

Institutional support factors and intention to adopt innovative financing instruments: does financial advice moderate?

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Abstract

This study examines the influence of institutional support factors on Tanzanian local government authorities' intention to adopt innovative financing instruments and examines whether financial advice moderates these relationships. Grounded in institutional theory, institutional support factors including facilitating conditions, the regulatory framework and complementary knowledge were examined as predicting variables. Data were collected using a structured questionnaire from 255 financial decision-makers in 6 city and 20 municipal councils in Tanzania. Partial least squares structural equation modelling (PLS-SEM) was used to test the model in SmartPLS 4. The results show that facilitating conditions, the regulatory framework and complementary knowledge positively influence intention to adopt innovative financing instruments. Financial advice strengthens the effects of the regulatory framework and complementary knowledge but does not significantly moderate the relationship between facilitating conditions and intention to adopt innovative financing instruments. These findings suggest that clearer regulations, stronger organisational conditions and relevant complementary knowledge are important for innovative financing instruments adoption in Tanzanian local government authorities. The study highlights the value of embedding financial advisory support in public-sector financing programmes to help decision-makers translate institutional requirements into workable adoption decisions.

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1. Introduction

Local governments worldwide are facing increasing pressure to finance infrastructure, climate action, and essential public services despite constrained public revenues and mounting fiscal limitations. This challenge has increased interest in adopting innovative financing instruments (IFIs), including municipal bonds, green bonds, blended finance and public-private financing arrangements [Knuth et al., 2025; Organisation for Economic Co-operation and Development (OECD, 2025); World Bank & United Nations Capital Development Fund (UNCDF), 2024]. These instruments can expand fiscal space, mobilise private and institutional capital and support long-term local development. Sustainable bond issuance by subnational governments increased from USD 13.3 billion in 2018 to USD 65.7 billion in 2023, showing the growing global role of local governments in sustainable finance (OECD, 2025). Additionally, the alternative financing can also give local governments more flexibility by allowing them to combine transfers, own-source revenue, borrowing, guarantees and private-sector support to close infrastructure projects and climate-financing gaps (World Bank & UNCDF, 2024).

However, IFI adoption still differs across countries and local governments. Their use often depends on clear and supportive regulations, sound public financial management, bankable projects, technical skills and market confidence (Gorelick et al., 2024; OECD, 2025; World Bank & UNCDF, 2024). Local governments in developing countries face greater barriers because capital markets are less developed, borrowing rules may be unclear and complex instruments are costly to prepare, issue and monitor (Chen & Zhao, 2021; Gorelick et al., 2024; OECD, 2021). Therefore, financial need alone is not enough to support adoption. Local governments also need suitable organisational systems, specialised knowledge and institutional support to turn financing opportunities into workable projects.

Even so, the use and adoption of IFIs is growing in both developed and developing regions. Subnational governments in the United States, Japan, Canada, Sweden, France and Germany widely use municipal and sustainable bonds, while developing countries are also increasing their use (OECD, 2023, 2025). For example, local governments in India have used municipal bonds to finance urban infrastructure. Additionally, municipalities and cities in countries such as South Africa, Morocco, Mexico and Argentina have used municipal bonds to expand their funding options (OECD, 2023, 2025). These examples show that IFIs can help local governments mobilise funds beyond traditional and

own-source revenues. However, their successful use depends on several interrelated factors such as clear regulations, sound financial management, technical and financial capacity, adequate disclosure and investor confidence (Gorelick et al., 2024; OECD, 2025).

In Tanzania, local government authorities (LGAs) face several challenges in mobilising funds for infrastructural and development projects. Although they are responsible for providing infrastructure and basic services, they rely heavily on central government transfers, donor funding and limited own-source revenue (Hurley, 2012; Kessy, 2023). As a result, these traditional sources often fall short of meeting growing local development needs, which makes exploring alternative financing essential. In many cases, these sources are not enough to meet growing local development needs, which makes the search for alternative financing increasingly important (Hurley, 2012; Kessy, 2023). However, weak regulations and limited technical and organisational capacity continue to restrict the use of IFIs in developing countries, including Tanzania (Imori et al., 2026a, 2026b). Strengthening the capacity of LGAs to adopt IFIs is therefore important for service delivery, infrastructure development and progress towards the United Nations sustainable development goals (SDGs).

It is widely evident in the adoption studies which show that institutional support shapes whether public organisations accept new practices. Important conditions include clear policies and frameworks, technical capacity, administrative systems and management readiness (Al Sayegh et al., 2023; Long et al., 2023; Song & Zhao, 2024). These factors affect adoption by providing the resources, skills and formal structures needed for decision-making. When this support is weak, public organisations may find it difficult to justify and implement innovations, especially when they operate under strong regulatory and accountability requirements.

Despite this evidence, research on IFIs in Tanzanian LGAs is still limited, especially on how institutional support factors jointly influence the intention to adopt IFIs. Existing research often explains adoption through separate factors, such as regulation, organisational readiness, behavioural conditions or financial capacity, while paying less attention to the combined roles of facilitating conditions, the regulatory framework and complementary knowledge (Imori et al., 2026a, 2026b; Song & Zhao, 2024). This gap is important because Tanzanian LGAs operate under strict compliance requirements, uneven technical capacity, limited financial resources and close public oversight, which can make financing reforms difficult to implement [Hurley, 2012; Imori et al., 2026b; United Republic of Tanzania (URT, 2021)].

Recent Tanzanian evidence provides a useful basis for addressing this gap. Imori et al. (2026a) show that behavioural factors shape LGAs' intention to adopt IFIs, while Imori et al. (2026b) find that organisational culture, management support, institutional pressure and financial advice influence adoption intention. These studies confirm that IFI adoption requires more than financial need. It also depends on organisational readiness, decision-makers' confidence, institutional legitimacy and access to professional advice (World Bank and UNCDF, 2024). However, it remains unclear how facilitating conditions, the regulatory framework and complementary knowledge jointly influence adoption intention and whether financial advice changes the strength of these relationships.

Accordingly, this study addresses two related questions: whether facilitating conditions, the regulatory framework and complementary knowledge influence Tanzanian LGAs' intention to adopt IFIs, and whether financial advice strengthens these relationships. Facilitating conditions represent the internal resources, systems and structures needed to support adoption. The regulatory framework covers the rules, approval procedures and compliance requirements governing IFIs. Complementary knowledge refers to the specialised financial, technical and reporting knowledge needed to assess and manage these instruments.

Based on institutional theory, this paper treats financial advice as an institutional carrier that helps translate regulatory requirements and complementary knowledge into credible adoption decisions (Senyo et al., 2024). Financial advisors help LGAs understand complex rules, compare financing options, reduce uncertainty and meet technical and reporting requirements. Therefore, adopting IFIs depends not only on institutional conditions but also on decision-makers' ability to understand financing matters and work with relevant actors (Imori et al., 2026b; Long et al., 2023). Although recent studies show that financial advice can directly influence IFIs adoption and strengthen some organisational factors (Chatterjee & Fan, 2023; Imori et al., 2026b), its role in the relationships between facilitating conditions, the regulatory framework, complementary knowledge and adoption intention is still unclear.

This study makes three main contributions. First, it adds to public-sector innovation and financing research by showing how facilitating conditions, the regulatory framework and complementary knowledge shape LGAs' intention to adopt IFIs. These findings also explain how local governments can support more sustainable financing. Second, the study provides evidence on whether financial advice strengthens the relationships between institutional support factors and the intention to adopt IFIs. Third, it gives practical guidance by showing where improvement is still needed particularly in regulatory clarity, organisational support, complementary knowledge and access to financial advice.

