



## Problems of Economic Development in Muslim Countries

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### Abstract

This journal discusses the various challenges faced in the economic development of Muslim countries. The primary objective is to identify factors influencing growth and sustainability, as well as to evaluate the solutions implemented. The methodology involves analyzing academic sources, government reports, and relevant case studies. The findings indicate that key obstacles to economic development in Muslim countries include dependence on natural resources, income inequality, weak institutions, and cultural and political factors. Additionally, global uncertainties and internal issues such as corruption significantly contribute to the challenges. The results highlight the need for structural reforms, increased innovation, and international collaboration to accelerate sustainable economic growth. This review provides valuable insights for policymakers and scholars seeking to address the economic problems of Muslim nations.

**Keywords:** Economic Development, Muslim Countries, Challenges, Structural Reforms, Sustainability.

## **INTRODUCTION**

Economic development is a fundamental aspect that determines the level of public welfare and the progress of a nation. For Muslim-majority countries spread across various regions of the world, such as Asia, Africa, and the Middle East, economic development has become a crucial agenda in efforts to improve the quality of life and strengthen global competitiveness. Although many Muslim countries possess abundant natural resources and large populations, they continue to face various complex challenges in achieving sustainable and equitable economic development. This condition indicates that the success of economic development is not solely determined by the availability of resources but also by a country's ability to manage the various factors that influence the development process (Hassan & Yusuf, 2024).

One of the internal factors affecting economic development in Muslim countries is the relatively weak quality of governmental institutions and public governance. Ineffective institutions often result in slow policy-making processes and inadequate responsiveness to societal needs and changes in the global economic environment. In addition, political instability in some countries also affects the effectiveness of development programs. Consequently, many economic policies that have been designed cannot be implemented optimally to promote sustainable economic growth.

In addition to institutional issues, the

quality of human resources remains a significant challenge in the economic development of Muslim countries. Unequal access to education and inadequate healthcare services in several countries have limited the productivity of the workforce. In fact, high-quality human resources are a key asset in facing increasingly competitive global economic challenges. Therefore, investment in education and healthcare sectors is a strategic step to improve human capital and strengthen the foundation of long-term economic development.

Income and wealth inequality also represent major obstacles to economic development in Muslim countries. Many people still experience limited access to business capital, education, healthcare services, and decent employment opportunities. Such disparities prevent the benefits of development from being distributed evenly across society. As a result, social and economic inequalities continue to widen, hindering the realization of inclusive and equitable economic growth (El-Gamal, 2020).

In addition to internal factors, Muslim countries also face various challenges originating from external factors. One of the most significant challenges is their heavy dependence on primary commodity exports, particularly oil and natural gas. This dependence makes their economies highly vulnerable to fluctuations in international commodity prices. When oil and gas prices decline, government revenues decrease as well, affecting the ability of governments to finance development programs.

Excessive dependence on natural resources also hampers the process of economic diversification. Many Muslim countries have not yet succeeded in developing other productive sectors, such as manufacturing, technology, and the creative economy. As a result, economic structures remain unbalanced and less resilient to external shocks. Therefore, economic diversification has become an important strategy for achieving more stable and sustainable economic growth (Bashar & Sultana, 2023).

Beyond economic challenges, social factors also significantly influence the success of development. High levels of poverty and social inequality in several Muslim countries limit access to education, healthcare, and economic opportunities for many citizens. This condition not only hinders human development but also has the potential to generate social problems that may threaten national stability. Therefore, economic development must be accompanied by efforts to ensure equitable welfare distribution so that all segments of society can benefit from development outcomes.

Institutional quality and governance systems also play a decisive role in economic development. Corruption, weak law enforcement, and inefficient bureaucracy often hinder the creation of a healthy and competitive investment climate. These conditions reduce investor confidence and discourage capital inflows, thereby limiting

opportunities for job creation and economic growth. Consequently, bureaucratic reform and the strengthening of governance systems are essential measures to enhance the effectiveness of economic development.

At the global level, international economic uncertainty and geopolitical conflicts also have significant impacts on the economic development of Muslim countries. Armed conflicts in several regions have caused infrastructure destruction, reduced production activities, and disrupted trade and investment flows. Moreover, political tensions among nations can affect economic cooperation and access to international markets. In such circumstances, political stability and security become essential prerequisites for sustainable economic development.

