



African Journal of History and Geography

ajhg.eanso.org

Volume 4, Issue 1, 2025

Print ISSN: 2790-7589 | Online ISSN: 2790-7597

Title DOI: <https://doi.org/10.37284/2790-7597>



EAST AFRICAN
NATURE &
SCIENCE
ORGANIZATION

Original Article

Economic Development and the Muslim Community in Tanzania: Historical Challenges and Future Prospects

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Article DOI: <https://doi.org/10.37284/ajhg.4.1.3270>

Date Published: ABSTRACT

04 July 2025

Keywords:

Economic
Development,
Muslim
Community In
Tanzania,
Socio-Economic
Disparities,
Employment
Opportunities,
Economic
Empowerment.

Economic development is essential for reducing poverty, promoting financial inclusion, and empowering communities. In Tanzania, the Muslim community has faced significant economic marginalisation due to historical and structural barriers. This study explores the historical challenges, current trends, and future opportunities for economic development within this community. The colonial era in Tanzania saw educational and financial systems that favoured Christian communities, leaving Muslims with limited access to resources and opportunities. Post-independence reforms aimed at promoting equity did not fully address these disparities, further hindering Muslim entrepreneurs from thriving in mainstream economic sectors. Islamic finance has emerged as a key solution, offering Shariah-compliant financial services. Institutions like Amana Bank and CRDB Islamic Banking have introduced interest-free loans and microfinance programs, helping to bridge financial gaps. Despite these advancements, challenges remain, particularly in rural areas where conventional banking still dominates. Entrepreneurship is vital for economic empowerment, with growth seen in retail, agriculture, and Islamic fashion industries. However, capital constraints, market competition, and regulatory barriers continue to limit business expansion for Muslim entrepreneurs. Investigating these issues, this study employs a qualitative research design, using semi-structured interviews and questionnaires to collect data from economic specialists, Muslim entrepreneurs, and community leaders. The findings highlight the need for policy reforms, financial inclusion strategies, entrepreneurial support programs, and community-led initiatives to promote equitable economic development for the Muslim community in Tanzania. By addressing historical inequities and financial barriers, Tanzania can create a more inclusive and prosperous economic environment for all its citizens.

APA CITATION

Filambi, S. S. (2025). Economic Development and the Muslim Community in Tanzania: Historical Challenges and Future Prospects. *African Journal of History and Geography*, 4(1), 212-222. <https://doi.org/10.37284/ajhg.4.1.3270>.

CHICAGO CITATION

Filambi, Suleiman Shomari. "Economic Development and the Muslim Community in Tanzania: Historical Challenges and Future Prospects." *African Journal of History and Geography* 4 (1), 212-222. <https://doi.org/10.37284/ajhg.4.1.3270>

HARVARD CITATION

Filambi, S. S. (2025) "Economic Development and the Muslim Community in Tanzania: Historical Challenges and Future Prospects", *African Journal of History and Geography*, 4 (1), pp. 212-222. doi: 10.37284/ajhg.4.1.3270.

IEEE CITATION

S. S. Filambi "Economic Development and the Muslim Community in Tanzania: Historical Challenges and Future Prospects", *AJHG*, vol. 4, no. 1, pp. 212-222, Jul. 2025.

MLA CITATION

Filambi, Suleiman Shomari "Economic Development and the Muslim Community in Tanzania: Historical Challenges and Future Prospects". *African Journal of History and Geography*, Vol. 4, no. 1, Jul. 2025, pp. 212-222, doi:10.37284/ajhg.4.1.3270.

INTRODUCTION

Economic development plays a pivotal role in alleviating poverty, fostering financial inclusion, and empowering communities. In Tanzania, the Muslim community has faced substantial economic marginalisation due to a variety of historical and structural barriers (Mukandala, 2006; Njozi, 2010; URT, 2000, 2002, 2011; World Bank, 2014; Prime Minister of India, 2006; Said & Chande, 1998; Chande, 1993; Buchert, 1994; Loimeier, 2009). The colonial era's educational and financial systems favored Christian communities, leading to a significant resource and opportunity gap for Muslims (Chande & Said, 1998; Chibololo and Haji, 2023, Kumiko, 2002; Njozi, 2000; Sivalon, 1992). Despite post-independence reforms aimed at promoting equity, these disparities have persisted, hindering the ability of Muslim entrepreneurs to thrive within mainstream economic sectors (Mushi, 2006; Amana Bank, 2018; Askew, 2002; Forster, 1997; Dilger, 2020; Constantin, 1995).

