacy and coalition building.	Lobby for preparedness mainstreaming in MDA MTEF submissions and across sectors. Address motivation and skills gaps through capacity building, evidence, relationship brokering and reframing preparedness and coordination as synergistic and fundamental to sectoral goals. Convene or strengthen cross-sector meetings close to the MTEF window so MDAs can align submissions and pool resources around interdependent preparedness activities.	Lobby sectoral ministries and parliamentary standing committees to use the review windows to surface weak preparedness provision, defend allocations, enhance coordination and press for revisions where preparedness is absent or poorly specified. Lobby for public release of draft MDA budgets to enable real-time external scrutiny, and supply accessible, regular evidence to support scrutiny.	Build pressure for public tracking and review of preparedness-specific budget provision and actual spending, rather than allowing it to be subsumed under generic environmental activities. Use monitoring and budget analysis to expose gaps and build coalitions and campaigns to build civic and public pressure for provision in the next cycle.
Why this could shift budget prioritisation	The PBGs are an authoritative signalling mechanism that sets the parameters of later budgeting stages and can convert preparedness from discretionary consideration into a compliance requirement or, at minimum, a structured prompt.	MTEF preparation and submission are where adaptation ambition is translated, or not, into public expenditure decisions. Individual MDAs have the power to prioritise preparedness within their own submissions and to coordinate budgets with other MDAs.	Even when upstream provision is weak, motivated and enabled actors at review stages can strengthen preparedness before budgets are finalised.	M&E insights could counter the invisibility of current implementation gaps, making the absence of preparedness spending harder to ignore and increasing pressure to act in future cycles.
Advantages	System-wide reach. Creates procedural triggers reducing dependence on individual institutional motivation. Partially substitutes for gaps in coordinating actors' mandates. Normalises preparedness as a legitimate fiscal priority. Signals high-level leadership. Precedent exists in other areas (e.g. nutrition). The MoF may respond well to economic framing.	More concrete and actionable than high-level advocacy. MDAs expressed both interest in and need for capacity building for mainstreaming preparedness into budget preparation, providing a plausible route for engagement.	Can exploit existing review architecture. Interviews suggest individual champions – ministers, ministry directors, permanent secretaries – can occasionally shift sectoral allocations through personal advocacy and relationship-based lobbying. Parliamentarians indicated appetite for usable evidence, making this a realistic downstream advocacy route.	Builds accountability. Generates evidence for future advocacy. Can improve feedback loops and challenge claims that the system is already working to increase pressure for change.
Limitations/ risks	Politically difficult. Upstream processes are relatively opaque. Changes depend on access to powerful insiders and broader fiscal negotiation.	Hard to sustain without upstream PBG backing. Sectors with equal standing cannot easily compel one another to coordinate. Resource competition may still dominate.	Highly dependent on informal influence: gains may not be routinised or reproducible. Parliament operates within an already-negotiated fiscal envelope, so its capacity to transform allocations is more limited.	Weak immediate effect on already-committed budgets. Feedback pathways into the next cycle are currently poorly developed. Poor design could reproduce generic reporting.
Potential impact	Very high	High	Medium	High

Policy recommendations

Based on our analysis, we make the following four policy recommendations:

Recommendation 1: The MoF and PO-PI should include explicit instructions and mandatory requirements for mainstreaming preparedness in MDA and LGA budgets within the PBGs, as well as procedural mechanisms, such as budget templates, tagging or compliance indicators, that make preparedness allocations visible and assessable.

- The PBGs should move beyond general statements about climate change and environmental issues and explicitly name flood and drought preparedness as a fiscal priority.
- Preparedness should be built into the PBG rules that shape budget choices, replacing reliance on institutional discretion with procedural triggers such as routine prompts, screening criteria, reporting requirements and budget classifications.
- Influential donors, NGOs and CSOs should lobby for these changes, including by working through PMO-DMD and VPO-Environment to strengthen coordination with the MoF around the PBGs. Such lobbying should frame preparedness as a fiscal opportunity, since there is evidence that suggests the MoF is open to fiscal arguments and to the economic case for preparedness-based adaptation.