The paper is organised as follows: Section 2 presents the literature review and the development of the hypotheses. Section 3 describes the methodology including the research design, data collection, measurement of variables and data analysis procedures. Section 4 presents the results and discusses the findings in relation to previous studies. Finally, section 5 concludes the paper by presenting implications, recommendations, limitations and avenues for future research

2. Theoretical literature review and development of hypotheses

2.1 The institutional theory

This study is grounded in institutional theory which explains that public organisations often adopt innovations or new practices not only because such innovations or practices are technically useful but also because they help the organisation appear legitimate, credible and appropriate within its wider environment (DiMaggio & Powell, 1983; Meyer & Rowan, 1977). In the context of local government financing, IFIs including municipal bonds, green bonds and other market-based financing mechanisms are highly standards-driven. Their adoption typically requires transparent procedures, clear legal authorisation, auditable systems and reliable reporting. As a result, issues of legitimacy and compliance become central to adoption decisions particularly in developing-country contexts where regulatory oversight is strong and investor confidence is often fragile (Gorelick et al., 2024; Maltais & Nykvist, 2021).

Institutional theory suggests that organisations are influenced by different pressures from their operating environment. Coercive pressure comes from laws, regulations and formal requirements, while normative pressure arise from professional expectations and expert guidance. In addition, mimetic pressure occurs when organisations adopt practices that have been successfully used elsewhere, especially when they are uncertain about what action to take (DiMaggio & Powell, 1983).

In Tanzania, LGAs operate within a system shaped by government regulations, development partners and other stakeholders. Although the use of IFIs is still limited, LGAs are increasingly expected to comply with financing reforms and demonstrate good governance practices (Aksom & Vakulenko, 2023; Kessy, 2023). In this context, institutional theory provides a useful lens for understanding how regulations, organisational capacity and knowledge influence financing decisions. It also helps explain why financial advisors are important. By providing technical guidance, they can help officials understand complex requirements and make more informed decisions. As a result, LGAs with stronger compliance capacity and better access to financial advice may be more prepared to pursue IFIs than those with limited support (Gorelick et al., 2024; Simeth, 2022).

2.2 Theoretical positioning of the study and hypotheses development

The adoption of innovative financing instruments by LGAs is influenced by factors at different levels. Institutional theory is useful because it explains how external pressures shape organisational decisions, especially in the public sector (DiMaggio & Powell, 1983; Scott, 1995). This is important because IFIs require formal approval, legal compliance, reliable reporting and professional standards. LGAs may therefore consider these instruments not only because they are useful, but also because they are seen as legitimate and acceptable to regulators and the public. In comparison, the Technology-Organisation-Environment (TOE) framework (Tornatzky et al., 1990), and the Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh et al., 2003), focus mainly on technological, organisational and individual factors. Institutional theory has a broader focus because it includes external rules, cultural expectations and professional mandates that shape organisational behaviour, particularly in rule-bound public financial decisions (DiMaggio & Powell, 1983; Scott, 1995). Recent studies also show that institutional norms, regulations and pressures influence innovation adoption in public organisations (Aksom & Vakulenko, 2023; Imori et al., 2026b). Based on this understanding, this study uses institutional theory to explain Tanzanian LGAs' intention to adopt IFIs.

Accordingly, this study represents institutional support factors through three constructs: facilitating conditions, the regulatory framework and complementary knowledge. Facilitating conditions are the organisational resources, systems and structures that enable implementation and operations. Additionally, the regulatory framework covers the rules and policies governing the adoption of IFIs. On the other hand, complementary knowledge includes the skills needed to understand complex financing methods, analyse options, prepare documents and meet reporting requirements. These skills and abilities shape the institutional environment in which LGAs decide whether to adopt IFIs, providing the practical and professional foundation necessary for informed decision-making.

Financial advice acts as an institutional carrier that translates pressures and knowledge into decisions. Advisors interpret laws, regulations and professional norms and explain their technical application. Advisory support can encourage innovation by helping organisations understand and apply complex guidelines (Chatterjee & Fan, 2023). Recent Tanzanian evidence also shows that financial advice influences LGAs' intention to adopt IFIs and can moderate

the adoption process (Imori et al., 2026b). This extends institutional theory by explaining how enabling conditions, policies and information are translated into stronger adoption intentions. The hypotheses are developed as follows:

2.2.1 Facilitating conditions

Facilitating conditions are the internal resources and organisational structures that make it possible for an LGA to engage in the process of preparing for and pursuing IFIs. What this means in practice, is the professional worlds of credible finance departments, integrated finance planning legal and audit offices, spending time and staff and resources to develop this project pipeline and documentation and reporting routines. From the perspective of the institutional theory, these conditions are the ability to comply, or, even in the case when legitimacy pressures exist, LGAs must be institutionally ready to convert the pressures into something other than lip service at best (Aksom & Vakulenko, 2023; Meyer & Rowan, 1977). Lessons from the bond market show that, at the subnational level of government, the challenge is mostly not a lack of IFIs but rather a lack of bankable projects, baseline data, sound procurement and reporting practices, and internal capacity to manage the use of proceeds. These gaps increase transaction costs and dependence on external support (Gorelick et al., 2024; OECD, 2021; Maltais & Nykvist, 2021). This would mean that LGAs with stronger facilitating conditions should therefore be better able to pursue IFIs and provide internal capacity to follow procedural and governance requirements through normative and mimetic pressures. Therefore:

H1. Facilitating conditions significantly influence the intention to adopt innovative financing instruments.

2.2.2 Regulatory framework

In this study the regulatory framework refers to the formal rules, approvals and compliance requirements that govern how LGAs can borrow and use innovative financing instruments. These include legal authority, approval procedures, transparency requirements and the consistency of the rules that guide financing decisions. From an institutional theory perspective, regulation can either encourage or limit adoption. It is widely evident that, when rules are clear and practical, they make it easier for organisations to act; however, unclear or costly requirements create uncertainty and may discourage adoption (Aksom & Vakulenko, 2023; DiMaggio & Powell, 1983).

In addition, a supportive regulatory framework is important for the intention to adopt IFIs because investors and other stakeholders need assurance that funds are managed properly and that reporting requirements are followed. This is particularly important for labelled and other innovative financing instruments, which require transparency, regular monitoring and clear accountability. This should be taken into account because it is widely evident in literature that unclear regulations increase uncertainty and risk, making it more difficult for subnational authorities to access financial markets and adopt innovative financing approaches (Chen & Zhao, 2021; Gorelick et al., 2024; OECD, 2021).

In Tanzania, LGAs operate within a tightly controlled intergovernmental system. Therefore, clear regulations are essential because they make new financing options more legitimate and at the same time reduce concerns about audit queries and compliance risks (Kessy, 2023). This situation reflects coercive pressure, as laws, approval procedures and compliance rules determine what LGAs are allowed to do and what they must justify. Therefore, when the regulatory framework is clear and supportive, the intention to adopt IFIs is likely to become more legitimate and easier to defend before oversight authorities. Therefore, the study hypothesised that:

H2. The regulatory framework significantly influences the intention to adopt innovative financing instruments.