Even with the introduction of policies intended to address these inequities, Muslim entrepreneurs continue to encounter obstacles such as limited access to capital, market competition, and regulatory barriers. The rise of Islamic finance, exemplified by institutions like Amana Bank and CRDB Islamic Banking, offers a promising pathway through interest-free loans and microfinance programs, yet challenges remain, particularly in rural areas dominated by conventional banking (Bank of Tanzania, 2020).

Entrepreneurship is identified as a crucial drive for economic empowerment, with notable growth in sectors such as retail, agriculture, and Islamic fashion. However, despite these advancements, significant gaps persist in market accessibility and financial inclusivity for Muslim entrepreneurs.

The objective of this paper is to explore the historical challenges, current trends, and future opportunities for economic development within Tanzania's Muslim community. By utilising qualitative research methods, including interviews and questionnaires, this study aims to gather insights from economic specialists and community members. Additionally, it seeks to identify key gaps in policy, financial inclusion strategies, and entrepreneurial support programs that need to be addressed to promote equitable economic development.

In summary, addressing these historical inequities and financial barriers is essential for creating a more inclusive and prosperous economic environment for all citizens in Tanzania.

METHODOLOGY

This study adopts a qualitative research approach, utilising semi-structured interviews and surveys to assess Muslim economic participation.

The study employed a purposive sampling strategy to obtain insights from two distinct respondent groups. The primary qualitative data were collected through in-depth interviews with 16 key informants, comprising economists, policymakers, and business leaders with expertise in socio-economic development and religious policy in Tanzania. It was followed by 400 respondents using structured questionnaires. These participants represented a diverse cross-section of Muslim entrepreneurs and community stakeholders, selected from both urban and rural regions to reflect a range of socio-economic perspectives.

Justification for Sample Size and Qualitative Approach

The selection of the sample size was guided by the research design's aim to achieve both depth and

breadth in understanding the socio-economic realities of the Muslim community in Tanzania. A total of 16 key informants were purposively selected for in-depth interviews. These informants, comprising policymakers, economists, and business leaders, were chosen for their specialised knowledge and strategic positions, which allowed for rich, context-specific insights into historical and structural barriers to Muslim economic participation.

Complementing this, 400 questionnaire respondents drawn from Muslim entrepreneurs and community stakeholders provided broader community-level perspectives. This mixed sampling ensured diversity, representation, and saturation of qualitative data without overextending the scope of analysis.

A qualitative approach was preferred for its ability to capture nuanced experiences, motivations, and perceptions that quantitative methods alone might overlook. Given the complex interplay of religion, history, policy, and economics, qualitative tools

such as interviews and open-ended surveys allowed the researcher to explore underlying social dynamics and interpret contextual meanings behind economic marginalisation. This approach was especially suitable for illuminating lived experiences and institutional biases that are not always measurable but are deeply felt within the community.

Ethical Considerations

This study adhered to ethical research standards by ensuring the voluntary participation, confidentiality, and anonymity of all respondents. Informed consent was obtained from all interviewees and survey participants prior to data collection. Participants were assured that the information provided would be used solely for academic purposes and reported without identifying details. The research respected cultural sensitivities and maintained neutrality in addressing religious matters.

KEY FINDINGS

Table 1: The Current Economic Development and Employment Opportunities Status of the Muslim Community in Tanzania

Statement		Mean score	Standard deviation	Median score	Remark
1	Discrimination and stereotype among Muslims are perceived as a threat to employment opportunities	3.73	.964	4.0000	Agree
2	Misconceptions and stereotypes about Islam among Non-Muslims make it difficult for Muslims to integrate into the workplace	3.52	1.17	4.0000	Agree
3	Failure to accommodate religious norms and poor understanding of Islam impact young Muslims' sense of belonging in working places	3.44	1.04	4.0000	Agree
4	Discrimination in the implementation of government economic development programmes in Muslim concentrated areas causes backwardness in the economic development sphere	3.54	1.01	4.0000	Agree
5	Discrimination in the provision of government infrastructures in Muslim concentrated areas adds problems in the economic development sphere	3.19	1.17	3.0000	Neutral
6	Muslims are concentrated more in self-employed activities with poor working conditions than members of other socio-religious groups	3.42	1.11	4.0000	Agree