Despite these challenges, Muslim countries possess enormous potential to accelerate economic development. A large proportion of the population is of productive age, providing an important asset for developing an innovative and competitive workforce. Furthermore, abundant natural resources can serve as a major driver of economic growth if managed effectively and sustainably. These potentials can become significant strengths in improving public welfare and enhancing economic standing at the global level.

In addition to natural resources and demographic advantages, cultural wealth and Islamic values can serve as social capital that supports economic development. The principles of Islamic economics, which emphasize justice,

equity, cooperation, and social welfare, can provide a strong foundation for formulating more inclusive development policies. By optimally integrating economic potential, human resources, and Islamic values, Muslim countries have a substantial opportunity to achieve sustainable and equitable economic development that improves the overall quality of life of their societies.

## **METHOD**

This study employs a literature review approach to comprehensively understand the various factors influencing the economic development challenges faced by Muslim countries. This approach enables the researcher to collect and analyze a wide range of relevant secondary data sources, including books, scholarly journals, official reports, and articles from credible media outlets. Therefore, this research relies heavily on the careful selection of sources and the accuracy of data obtained from published literature.

The initial stage of this methodology involves conducting a systematic literature search through academic databases such as Google Scholar, JSTOR, ScienceDirect, and databases maintained by international institutions, including the World Bank and the International Monetary Fund (IMF), as well as reports issued by regional organizations and Muslim-majority countries. The search process utilizes keywords related to economic development, economic challenges in Muslim countries, internal and external factors, and

sustainable development. Sources are selected carefully to ensure the relevance, reliability, and credibility of the information used in the study.

Subsequently, a screening process is carried out to identify and retain only those sources that meet the established criteria for relevance and quality. These criteria include recent publication dates, clearly defined research methodologies, and a focus that aligns with the topic of economic development in Muslim countries. The selected literature is then critically reviewed to identify the key factors affecting economic development, including the obstacles encountered and the opportunities that may be leveraged to enhance development outcomes.

In the analysis stage, the researcher employs a content analysis approach to categorize and organize findings from various sources. The collected data are classified into internal and external dimensions, as well as economic, social, political, and institutional factors that contribute to development challenges. This technique allows the researcher to identify patterns, trends, and gaps within the existing literature, thereby providing a comprehensive understanding of the issue under investigation.

Furthermore, the researcher synthesizes findings from the selected literature to develop a comprehensive conceptual framework. This approach facilitates the integration of interconnected factors and enables the mapping of cause-and-effect relationships within the context of economic development in Muslim countries. The resulting synthesis serves as the

foundation for the analysis and recommendations presented in this study.

As part of the data validation process, information from multiple sources is compared and cross-checked to minimize bias and ensure balanced analysis. The inclusion of literature from various countries and regions also contributes to maintaining the objectivity of the research. Consequently, the literature review methodology provides a solid and comprehensive foundation for understanding the economic development challenges faced by Muslim countries in a critical and in-depth manner.

## **RESULTS AND DISCUSSION**

### ***Definition of Economic Development***

Economic development is a process undertaken by a country to improve the quality of life of its citizens through the sustainable increase of goods and services production. This process is not solely focused on the growth of Gross Domestic Product (GDP) but also on improving income distribution and enhancing overall social welfare. In this context, economic development encompasses social, political, and environmental dimensions that are closely interconnected. Its primary objective is to create a prosperous, equitable, and advanced society capable of competing in the global arena. Therefore, economic development must be implemented in an integrated and sustainable manner so that its benefits can be enjoyed by all segments of society (Al-Faruqi, 2021).

In general, economic development

represents a structural transformation from a traditional economy to a modern economy based on industry and services. This transformation is essential because it increases the productivity and efficiency of a country's resources. Furthermore, economic development involves enhancing human resource capacity through education and training programs, enabling the workforce to become more competitive and innovative. In this process, the role of government is crucial in designing policies that support economic growth and equitable development outcomes. Governments must be able to create a favorable investment climate and strengthen institutional frameworks to ensure the sustainability of the development process (Ahmad & Rahman, 2022).