2.2.3 Complementary knowledge

In this study, complementary knowledge refers to the specialised understanding needed to design, assess, and manage IFIs beyond routine public budgeting. It includes knowledge of instrument choice, feasibility and risk assessment, documentation, post-financing monitoring and reporting. From an institutional theory perspective, such knowledge is linked to normative pressures because professional standards influence what is seen as proper and credible financing practice. Organisations with stronger knowledge are likely to meet these expectations (DiMaggio & Powell, 1983; Simeth, 2022). In the context of municipal bond financing, evidence shows that knowledge constraints such as limited expertise in standards, verification, reporting and transaction structuring remain a major barrier to diffusion in developing countries and subnational contexts (Gorelick et al., 2024; OECD, 2025; Maltais & Nykvist, 2021). When LGAs can access complementary knowledge, they are better positioned to prepare bankable projects and meet disclosure requirements thereby increasing the likelihood of adoption. Complementary knowledge is primarily transmitted through normative pressure, as professionals expect themselves to be competent, properly documented and to exhibit good financial judgment in their use of complex instruments. It will also assist in mimetic learning, as LGAs that are better informed will be more easily able to imitate and adapt successful financing models from other jurisdictions. Therefore, the study hypothesised the following:

H3. Complementary knowledge significantly influences the intention to adopt innovative financing instruments.

2.2.4 Financial advice

In this study, financial advice is defined as access to and use of professional expertise in evaluating, structuring and deploying IFIs. Support can come from within, such as trained finance officers and/or from the outside, including municipal finance advisors, bond counsel, development partners, auditors and accredited reviewers. Advisory support through standards-driven IFIs can provide sequencing and markers of credibility that help to alleviate information asymmetries and assist issuers in meeting market expectations (Gorelick et al., 2024; Simeth, 2022). From an institutional theory perspective, financial advisors can help organisations understand and apply professional rules and expectations. They help LGAs understand complex requirements and apply them in practice. This also helps LGAs show regulators and other stakeholders that their financing decisions follow the required rules. This support is especially useful when LGAs are unsure about compliance, reporting and transaction costs (Aksom & Vakulenko, 2023).

For the moderation effects, through advisory support, financial advice can reduce uncertainty and give LGAs more confidence to pursue IFIs. In addition, financial guidance can bolster the adoption of IFIs by leveraging professional authority to apply normative pressure on LGAs, helping them maintain acceptable practices and make justifiable choices. It also reduces uncertainty and supports mimetic processes by signalling to LGAs how similar organisations approach IFIs. In addition, financial advice can therefore strengthen the translation of facilitating conditions, regulatory requirements and complementary knowledge into adoption intention. It aids in interpreting regulations, makes rules more usable and legitimises institutional action. Moreover, financial advice also converts technical knowledge into actionable steps while framing it within expectations, norms and regulations and encouraging learning from comparable institutions. This is consistent with evidence from Tanzania indicating that financial advice can strengthen the translation of organisational rules into adoption intention (Imori et al., 2026b). Therefore, the following hypotheses were developed:

H4. Financial advice moderates the influence of facilitating conditions on the intention to adopt innovative financing instruments.

H5. Financial advice moderates the influence of the regulatory framework on the intention to adopt innovative financing instruments.

H6. Financial advice moderates the influence of complementary knowledge on the intention to adopt innovative financing instruments.

2.3 Conceptual model

Figure 1 illustrates the conceptual framework showing how financial advice moderates the relationships between the independent variables: facilitating conditions, the regulatory framework and complementary knowledge and the dependent variable which is the intention to adopt innovative financing instruments.

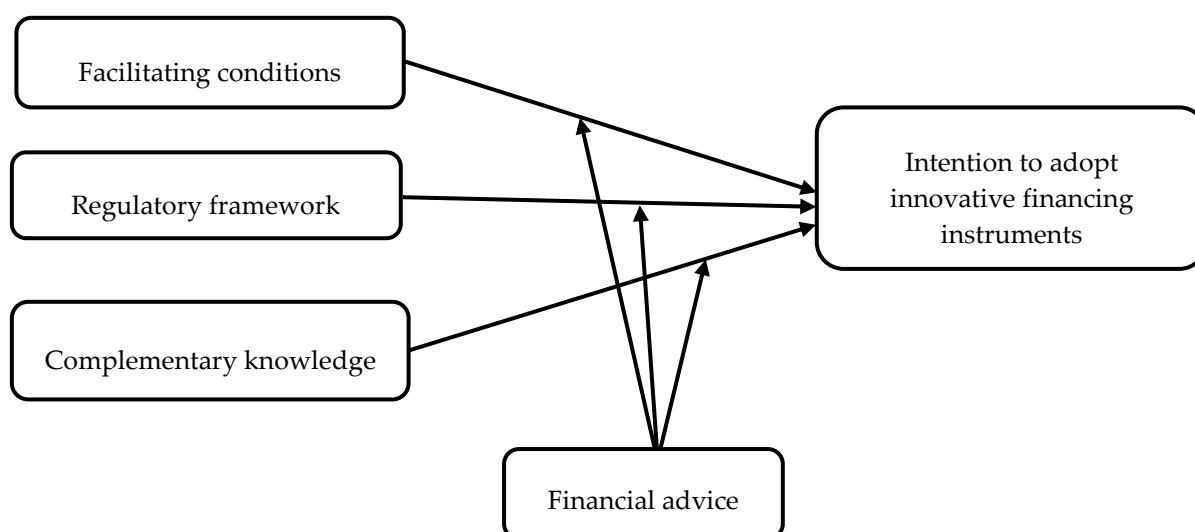


Figure 1. The conceptual framework

Source: Figure by the authors

3. Methodology

3.1 Research design, study area and population

A cross-sectional survey design was used to test directional hypotheses regarding the influence of institutional support factors on the intention to adopt innovative financing instruments (IFIs) in Tanzanian Local Government Authorities (LGAs). Data were collected at one point in time. This design was considered appropriate because the study sought to examine relationships among constructs across a defined population at a single period, rather than to track changes over time, and it is widely used in explanatory studies based on structured questionnaires (Saunders et al., 2019). The study population included all Tanzanian LGAs operating at the City and Municipal Council levels, specifically 20 Municipal Councils and 6 City Councils, making a total of 26 LGAs. These LGAs were selected because they are most involved in urban service delivery and revenue generation, areas where innovative financing mechanisms such as municipal bonds are highly relevant.

3.2 Unit of analysis, unit of inquiry, sampling technique and respondents

The Local Government Authority (LGA) was the unit of analysis of this study, as the aim was to examine institutional factors influencing the intention to adopt IFIs within LGAs' organisational settings. However, the unit of inquiry comprised individual respondents drawn from the selected LGAs, because the required information on financing decisions, organisational readiness, regulatory support, knowledge and advisory mechanisms resides with officers involved in finance, planning, governance and oversight functions. To reduce single-informant bias and capture a broader view of the organisational context, data were collected from ten respondents in each LGA.

A census approach was used to include all 26 eligible City and Municipal Councils from the national frame of 184 LGAs. Within each selected LGA, purposive sampling was used to identify respondents based on their positions and expected knowledge of financing, planning, control and decision-making processes relevant to innovative financing instruments. The unit of inquiry therefore comprised ten officers per LGA: the Council Director, the Chairperson of the Finance and Administration Committee, the Head of Finance and Accounts, the Revenue Accountant, the Head of Planning and Coordination Division, the Head of Internal Audit, the Head of Legal Services, the Head of ICT, the Officer in Charge of Planning and Budgeting and one Councillor.

Based on this procedure, the expected total sample size was 260 respondents (26 LGAs × 10 respondents). In practice, 255 questionnaires were completed and returned, resulting in a response rate of approximately 98%. Because respondents were nested within LGAs, the data are clustered; however, the partial least squares structural equation modelling (PLS-SEM) model was estimated using the full set of individual responses and interpreted in the LGA context (Hair et al., 2021). The responses were analysed at the individual level, but inference was framed at the organisational context of the LGA.