	Statement	Mean score	Standard deviation	Median score	Remark
7	The share of Muslims in regular work, especially in government, public and private sectors, is very low	3.63	.067	4.0000	Agree
8	Muslims lack job security since they are engaged in low-security jobs like food vending	3.27	.081	3.0000	Neutral
9	Participation in the informal sectors among Muslims is higher than among members of other socio-religious communities	3.32	.074	3.0000	Neutral
10	Muslims have a high perception of unfairness and a sense of discrimination, especially in employment spaces	3.40	.083	4.0000	Agree
11	The share of Muslims in employment in various government departments is abysmally low at all levels	3.31	.074	3.0000	Neutral
12	Muslim intellectuals have reasonable economic contributions to the Muslim community of Tanzania	3.64	.076	4.0000	Agree
		3.45			Agree

Source: *Field Data (2023)*

Table 1 displays the reactions of economists, policymakers, and business leaders with expertise in socio-economic development and religious policy in Tanzania to the status of economic development and employment opportunities among Muslims in Tanzania. Descriptive statistics were calculated to indicate the weighting of the responses and to determine the direction of each response, as shown in Table 1 above. The table shows that the responses range from “agree” and “neutral”. The table also indicates that the average weight of responses ranges from 3.19 to 3.73. Additionally, neutral responses are observed in sentences 5, 8, 9, and 11 with a mean of 3.19, 3.27, 3.32, and 3.31, respectively, showing some intellectuals responded neutrally to the listed sentences.

Intellectuals agree that discrimination and stereotypes among Muslims affect employment opportunities and integration in the workplace. A lack of understanding of Islamic norms impacts

Muslims' sense of belonging in the workplace. Discrimination in government development programs contributes to Muslims being disadvantaged in the economic sector. Moreover, Muslim communities face inequity in employment areas, and concentrated Muslim areas experience poor working conditions and low contributions to socio-economic development in both the public and private sectors.

The general perception regarding the current economic development and employment opportunities for Muslims in Tanzania reflects that discrimination, injustice, negative perceptions, and stereotypes in the workplace affect equality in employment. Discrimination in government development programs impacts the economic development of the Muslim community, and there are challenges related to working conditions and the development of the Muslim community in Tanzania.

Table 2: Summary of Interview Questions

S/N	Interview questions	Number of interviewees who responded to the question	A summary of the response in %
1	Is it true that the Muslim community in Tanzania is backwards in socio-economic development compared to other social and religious groups	16	100
2	To what extent are Muslim intellectuals aware of; educational, economic, health and security status of the Muslim community in Tanzania?	16	100
3	The nature of economic activities that Muslims are mostly engaged in for their living	16	100
4	If Muslims in Tanzania are given or provided with equal opportunities in employment and economic development?	16	100

Source: *Field Data (2023)*

During the interview, informants were asked about the status of Tanzanian Muslims in socio-economic development based on Muslim intellectuals' awareness compared to other social and religious groups by examining various aspects, including education, economy, health, and security. In education, the responses generally indicated that the Muslim community is less advanced in socio-economic development compared to other religious groups. Based on Muslim intellectuals' awareness, the topic is addressed in interview questions one and three:

In question one, the researcher asked Muslim intellectuals if the Muslim community is less developed in socio-economic terms compared to other religious groups. 16 Muslim intellectuals responded; 14 of them (87.5%) agreed that the Muslim community in Tanzania is less developed socio-economically than other religious groups, while 1 intellectual (7.14%) was neutral and another (7.14%) disagreed. The reasons behind these responses were categorised into several important themes by the researcher:

Table 3: Reasons for the Backwardness of the Muslim Community in Tanzania

S/N	Responses	Themes (categorisation)	Informant's
1	Agreed (87.5%)	Historical background	10
2		Marginalization	1
3		Well-organised programmes against Muslims	5
4		Poorly organised Muslim social and supporting network	1
5		Weakness of Muslim institutions and organisations	2
6	Disagreed (7.14%)	Muslim population	2

Source: *Field Data (2023)*

Table 3 shows that 87.5% of informants believe that the Muslim community in Tanzania faces challenges in socio-economic development. Informants provided various reasons for these challenges, including historical factors and the size of the Muslim population, as shown in Table 3 above, which categorises the themes. Out of 14 responses, 10 cited historical background as a factor contributing to the socio-economic challenges faced by the Muslim community in

Tanzania. This was revealed by one of the informants who said;

“Muslims in Tanzania are socio-economically very weak. This is due to a number of factors. First, the historical factors: colonialists have introduced cash crops in those areas where there is a great influence of missionary organisations. As a result, these regions have advances in terms

of economic perspective and agribusiness compared to Muslim dominated regions.