It is undeniable that economic development must also take environmental sustainability into consideration. The prudent management of natural resources and environmental conservation are integral components of the development process. This is important to ensure that development activities do not damage ecosystems or deplete the natural resources needed by future generations. Moreover, economic development must address social inequality and uneven wealth distribution. Such inequalities can generate social tensions and hinder the overall development process. In other words, economic development is a collective effort involving various stakeholders working together to achieve equitable and sustainable prosperity.

In the era of globalization, economic development must also adapt to external changes and challenges. International economic fluctuations, technological advancements, and the

dynamics of global markets require countries to continuously adjust in order to remain competitive. Nations that effectively manage their economic development are more likely to attract investment and strengthen their competitiveness on the international stage. Therefore, economic development is not merely a domestic concern but must also take global factors into account so that its benefits can be broadly realized. Consequently, economic development is a complex process that requires coordination and collaboration among various sectors and stakeholders.

### ***Internal Factors Hindering Economic Development***

Internal factors constitute major obstacles that originate within a country and can significantly hinder the smooth implementation of economic development. One of the primary challenges is the inability to manage resources efficiently, which results in the waste of potential opportunities for increasing national income. Many countries experience inefficiencies in the utilization of natural resources, labor, and financial capital, leading to lower economic output and missed opportunities for growth. In practice, ineffective resource management slows economic progress and delays the achievement of development objectives (Nasr, 2020).

Another significant internal constraint is the weakness of institutional frameworks and bureaucratic systems. Inefficient, slow, and unprofessional public administration often delays decision-making processes and reduces the effectiveness of policy implementation.

Corruption and nepotism further aggravate the situation by undermining public trust in government institutions and creating legal uncertainty. Such institutional instability limits the effectiveness and efficiency of development policies, discourages both domestic and foreign investment, and ultimately hampers economic growth (Malik & Ahmad, 2024).

The low quality of human resources is also a major obstacle to economic development. Unequal access to education, limited opportunities for vocational training, and inadequate healthcare services reduce workforce productivity and innovation. When human capital is not developed optimally, a country's productivity and competitiveness decline. Furthermore, another important internal challenge is the unequal distribution of wealth and power, which contributes to social injustice and economic disparities. Such inequalities can generate social instability and hinder the achievement of inclusive and sustainable development.

Inadequate infrastructure also represents a significant barrier to accelerating economic growth. Poor road conditions, uneven access to electricity, and limited communication technology increase production costs and slow the distribution of goods and services. These conditions reduce the competitiveness of domestic products in international markets and limit opportunities for business expansion. Moreover, weak innovation capacity and the slow adoption of new technologies further constrain productivity and economic efficiency. Without technological advancement and innovation, economic growth is likely to remain

below its potential (Karim & Rahman, 2022).

Institutional inefficiencies are often compounded by weak governance and limited administrative capacity. In many developing countries, government agencies face challenges in planning, implementing, and monitoring development programs effectively. This situation often results in policy inconsistencies, overlapping responsibilities among institutions, and delays in project execution. Consequently, development initiatives may fail to achieve their intended outcomes, reducing the overall effectiveness of economic policies.

Another critical issue is the limited capacity of domestic industries to compete in both local and international markets. Many industries continue to rely on traditional production methods, outdated technologies, and low-skilled labor. As a result, productivity remains relatively low, while production costs remain high. This weak industrial base restricts the ability of countries to diversify their economies and reduce dependence on primary sectors.

Financial constraints also play a significant role in limiting economic development. Limited access to capital, underdeveloped financial markets, and low levels of domestic savings can restrict investment in productive sectors. Small and medium-sized enterprises (SMEs), which often serve as the backbone of economic activity, frequently encounter difficulties in obtaining financing for expansion and innovation. Consequently, economic growth potential remains underutilized.

Social and cultural factors may also

influence development outcomes. In some cases, cultural norms and societal attitudes may discourage entrepreneurship, innovation, or participation in the formal economy. Resistance to change and limited acceptance of new technologies can slow modernization efforts and reduce economic dynamism. Therefore, fostering a culture that supports innovation, creativity, and productivity is essential for sustainable development.