3.3 Data collection instruments and procedures

A total of 255 structured questionnaires were completed during data collection in the selected LGAs between July and December 2024, using a drop-and-pick methodology. Primary data were collected through a structured questionnaire so that all respondents answered the same set of questions. The questionnaire included closed-ended items measured on a five-point Likert scale and was administered to selected respondents across the 26 LGAs. The drop-and-pick method was suitable because most respondents were senior officers and council leaders with busy schedules. It gave them enough time to complete the questionnaire and helped achieve a high response rate.

3.4 Ethical Considerations

Ethical clearance for this study was granted by the Institutional Research Review Ethics Committee (IRREC) of the University of Dodoma (UDOM). It was provided on 16th June 2024 with Ref. No. MA.84/261/76/50 in accordance with UDOM's 2019 postgraduate guidelines (The University of Dodoma, 2019). Also, permission was given by the President's Office - Regional Administration and Local Government (PO-RALG) to collect data from Tanzanian LGAs as per the letter dated 12th July 2024 with Ref. No. AB.307/323/01/32.

3.5 Measures and operationalisation of variables

Primary data were collected via a survey instrument to assess the relationship between different types of institutional support and the intention to adopt IFIs among Tanzanian LGAs. The instrument was constructed utilising established literature and adapted from earlier studies assessing the same domains. Institutional support was represented by three dimensions and one interaction term: facilitating conditions as adapted from Al Sayegh et al. (2023), the regulatory framework as adapted from Qutaishat et al. (2023), and complementary knowledge as adapted from De Coninck et al. (2023). In addition, the moderating variable, financial advice, was adapted from Ennew (1992). Its relevance to financing

decisions is also supported by recent studies (Chatterjee & Fan, 2023). The moderating variable was measured with six items, while the direct constructs were measured with three items each. Response options were rated using a 1-5 Likert scale in which 1 indicated 'strongly disagree' and 5 indicated 'strongly agree'. The dependent variable, i.e. the intention to adopt innovative financing instruments (IAIFI), was measured reflectively with three items, each with a clear single-idea statement.

3.6 Data analysis plan

Analysis proceeded in four stages. First, SPSS version 27 was used to produce descriptive statistics, describe the respondents and check the data for missing values and coding errors. Second, the hypothesised relationships were analysed using PLS-SEM in SmartPLS 4, as the study emphasises prediction and assesses both explanatory power and out-of-sample predictive relevance (Hair et al., 2022). PLS-SEM was also suitable given the model structure and its robustness with multiple latent variables and indicators (Hair & Alamer, 2022; Hair et al., 2022). Third, standard PLS-SEM sequencing was followed, assessing the measurement model before estimating the structural model using bootstrapping to test the hypotheses (Hair & Alamer, 2022). Finally, additional diagnostics strengthened interpretation, including moderation effects testing and an importance-performance map analysis (IPMA) to highlight constructs that combine high importance with weaker performance and therefore merit managerial attention.

3.7 Reliability and validity

Before testing the structural relationships, the measurement model was first evaluated to ensure reliable and valid measurement of the constructs. Reliability and validity were assessed using PLS-SEM. Convergent validity was assessed using the average variance extracted (AVE) while internal consistency employed Cronbach's alpha as well as composite reliability. Discriminant validity was examined using the Heterotrait-Monotrait ratio (HTMT) and the Fornell-Larcker criterion (Fornell & Larcker, 1981; Hair et al., 2022). Multicollinearity was also checked using variance inflation factors.

3.8 Common method bias

Potential common method bias (CMB) was addressed through procedural and statistical measures. Procedurally, respondents were assured of anonymity and confidentiality, and questionnaire items were carefully worded and structured to reduce evaluation apprehension and common scale-format effects. Statistically, the study applied an exploratory factor analysis (EFA) single-factor check to assess whether a single latent factor accounted for most of the covariance in the data. The results show that the first factor explains 12.1% of the total variance, well below the commonly used threshold of 50% for serious common-method bias (Podsakoff et al., 2003). Therefore, CMB is unlikely to be a major concern in this study, and the observed relationships can be interpreted with greater confidence.

4. Results and discussion

This results section presents the results in four parts. First, it summarises the demographic profile of the respondents. Second, it assesses the measurement model using reliability, convergent validity and multicollinearity tests. Third, it reports the assessment of structural model results, including predictive relevance, model fit and hypothesis testing. Finally, it presents the moderation analysis results.

4.1 Demographic profile of respondents

Table 1 summarises the respondent profile ($n = 255$). Most respondents were male (62.4%) and in the 31-40 age group (71.4%). Most were married (73.3%). Education levels were high with 56.5% holding a Bachelor's degree and 32.9% a Master's degree. Work experience was substantial: 42.7% reported 11-20 years and 42.0% reported 21-30 years. Overall, the sample reflects a professionally experienced group with adequate exposure to organisational processes relevant to adopting IFIs in Tanzanian LGAs.

4.2 Assessment of the measurement model

The measurement model was first assessed before the structural model. Internal consistency was evaluated using Cronbach's alpha and composite reliability (CR); values of 0.70 or higher were deemed acceptable, in line with accepted guidelines for established constructs. Convergent validity was assessed via the average variance extracted (AVE), which should be at least 0.50. Overall, the constructs meet the requirements of reliability and convergent validity as shown in Table 2. The obtained VIF values fell below 5.0 (the maximum VIF was 3.596), suggesting that multicollinearity is not a serious issue (Hair et al., 2021, 2022). The results support proceeding to structural model testing, as there were no issues with construct quality or concern about common method bias (Hair et al., 2021).

Table 1: Profile of respondents (n = 255)

Category	Criteria	Frequency	Percentage (%)
Gender	Male	159	62.4
	Female	96	37.6
Age	18-30	47	18.4
	31-40	182	71.4
	41-50	25	9.8
	51 and above	1	0.4
Marital status	Single	58	22.7
	Married	187	73.3
	Separated	4	1.6
	Divorced	6	2.4
Education level	Certificate/Diploma	25	9.8
	Bachelor degree	144	56.5
	Master degree	84	32.9
	PhD	2	0.8
Working experience (years)	Less than 10	5	2.0
	11 - 20	109	42.7
	21 - 30	107	42.0
	31 and above	34	13.3

Source: Table by the authors**Table 2:** Measurement model results

Constructs and items	Outer Loadings	VIF	Cronbach's alpha	Composite reliability	AVE
<i>Complementary knowledge</i>			0.890	0.931	0.819
• CK1	0.918	2.725			
• CK2	0.902	2.852			
• CK3	0.895	2.357			
<i>Facilitating condition</i>			0.786	0.876	0.703
• FC1	0.727	1.378			
• FC2	0.908	2.337			
• FC3	0.868	2.056			
<i>Regulatory framework</i>			0.816	0.876	0.704
• RF1	0.899	1.455			
• RF2	0.779	2.346			
• RF3	0.834	2.497			
<i>Financial advice</i>			0.911	0.937	0.789
• FA1	0.865	2.792			
• FA2	0.915	3.596			
• FA3	0.903	3.067			
• FA4	0.869	2.668			
<i>Intention to adopt financing instruments</i>			0.827	0.897	0.744
• IAIFI1	0.805	1.594			
• IAIFI2	0.908	2.370			
• IAIFI3	0.871	2.156			

Source: Table by the authors

Table 3 presents the HTMT ratio analysis whose outcome also strongly validates the evidence for discriminant validity of constructs in this study. HTMT Values are all below the cut-off point of 0.85 which is a recommended rule of thumb for PLS-SEM (Hair et al., 2021; Sarstedt et al., 2019). This confirms that each construct is empirically distinct and contributes in distinct ways to the intention to adopt IFIs. In general, results support discriminant validity and

emphasise the multidimensional influence of institutional support factors, consistent with discussions on governance and innovation adoption in developing economies.