Recommendation 2: Support MDAs and LGAs to mainstream preparedness within their budgets and coordinate across sectors to maximise budget efficiencies.

- CSOs, NGOs and donors should give MDAs and LGAs practical, budget-cycle-timed support to build the skills needed to translate preparedness into costed submissions.
- This support should draw attention to underused resources such as risk and vulnerability assessments, clarify institutional responsibilities, and demonstrate how preparedness and cross-sectoral coordination can advance sectoral objectives.
- Importantly, training is required to support MDAs and LGAs to mainstream preparedness into all sectors and projects.
- VPO-Environment and PMO-DMD should create or strengthen forums to broker cross-sectoral preparedness coordination across MDAs, with CSOs and NGOs providing technical analysis and facilitation support.

Recommendation 3: VPO-Environment should strengthen the focus on proactive preparedness-specific adaptation in the NCCRS, which is currently under revision.

Specifically, in the NCCRS, VPO-Environment should:

- Explicitly detail how flood and drought preparedness priorities should be translated into fiscal planning and MDA budget formulation
- Strengthen MDA obligations to mainstream flood and drought preparedness into their MTEFs
- Specify sectoral and cross-sectoral preparedness needs and required budget allocations, providing a clear reference point for budget design and review
- Update the targets and indicators to align with required preparedness budget commitments and inform budget tagging and review
- Provide for capacity building to close current gaps in preparedness planning and cross-sectoral coordination.

Recommendation 4: Strengthen preparedness-specific cross-sectoral M&E frameworks using evidence of implementation gaps to increase accountability and urgency for action in subsequent cycles.

- VPO-Environment, the Auditor General and the new M&E units established across MDAs should strengthen preparedness-specific cross-sectoral M&E frameworks and feedback loops that track preparedness as a discrete budget line separate from generic environmental reporting. These should align with updated NCCRS targets and indicators and capture both mainstreamed preparedness and specific projects and investments.
- The MoF should improve budget tagging, templates and tracking systems so that preparedness expenditure mainstreamed into MDA budgets is visible enough for meaningful analysis and aligned with NCCRS targets and indicators.
- MDAs should release their draft budgets at Step 2 of the budget cycle, to facilitate real-time scrutiny of preparedness provision in draft budgets.
- NGOs and CSOs should independently monitor and analyse preparedness-specific performance to plug current gaps in government monitoring and generate evidence of under-provision. This should be combined with targeted advocacy where there is known receptivity, particularly among Parliamentary Committees at Step 3, where interviewees indicated an appetite for accessible, regular evidence to support scrutiny.

Authors:

Kate Gannon[1], Katarzyna Mikolajczak[1], Abel Dugange[2], Herbert Kashililah[2], V. Tondelo Gungulundi[2], Katharine Vincent[1,3], Will Ingram[1], Jessica Leech[4], Charles Wight[4], Declan Conway[1]

1. Grantham Research Institute on Climate Change and the Environment, London School of Economics. 2. Shahidi wa Maji. 3. Kulima Integrated Development Solutions. 4. Water Witness International.

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Looking ahead

The cost of continued inaction is high and rising: delayed investment in preparedness and adaptation leaves economies more exposed to climate-related losses and forgoes the substantial economic benefits associated with adaptation, locking in inefficiencies and missed opportunities across sectors. Continued under-prioritisation also leaves people exposed to floods and droughts that threaten lives, livelihoods and the right to life, deepening injustice for those least able to cope while making wider development and resilience goals harder to reach. The reforms proposed in this brief identify realistic entry points within Tanzania's existing budget cycle and clear roles for institutions already mandated to act, offering a practical route to translate the nation's policy commitments into funded protection before disasters occur.

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