Historically, Muslim intellectuals have noted that during the colonial period, Muslims faced restrictions on establishing their own schools and accessing education. Consequently, Muslims had three main options:

- Attending Christian schools,
- Enrolling in Colonial schools, or
- Staying at home.

Many chose to remain at home due to concerns about potential religious conversion to Christianity. This perspective was highlighted by an informant who stated that:

“Muslims in those times tried to have their own schools. But they were allowed only to open schools up to standard four. And this was by law. If a Muslim wanted to pursue his education, they had only one or two options; to go to the Christians’ schools or government schools, which were colonialists’. That is why I have said it was done purposely and not accidentally... (R1)

Another informant noted that during the colonial period, Muslims had limited opportunities to attend secondary schools and universities. However, in recent times, the number of secondary schools available for Muslim students has increased significantly. Despite this increase in secondary school enrollment among Muslims, there has not been a corresponding rise in the number of Muslims attending university.

“For example, in years back, there were very few opportunities to get into secondary. You may find only one secondary school in towns where Muslims are a majority. Very few students would get access to secondary education. But today, for example, access to secondary education is abundant, but is there any enthusiasm to acquire education? As a result, as we are attaining 60 years of independence, the Muslim community, especially those at the university level, have

not moved up to 30% is still at 20%. But if you look at the low levels, there is still a big number.... (R2)

Education is a key factor in promoting economic development. Ensuring educational opportunities for young Muslims can significantly enhance their prospects for employment. Due to educational disadvantages, Muslims often face limited access to job opportunities within various government and private sectors. This issue was highlighted by an informant who provided an example from his own workplace.

“From my angle, I see few Muslims who have a lower level of education compared to other religious members of the communities, because if we look at the working environment, it’s enough to show that. For example, in my working environment, our community here has more than five hundred staff, but Muslims do not exceed one hundred. Therefore, this means that there is a gap, and this is also, I think, everywhere in the workplace is the same.... (R3)

The Informant concluded that fewer Muslims hold higher positions in organisations due to lower levels of education.

“If you go to every working place, I think you will find that apart from only a few institutions like NSSF, which I do not know how they managed to have Muslims in numbers, Muslims are still a minority in ratio. Therefore, it seems now that if you see few people in there, it means that many of them do not have a higher education to hold these positions. (R3)

“... percentage-wise, very few Muslims have reached College and university education compared to their counterparts in faith. This is also reflected in the formal employment sector, both public and private. This phenomenon has impacted the economic status of Muslims in terms of living in respectable livelihoods and owning houses, etc.”

During colonial times in Tanzania, the Muslim community encountered challenges in the education sector. Economically, Muslims did not receive equal employment opportunities to contribute to social and economic development. This was reported by one of the Informants, as indicated in the quote below.

“...the backwardness of the Muslim community started from the colonial times. All works and jobs were given to non-Muslim communities, especially the Christian Community. This state of affairs was done during colonialism and after colonialism as well.” (R4)

Likewise, it was reported that;

“Colonialists favoured their fellow relatives in faith, one section of the society against their perceived opponents who were Muslims”. (R5)

“...the colonialists planned this so that they could achieve what they needed”. (R6)

“...the British colonialists left everything under the Christian community”. (R7)

Furthermore, studies have indicated that regions predominantly inhabited by Muslims are among the poorest communities in Tanzania, in contrast to areas with a higher population of Christians. This disparity originated during the colonial era but continues to impact the Muslim community today. This can also be observed by examining the types of economic activities prevalent in highly populated Muslim areas.