Table 3: Discriminant validity (HTMT ratio)

Variables	IAIFI	CK	FA	FC	RF
IAIFI					
CK	0.234				
FA	0.636	0.164			
FC	0.266	0.176	0.176		
RF	0.520	0.073	0.536	0.105	

Source: Table by the authors

Table 4 presents the Fornell-Larcker criterion analysis, which indicates an adequate discriminant validity among all constructs. Specifically, the square roots of AVE of each of the constructs are greater than the constructs' correlations with the other constructs (IAIFI= 0.862, CK= 0.905, FA= 0.888, FC= 0.838 and RF= 0.839) as suggested by Fornell-Larcker criterion (1981). This means that both constructs explain more variance in their respective indicators than in the shared variance with the other construct, indicating that they are indeed distinct (Hair et al., 2021).

The correlation coefficient of IAIFI and FA (0.555) is relatively higher than the other inter-construct correlations indicating that financial advice is closely related to the intention to adopt IFIs. This concurs with recent findings suggesting that adopting innovations within public sector organisations is also more dependent on financial literacy and on tailored access to financial expertise (Chatterjee & Fan, 2023; Long et al., 2023). Overall, results provide support regarding the distinctiveness of the study variables and the relevance of financial advice as a contributor to the intention to adopt IFIs.

Table 4: Discriminant validity (Fornell-Larcker criterion)

Variables	IAIFI	CK	FA	FC	RF
IAIFI	0.862				
CK	0.203	0.905			
FA	0.555	0.148	0.888		
FC	0.216	0.148	0.149	0.838	
RF	0.500	0.052	0.522	0.113	0.839

Source: Table by the authors

4.3 Assessment of the structural model

Once the measurement model was confirmed as reliable and valid, the next step was to evaluate the structural model's explanatory power and test the proposed hypotheses (Hair & Alamer, 2022). In summary, FC, RF and CK, together with the interaction terms involving financial advice, account for a significant percentage of the variation in IAIFI. The coefficient of determination indicates that the model explains 41.9% of the variance in IAIFI ($R^2 = 0.419$) which represents moderate to strong explanatory power in intention to adopt IFIs as shown in Figure 2.

4.3.1 PLS predict results

As shown in Table 5, all Q^2 predict values are positive (0.241-0.365), indicating that the model has out-of-sample predictive relevance for the intention indicators. In addition, the PLS-SEM prediction errors (RMSE/MAE) are slightly lower than the linear model benchmarks, which further supports the model's predictive performance. This implies that the PLS-SEM model has stronger predictive performance than the Linear Model (LM). In addition, the positive Q^2 predict values and the closely grouped error measures suggest that the model provides adequate predictive accuracy for IAIFI (Sarstedt et al., 2019).

Table 5: PLS predict results

Variable	Q^2 predict	PLS-SEM RMSE	PLS-SEM MAE	LM_RMSE	LM_MAE
IAIFI1	0.241	1.147	0.828	1.155	0.871
IAIFI2	0.365	1.146	0.902	1.154	0.909
IAIFI3	0.273	1.190	0.885	1.198	0.893

Source: Table by the authors

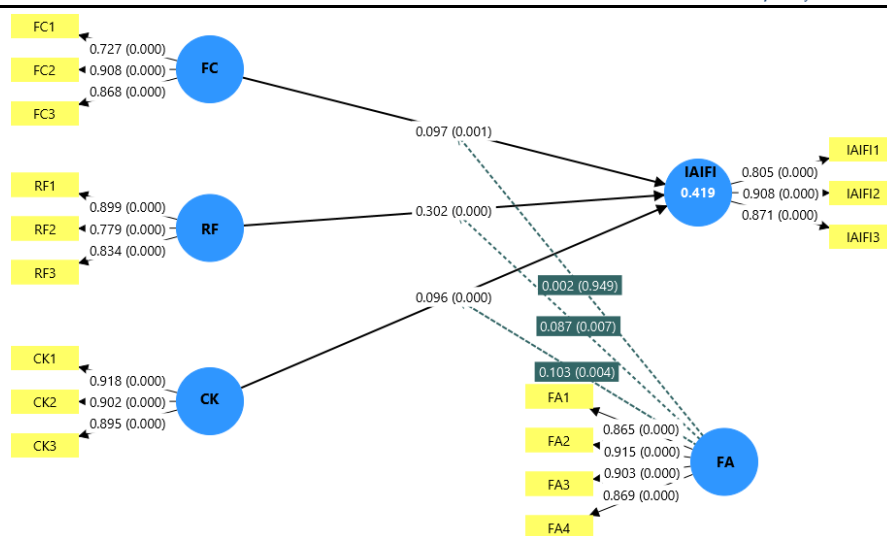


Figure 2. The structural model

Source: Figure by the authors

4.3.2 Model fit results

Table 6 shows that the PLS-SEM model achieved an acceptable overall fit. The SRMR value is 0.068 for both the saturated and estimated models which is below the commonly used threshold and suggests that the gap between observed and model-implied correlations is small (Benitez et al., 2020; Hair et al., 2022). The NFI values are 0.818 for the saturated model and 0.817 for the estimated model indicating a moderate level of fit. Also, close similarity between the saturated and estimated model values provides further support that the model represents the observed data reasonably well. In addition, the d_ULS values (0.627 and 0.633) and d_G values (0.265 and 0.267) are low which also points to a small difference between the empirical correlations and those reproduced by the model. Generally, these results suggest that the model is stable and suitable for both explanation and prediction (Benitez et al., 2020).

Table 6: Model fit results

Metrics	Saturated model	Estimated model
SRMR	0.068	0.068
d_ULS	0.627	0.633
d_G	0.265	0.267
Chi-square	1102.701	1110.798
NFI	0.818	0.817

Source: Table by the authors

4.3.3 Hypothesis testing

Hypothesis testing was conducted using 5,000 bootstrap samples. Table 7 presents the path coefficients, t-values, p-values and effect sizes (f^2) for both the direct and moderating relationships. The results show that the regulatory framework has a positive and significant effect on IAIFI ($\beta = 0.302$, $p < 0.001$). In addition, the moderate effect size ($f^2 = 0.113$) suggests that clear regulations, approval procedures and regulatory support contribute to financing decisions in LGAs. Facilitating conditions ($\beta = 0.097$, $p = 0.001$) and complementary knowledge ($\beta = 0.096$, $p < 0.001$) also have positive and significant effects on IAIFI. However, their effect sizes are small ($f^2 = 0.015$ each), meaning that they contribute less to adoption intention than the regulatory framework.

Regarding the moderation analysis, the interaction terms show that financial advice significantly strengthens the effects of the regulatory framework ($FA \times RF \rightarrow IAIFI$: $\beta = 0.087$, $p = 0.007$) and complementary knowledge ($FA \times CK \rightarrow IAIFI$: $\beta = 0.103$, $p = 0.004$), whereas the interaction between facilitating conditions and financial advice is not significant ($FA \times FC \rightarrow IAIFI$: $\beta = 0.002$, $p = 0.949$) with a negligible effect size ($f^2 = 0.000$). Because statistically significant interaction terms can be difficult to interpret from coefficients alone, the next section examines conditional direct effects (simple slopes) at low (-1 SD), mean and high ($+1$ SD) levels of financial advice and presents interaction plots showing how financial advice changes the relationships between RF, CK and IAIFI as presented in Table 8, Figures 3 and 4.

Table 7: Hypothesis testing

Relationship	Original sample	Sample mean	Standard deviation	T statistics	f2	p-values	Status
H1: FC → IAIFI	0.097	0.097	0.029	3.326	0.015	0.001	Accepted
H2: RF → IAIFI	0.302	0.304	0.040	7.488	0.113	< 0.001	Accepted
H3: CK → IAIFI	0.096	0.096	0.024	4.055	0.015	< 0.001	Accepted
H4: FA*FC → IAIFI	0.002	0.002	0.035	0.064	0.000	0.949	Rejected
H5: FA*RF → IAIFI	0.087	0.089	0.032	2.692	0.019	0.007	Accepted
H6: FA*CK → IAIFI	0.103	0.102	0.036	2.873	0.013	0.004	Accepted

Source: Table by the authors

4.3.4 Simple slope analysis and interaction interpretation

In the significant moderation effects, the study reports conditional direct effects (simple slopes) at low (−1 SD), mean, and high (+1 SD) levels of financial advice (Table 8) and visualises these effects using interaction plots (Figures 3 and 4) (Aiken & West, 1991; Hayes, 2018). In addition, the conditional effect on intention to adopt IFIs (IAIFI) for the regulatory framework is positive and statistically significant at all three levels of financial advice and it strengthens as financial advice increases. Specifically, when financial advice is low (−1 SD), the RF → IAIFI slope is $\beta = 0.215$ ($t = 3.761$, $p < 0.001$); at the mean level, it rises to $\beta = 0.302$ ($t = 7.488$, $p < 0.001$); and under high financial advice (+1 SD), it is strongest at $\beta = 0.389$ ($t = 8.536$, $p < 0.001$). The results in Figure 3 confirm this pattern: the high-financial-advice line is steepest indicating that financial advice strengthens the extent to which a supportive regulatory framework translates into stronger adoption intention.

A similar pattern is found for complementary knowledge. When financial advice is low (−1 SD), the relationship between complementary knowledge and IAIFI is statistically insignificant ($\beta = -0.007$, $t = 0.151$, $p = 0.880$). This means that complementary knowledge alone has little effect on IFIs' adoption intention when financial advice is limited. However, at an average level of financial advice, complementary knowledge has a positive and significant relationship with adoption intention ($\beta = 0.096$, $t = 4.055$, $p < 0.001$). The relationship becomes stronger when financial advice is high (+1 SD), as the slope rises to $\beta = 0.200$ ($t = 5.111$, $p < 0.001$). In practice, LGAs use their knowledge more effectively when suitable financial advice is available. Therefore, advisors help officials assess financing needs, choose suitable instruments and meet compliance requirements

In contrast, facilitating conditions remain positively related to adoption intention at low, average and high levels of financial advice. However, the changes across these levels are very small, showing that financial advice has only a weak moderating effect on this relationship. The FC → IAIFI slope is $\beta = 0.095$ at low financial advice ($t = 1.829$, $p = 0.067$), $\beta = 0.097$ at the mean level ($t = 3.326$, $p = 0.001$) and $\beta = 0.099$ at high financial advice ($t = 2.566$, $p = 0.010$). This limited change is consistent with the non-significant interaction effect (FA × FC → IAIFI), which suggests that financial advice does not significantly change the relationship between facilitating conditions and the intention to adopt IFIs.

Table 8: The conditional direct effects

Predictors at levels of moderator	Original sample (O)	Sample mean (M)	Standard deviation	T statistics (O/STDEV)	p-values
CK → IAIFI FA at +1 SD	0.200	0.199	0.039	5.111	< 0.001
FC → IAIFI FA at +1 SD	0.099	0.099	0.039	2.566	0.010
RF → IAIFI FA at +1 SD	0.389	0.393	0.046	8.536	< 0.001
CK → IAIFI FA at -1 SD	-0.007	-0.006	0.047	0.151	0.880
FC → IAIFI FA at -1 SD	0.095	0.095	0.052	1.829	0.067
RF → IAIFI FA at -1 SD	0.215	0.214	0.057	3.761	< 0.001
CK → IAIFI FA at Mean	0.096	0.096	0.024	4.055	< 0.001
FC → IAIFI FA at Mean	0.097	0.097	0.029	3.326	0.001
RF → IAIFI FA at Mean	0.302	0.304	0.040	7.488	0.000

Source: Table by the authors

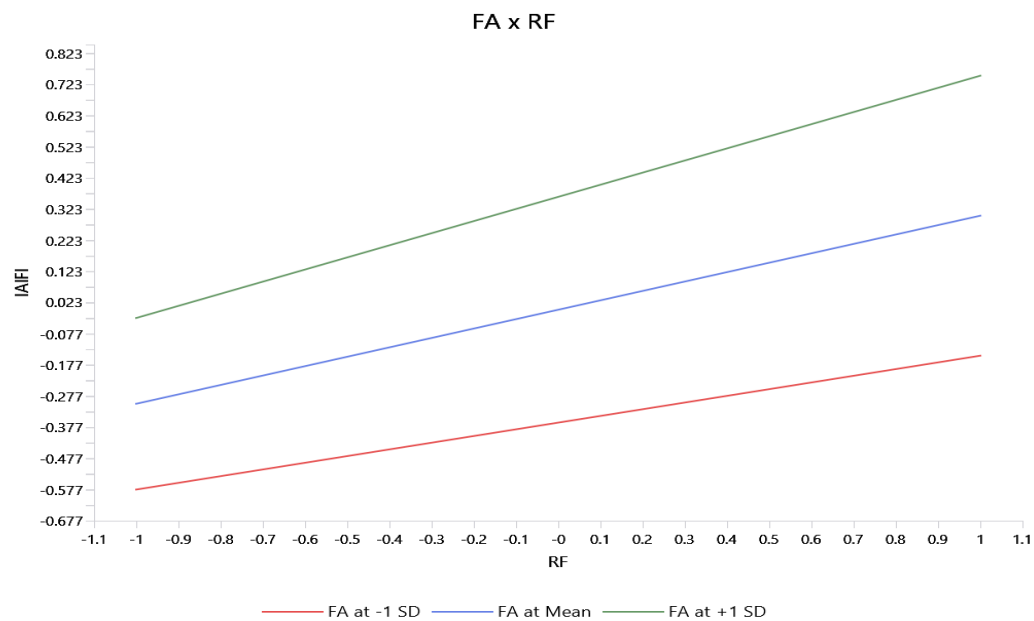


Figure 3. Simple slopes of the RF predicting intention to adopt IFIs at low (-1 SD), mean and high (+1 SD) levels of FA
Source: Figure by the authors