“...The economic status of the Muslim community is also not good. I think we should not focus on those who have had some successes, we should look at the majority and look at areas where Muslims are a majority, for example, the Pwani region. This is a good example because when we pass by the Pwani region, we see how poor people there are. This is how it is: in the areas where Muslims are a majority, poverty is obvious. We seem economically still weak. (R3)

Moreover, Muslim intellectuals reported that;

“The Muslim community status is low. They do not have access to capital, which can raise the community to a very high scale of businessmen”. (R4)

“Very few Muslims are well off, but the majority of Muslims are extremely poor”. (R5)

Apart from all the educational challenges, limited access to education—particularly at the primary and secondary levels—has remained one of the major obstacles to socio-economic development within the Muslim community in Tanzania. Another significant challenge that hindered the community's contributions to socio-economic advancement was the presence of well-organised discriminatory programs targeting Muslims during the colonial era.

This was reported by the Informants that Non-Muslims used three well-organised and structured programmes to disengage Muslims in socio-economic development and keep them down economically.

In addition to the educational challenges, Informants reported that non-Muslims used three well-structured programmes to undermine the socio-economic contributions of Muslims and keep them economically disadvantaged:

“...also, this is purposely. I remember there are about three programmes which are very crucial to Muslims to keep them down, to keep them down economically. One of them is the programme of villagisation in 1974. If you look outside, it is good, but inside it is not good. Because the church has already prepared its people, when people are being brought together, make sure that you support them. They have a programme. We Muslims did not have any programme at that particular time. Because the programme of villagisation was something which came to us abruptly. Everyone looks at themselves, what am I supposed to do?”.

The Informant also reported that during villagisation, Muslims did not even prepare Madrasa teachers and Imams to handle their matters as a community.

“..... therefore, there are villages without a Ustadh with capability. There are villages but some of them, I remember when I went to some of the areas in Kilimanjaro region in the same district in one of the villages which known as Makanya, there is a village where there is no any imam for Friday prayer only a woman, this woman knows a little bit of Islam. Now she is a leader, and during prayer, she says one boy stands before her; she cannot be an imam. We were in the programme, but we were not prepared”.

According to the second informant interviewed, an organised initiative known as Economic Sabotage (Uhujumu Uchumi) was introduced in 1983, specifically targeting the Muslim community. The program led to significant economic hardships and was perceived as a deliberate effort to undermine the economic progress of Muslims in Tanzania.

“...the second program which I remember was that of 1983, which they call economic sabotage (Uhujumu Uchumi). Economic sabotage refers to someone has his things, he cross the border to Kenya, bringing in Tanzania some of the things. According to the Market, there is a demand and supply curve that everyone knows. If things are scarce, prices will rise, and if things are plenty, prices will fall. People were detained. The majority were Muslims and were destroyed economically. Automatically, Muslims remain behind. It was an intentional act to draw back Muslims.

The third reported that an organised program against Muslims was introduced in the early 1990s. This program was introduced through a Memorandum of Understanding (MoU), which was signed between the government of Tanzania and the Christians. This MoU is targeted to benefit

more Christian societies than Muslim societies in economic status.

The third organised program against Muslims was introduced in the early 1990s. This initiative came in the form of a Memorandum of Understanding (MoU) signed between the Tanzanian government and Christian groups. The aim of this MoU was to provide more economic benefits to Christian communities, leaving the Muslim population at a disadvantage.

“... the third program was the memorandum of understanding MoU, where Christians and the government signed a memorandum of understanding to support churches, not Muslims” (R1).

DISCUSSION

Historical Factors and Economic Marginalisation

The colonial-era financial exclusion and limited access to education have historically marginalised Tanzania's Muslim community. During the British colonial period, educational policies were skewed in favour of Christian missionary schools, leading to significant disparities in literacy rates and employability between Christians and Muslims (Chande, 1998). This educational imbalance translated into fewer employment opportunities for Muslims, which in turn limited their economic growth and social mobility.

Post-independence, the Ujamaa socialist policies introduced by President Julius Nyerere aimed to create a self-reliant nation through collective farming and nationalisation of key industries. While well-intentioned, these policies inadvertently disrupted many Muslim-owned businesses. The nationalisation program took control of various enterprises, often without adequate compensation, leading to a decline in the economic prosperity of the Muslim community. This period further entrenched the economic marginalisation of Muslims in Tanzania (Chande, 1998).

Islamic Finance and Economic Empowerment

In recent years, Islamic finance has emerged as a vital tool for economic empowerment among Tanzania's Muslim community. Shariah-compliant banking models, which include interest-free loans and microfinance programs, offer an alternative to conventional financial systems that are often inaccessible or incompatible with Islamic principles (Amana Bank, 2018).

Islamic finance institutions, such as Amana Bank, have introduced products designed to meet the specific needs of Muslim entrepreneurs. These products include profit-sharing investment accounts, Islamic insurance (Takaful) and asset-based financing. Despite these advancements, the adoption of Islamic finance is hindered by several factors. Financial literacy among Muslim entrepreneurs remains relatively low, limiting their ability to fully utilise these financial products. Furthermore, regulatory and policy restrictions present additional challenges, as the national financial framework is predominantly based on conventional banking principles (Amana Bank, 2018).

Entrepreneurship and Market Expansion

Muslim-owned enterprises play a significant role in Tanzania's economy, particularly in sectors such as retail trade, agriculture, textile manufacturing, and Islamic fashion. These businesses not only contribute to economic growth but also provide employment opportunities and foster innovation within the community (IFN Country Analysis, 2021).

However, several obstacles hamper the growth and expansion of these enterprises. Access to capital remains a primary challenge, with many Muslim entrepreneurs struggling to secure financing due to stringent collateral requirements and high-interest rates associated with conventional loans. Bureaucratic hurdles such as complex licensing processes and regulatory compliance further inhibit business operations. Additionally, Muslim-owned businesses often face competitive disadvantages in the market, as

they may lack the resources and networks available to larger established companies (IFN Country Analysis, 2021).

To overcome these challenges, investment networks and business incubators are essential. These support structures can provide mentorship, funding, and market access, enabling Muslim entrepreneurs to scale their businesses and compete more effectively in the marketplace (IFN Country Analysis, 2021).

Policy Frameworks and Financial Inclusion

For meaningful economic inclusion, government policies must integrate Shariah-compliant financial models into the national strategy (Bank of Tanzania, 2020). Expanding the reach of Islamic financial institutions to rural and underserved areas is crucial. This expansion can be achieved by offering incentives for establishing Islamic banks and branches in these regions. Additionally, incorporating Islamic finance education into national curricula can raise awareness and understanding of these financial models, hence promoting wider adoption (Bank of Tanzania, 2020).

Policy reforms should also focus on creating a conducive environment for Muslim-owned businesses. This includes simplifying regulatory processes, providing tax incentives, and offering grants or low-interest loans for Shariah-compliant ventures. By addressing these policy gaps, the government can foster a more inclusive economic landscape that accommodates the diverse financial needs of its population (Bank of Tanzania, 2020).

FUTURE PROSPECTS AND RECOMMENDATIONS

To enhance economic stability and inclusivity, Tanzania must take several strategic steps:

- Strengthening regulations for Islamic banking will provide a robust framework for the growth of Shariah-compliant financial institutions (Bank of Tanzania, 2020). Expanding vocational education programs can equip the Muslim community with the

skills needed to thrive in various industries (Chibololo & Hamisi, 2023).

- Funding for Shariah-compliant ventures should be increased, with a focus on sectors that have high growth potential, such as agriculture, technology, and manufacturing. Establishing partnerships with international Islamic finance organisations can also help attract foreign investment and expertise. Furthermore, building global market connections for Muslim-owned businesses will open new avenues for trade and collaboration, boosting their competitiveness on the international stage (IFN Country Analysis, 2021).
- Addressing financial inequalities, business barriers, and policy inefficiencies will create a more inclusive economic environment. By implementing these recommendations, Tanzania can ensure that its Muslim community plays an integral role in the nation's economic development (IFN Country Analysis, 2021; Chibololo & Hamisi, 2023).

CONCLUSION

This study has explored the historical marginalisation and present-day barriers that affect the economic progress of the Muslim community in Tanzania. From colonial policies that systematically excluded Muslims from educational and financial systems, to modern challenges such as unequal access to capital and structural neglect, the findings reveal a deeply rooted imbalance in socio-economic opportunity.

Yet, within these challenges lie real prospects for transformation. The emergence of Islamic financial institutions, the rise of Muslim entrepreneurs, and a growing awareness of socio-political participation all signal momentum for change. It is now imperative for both state and non-state actors to foster inclusive growth that recognises the value of diverse communities. Only through justice, equity, and collective action can Tanzania achieve a truly representative and resilient economic future.

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