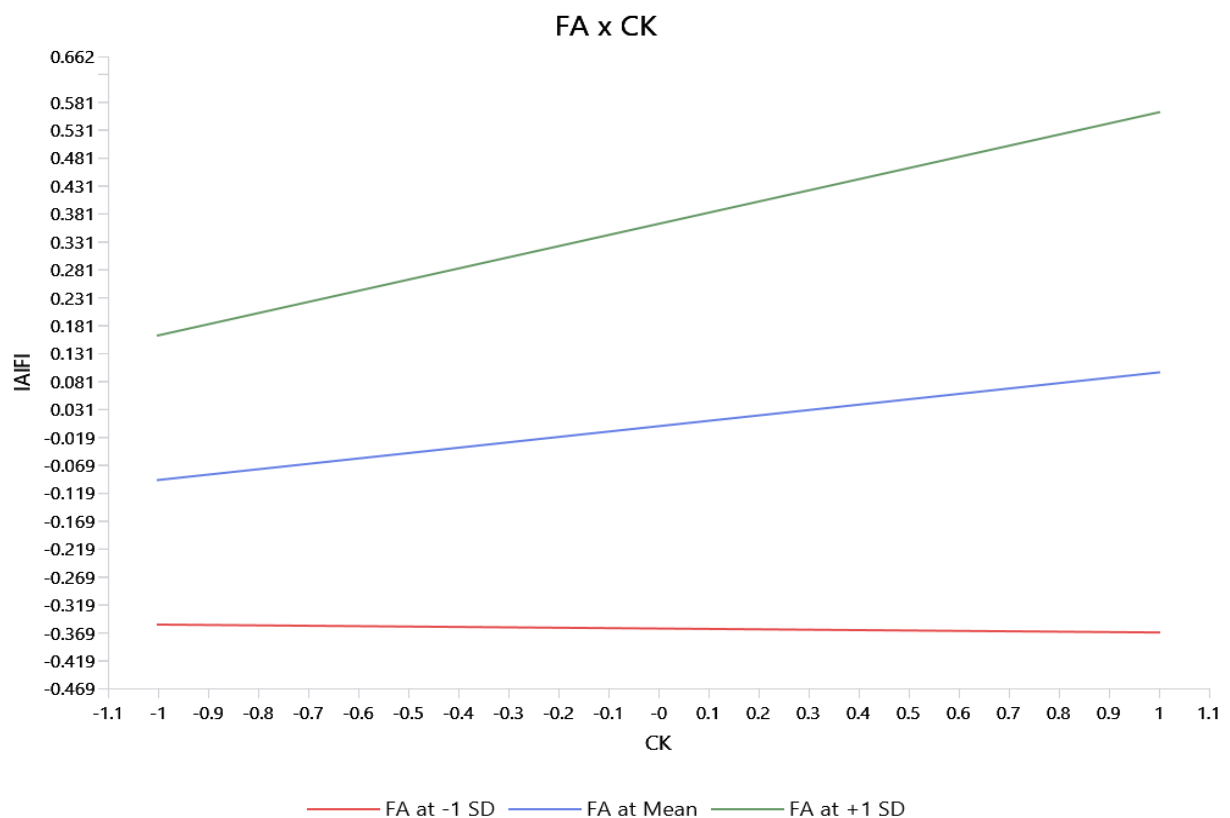


Figure 4. Simple slope of CK predicting intention to adopt IFIs at low (-1 SD), mean and high (+1 SD) levels of FA
Source: Figure by the authors

4.3.5 Importance-performance map analysis (IPMA) results

IPMA was used to evaluate the relative importance and performance of the constructs in predicting the intention to adopt innovative financing instruments (IAIFI). The results in Table 9 and Figure 5 show that the regulatory framework (RF) is the most influential factor, with the highest importance value (0.302). This construct is therefore the key driver

of IAIFI and should be prioritised for improvement, as suggested by Hair et al. (2022). Facilitating conditions (FC) (0.097) and complementary knowledge (CK) (0.096) have lower importance values, with CK the lowest, indicating that, while they contribute to IAIFI, their impact is less significant than that of the regulatory framework.

In terms of performance, Table 9 displays the performance of each construct against IAIFI and reveals a high-importance area for improvement, as the regulatory framework (importance = 0.302) has a strong impact on adoption but still requires further improvement. In contrast, facilitating conditions (importance = 0.097) and complementary knowledge (importance = 0.096) are less important, perform moderately, and indicate lower impact on IFIs adoption.

Ultimately, the IPMA findings indicate the regulatory framework as the key driver and the main area for improvement. This construct is likely to underpin LGAs' intention to adopt IFIs, while facilitating conditions and complementary knowledge may be given less immediate attention.

Table 9: Importance-Performance Matrix Analysis (IPMA)

Variables	Total effects	Performance	Performance/Importance	Rankings
Complementary knowledge	0.096	40.128	418	3
Facilitating conditions	0.097	29.156	300.577	2
Regulatory framework	0.302	49.184	162.861	1

Source: Table by the authors



Figure 5. Importance-performance map

Source: Figure by the authors

4.4 Discussion

This section explains the findings, compares them with previous studies and interprets them using institutional theory. The findings show that facilitating conditions, the regulatory framework and complementary knowledge increase Tanzanian LGAs' intention to adopt innovative financing instruments. However, their influence is not equal. The regulatory framework has the strongest influence, while facilitating conditions and complementary knowledge have smaller effects. Financial advice does not influence all institutional factors in the same way. It strengthens the effects of the regulatory framework and complementary knowledge, but it has no significant effect on facilitating conditions. Moreover, the current study findings reveal that financial advisory support alone may not be sufficient to influence the intention to adopt IFIs in Tanzanian LGAs. Rather, LGA officials also need adequate knowledge and capacity to understand and use the available support effectively. The following discussion explains the study findings based on institutional theory, relates them to previous studies and highlights their implications for Tanzanian LGAs.

First, facilitating conditions positively and significantly influence the intention to adopt IFIs. This implies that LGAs are more likely to adopt IFIs when they have skilled and competent staff, effective systems, management support, coordination and awareness of financing innovations. These conditions help LGA officials prepare projects, obtain

relevant information and meet reporting requirements. From an institutional theory lens, LGAs require adequate internal capacity to respond to external expectations and adopt new financing practices including IFIs. This finding is consistent with Al Sayegh et al. (2023) and Huong and Duc (2023), who found that organisational resources, leadership support and staff capacity influence innovation adoption. In addition, it also agrees with Imori et al. (2026b), who reported that organisational conditions influence the intention to adopt IFIs. However, the effect is small, showing that internal readiness alone is not enough, particularly when borrowing and financing decisions are still guided by formal rules and tightened approval procedures and requirements.

Second, the study findings show that the regulatory framework has the strongest effect on the intention to adopt IFIs. This is expected because borrowing, funding infrastructure, and using public money all need legal approval, supervision, and accountability. Clear rules help officials know what steps to follow and what evidence is needed. They also lower uncertainty about audits, legal problems and possible penalties. From an institutional theory perspective, this reflects coercive pressure, where laws and regulations shape organisational decisions including financing decision. This finding is consistent with Abdel-Aziem and Soliman (2023) and Gorelick et al. (2024), who highlight the importance of clear regulations, approval systems and sound public financial management in supporting the adoption of innovative financing instruments. Consequently, even capable LGAs with strong systems and knowledge may hesitate to proceed if the legal framework is unclear.

Third, complementary knowledge also positively influences the intention to adopt IFIs. This suggests that understanding financing options, risk assessment, project appraisal, documentation and reporting helps LGA officials decide if an instrument is suitable and how to use it in financing options. In addition, it also reduces uncertainty and supports the preparation of credible LGA development projects for regulators, investors and development partners. Theoretically, this reflects normative pressure in institutional theory because normally professional standards shape what is considered competent practice. Hence, innovative financing solutions can be developed by integrating different knowledge components supporting the intention to adopt innovations. The finding aligns with Imori et al. (2026b), who revealed that, however, its effect is smaller than that of the regulatory framework, suggesting that knowledge may not be fully utilised when rules and regulatory frameworks are unclear or guidance is limited.

Fourth, for the moderation effects, results show that the interaction between financial advice and facilitating conditions is not significant. Unlike studies suggesting external support strengthens organisational readiness, facilitating conditions are mostly internal resources such as staff, systems, coordination and management support. This implies that these must exist before outside advice can make a difference. This suggests that, while advisors can explain options and provide guidance, they cannot resolve staff shortages, weak systems or limited management commitment. Therefore, facilitating conditions directly influence the intention to adopt IFIs and remain relatively stable across different levels of financial advice, showing that advisory support does not strengthen all institutional factors equally.

Fifth, financial advice strengthens the effect of the regulatory framework on the intention to adopt IFIs. Although regulations may exist, officials may still face challenges in interpreting, understanding and applying them. In such situations, financial advisors play an important role by clarifying borrowing rules, approval procedures, disclosure requirements and compliance obligations. Consequently, this reduces uncertainty and helps local government authorities create realistic and compliant financing plans. This finding is consistent with Chatterjee and Fan (2023) and Imori et al. (2026b), who found that advisory support helps officials understand complex requirements and apply them effectively. Furthermore, the present study also shows that financial advice is especially important in turning regulations into practical steps for adopting IFIs.

Sixth, financial advice moderates the effect of complementary knowledge on the intention to adopt IFIs. As shown in Figure 4, knowledge alone has little influence when advisory support is low, but its effect increases as financial advice becomes available. This suggests that understanding financing concepts alone is not sufficient. Instead, LGA officials need financial guidance from financial advisors to apply that knowledge in practice. For example, financial advisors can assist LGA officials in assessing financing needs, selecting suitable instruments, structuring transactions, preparing documentation and meeting compliance requirements. In this way, financial advice turns knowledge into practical action and better financial decision-making. This finding is consistent with Chatterjee and Fan (2023) and Imori et al. (2026b), who found that advisory support improves the practical value of knowledge. Furthermore, the present study shows that financial advice helps LGA officials move from understanding IFIs to taking steps towards their adoption.

To conclude, the current study findings support institutional theory by showing that facilitating conditions, the regulatory framework and complementary knowledge influence LGAs' intention to adopt IFIs. While the regulatory framework reflects coercive pressure, complementary knowledge and financial advice represent normative influence. At the same time, facilitating conditions provide the capacity needed to respond to these pressures. However, the findings also show that these factors do not work in isolation. Financial advice helps LGA officials interpret rules and

apply knowledge, but it does not significantly change basic organisational resources such as staff, systems and management support. Consequently, this selective moderating role explains why financial advice strengthens some relationships but not others and gives a clearer view of how institutional support shapes IFIs adoption in Tanzanian LGAs.

5. Conclusion and implications

5.1 Conclusion

The findings of this study suggest that financial need alone does not influence Tanzanian LGAs to adopt innovative financing instruments (IFIs). Rather, LGAs are more likely to consider and adopt IFIs when clear regulations, organisational readiness and adequate knowledge are in place. In addition, findings indicate that financial advice helps LGA officials make better use of these conditions, leading to stronger adoption intentions. As a result, LGAs can improve revenue diversification, service delivery and financial resilience. Among these factors, the regulatory framework has emerged as particularly important because public financing decisions must comply with legal and accountability requirements. Furthermore, the study findings reveal that financial advice cannot completely replace key organisational resources such as skilled staff, effective systems, internal control mechanisms and management support. Instead, it works best when these resources already exist and are strengthened by financial advisory. Therefore, the successful adoption of IFIs depends on a combination of clear rules, internal capacity, relevant knowledge and financial advice. When these elements work together, LGAs are better positioned to move from interest in alternative financing to practical and actual adoption of IFIs.

5.2 Theoretical implications

Using institutional theory, this study includes financial advice as a moderator to better examine the influence of facilitating conditions, the regulatory frameworks and complementary knowledge on the intention to adopt IFIs. The study findings show that financial advice strengthens the effects of the regulatory framework and complementary knowledge on the intention to adopt IFIs. In other words, financial advice helps LGAs better understand regulations and apply technical knowledge when considering the adoption of IFIs. However, it does not significantly influence the relationship between facilitating conditions and the intention to adopt IFIs. This suggests that financial advice can support complementary knowledge and regulatory compliance, but it cannot replace existing organisational resources and support systems. Therefore, the study extends institutional theory by showing that the influence of financial advice varies across organisational factors. In addition, it adds to the theory by explaining the process by which Tanzanian LGAs can translate rules and resources into behaviour, identifying financial advice as an interacting variable and suggesting measurements that could be used by future studies to examine and test its moderating effects in other LGA contexts such as Town and District Councils.

5.3 Practical implications

The study findings have practical implications for LGA managers and practitioners. First, Tanzanian LGAs should invest in financial advice and staff training to improve knowledge and capacity for financing decisions. Training needs and focus can be on public-private partnerships, municipal bonds, risk-sharing, cash-flow modelling and regulatory compliance. Second, LGAs should engage qualified financial advisors to help LGA officials understand regulations, follow approval procedures and identify suitable financing instruments. Third, complementary knowledge should be developed internally with financial advisors supporting rather than replacing existing organisational learning. Fourth, LGA management teams should monitor any regulatory changes and engage early with relevant authorities to reduce uncertainty and transaction costs. Finally, facilitating conditions should be strengthened through standardised project screening, approval and disclosure procedures and more effective digital budget and revenue systems.

5.4 Policy implications

National policymakers and regulators can accelerate LGA financing by establishing policies that foster a supportive environment for adopting IF instruments in several ways: first, by promoting financial literacy programmes and access to financial advice to enhance intention to adopt IF instruments, for example, by issuing clear, consolidated guidance on permissible instruments, disclosure standards and approval steps. Second, regulatory frameworks should support financial advisors' role in facilitating informed decision-making, including establishing a technical assistance facility for feasibility analyses and transaction advisory. Third, incentives can be provided to LGAs to invest in financial advice and training for staff and teams, for instance, through incentive-compatible grants or matching funds tied to readiness milestones, such as adopting standardised project appraisal frameworks. Fourth, data transparency can be enhanced through centralised repositories of LGA financials and project performance data.

More broadly, the Ministry of Finance, the Prime Minister's Office-Regional Administration and Local Government (PMO-RALG), training institutions and universities could jointly develop a national curriculum offering modular certification in municipal finance and financing innovation.

5.5 Limitations and areas for further studies

This study used a cross-sectional design, which limits causal inference over time. Future panel studies could examine whether changes in institutional support factors precede actual adoption. Second, respondents were clustered within LGAs, while SmartPLS does not estimate cluster-robust standard errors; significance levels should therefore be interpreted cautiously. Although the study covered all city and municipal councils, its findings should not be generalised automatically to town and district councils. The model also omitted factors such as political support, investor appetite and the credit-rating environment. Future research could examine these factors and test other moderating pathways beyond financial advice.

Declarations

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Ethical approval

Ethical clearance for this study was granted by the Institutional Research Review Ethics Committee (IRREC) of the University of Dodoma (UDOM). It was provided on 16th June 2024 with Ref. No. MA.84/261/76/50 in accordance with UDOM's 2019 postgraduate guidelines. Also, permission was given by the President's Office - Regional Administration and Local Government (PO-RALG) to collect data from Tanzanian LGAs as per the letter of the 12th July 2024 with Ref. No. AB.307/323/01/32.

Authors' contributions

Marko Mwita Imori: Conceptualization of the study, Data curation, Investigation, Methodology and Design, Project administration, Resources, Validation, Visualization, Writing - original draft, Writing - review & editing. **Pendo Shukrani Kasoga:** Conceptualization, Formal analysis, Methodology, Supervision, Writing - review & editing. **Chirongo Moses Keregero:** Supervision, Data Curation, Visualization, Writing - review & editing. All authors have read and approved the final version of the manuscript.

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Consent to publish

All the authors have consented to publish the article.

Consent to participate

All participants consented to participate in the investigation.

Competing interest

No potential conflict of interest was reported by the authors.

Data availability

The data supporting this study's findings are available from the corresponding author upon reasonable request.

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