Furthermore, political instability and internal conflicts can severely disrupt economic activities and development efforts. Frequent changes in government, political uncertainty, and social unrest create an unfavorable environment for investment and long-term planning. Investors often view political instability as a major risk, leading to reduced investment inflows and slower economic growth.

Finally, the inability of governments to effectively manage and respond to internal challenges remains a crucial obstacle. Unclear policies, legal uncertainty, and poor coordination among government institutions often undermine development efforts. To overcome these barriers, comprehensive structural reforms are necessary, including strengthening institutions, improving governance, enhancing human resource quality, modernizing infrastructure, and promoting innovation. Such measures are essential for ensuring a more efficient, inclusive, and sustainable economic development process.

***Institutional and Government Administrative Weaknesses***

Weak institutional frameworks and government administration represent critical factors that hinder the success of economic development. Unstable and unprofessional institutional systems often result in slow and ineffective public service delivery. The inability of governments to design and implement targeted policies directly affects low economic growth and social inequality. Therefore, institutional reform that includes capacity building and improving the professionalism of public officials is essential to ensure that development processes can achieve their intended goals (Hossain & Islam, 2021).

One of the major problems within government institutions is the widespread practice of corruption and nepotism. These practices not only waste public resources that should be allocated for development but also reduce public trust in government institutions. Lack of transparency and accountability in financial management and decision-making processes creates an unfavorable environment for investment and development. As a result, development funds are not utilized efficiently, leading to suboptimal economic outcomes (Nasr, 2020).

In addition, overly complex and bureaucratic administrative systems often become significant barriers to development implementation. Lengthy and complicated procedures in licensing, fund distribution, and project execution increase costs and reduce efficiency. This inefficiency creates uncertainty for businesses and investors, discouraging both domestic and foreign investment. Therefore,

bureaucratic reform focusing on simplification of procedures and enhancement of human resource competence is urgently needed.

Low capacity and competence of government officials further exacerbate institutional weaknesses. Many public servants lack the necessary skills and knowledge to perform their duties effectively. Without competent human resources, development policies cannot be implemented optimally and fail to address emerging challenges. Weak monitoring and evaluation systems also contribute to the lack of policy improvement. Continuous training and capacity-building programs are essential to strengthen institutional performance.

The limited use of information technology and digitalization further weakens government administration. Reliance on manual systems results in slow processes and higher risks of errors. Weak transparency and accountability in public financial management also remain significant challenges. The adoption of digital governance systems can improve efficiency, transparency, and accountability in public administration. Therefore, comprehensive institutional and administrative reform is necessary to ensure more effective and sustainable economic development.

### ***Dependence on Natural Resources***

Dependence on natural resources is one of the major challenges faced by many countries, particularly developing economies. This dependence occurs when a country's economy relies heavily on the extraction and export of natural resources such as oil, gas, minerals, and agricultural commodities. While this may generate short-term

revenue, it creates long-term risks by making the economy vulnerable to global price fluctuations (Raza & Shah, 2021).

This condition often leads to the so-called “resource curse,” where resource-rich countries experience uneven economic growth, rising corruption, and weak development performance. Overreliance on natural resources also limits economic diversification, making economies highly vulnerable to external shocks such as global price declines, economic crises, or geopolitical disruptions (Siddiqui & Zafar, 2023).

In many cases, resource dependence also contributes to social inequality and internal conflict. Resource revenues are often concentrated among elites or foreign companies, while local communities receive limited benefits. This imbalance can trigger social tensions and instability, further obstructing development processes. Environmental degradation caused by excessive resource exploitation is also a serious concern.

Moreover, dependence on natural resources discourages innovation and the development of other productive sectors. Countries become overly reliant on commodity exports rather than developing manufacturing, services, or technology-based industries. This reduces competitiveness in the global market and weakens long-term economic resilience.

To address these challenges, economic diversification is essential. Developing manufacturing, services, and technology sectors can reduce dependence on natural resources and create a more stable economic structure.

Sustainable and transparent resource management is also necessary to ensure equitable distribution of benefits and environmental protection.

Governments must also encourage innovation and human capital development to support more efficient resource utilization. Investment in education, research, and technology is crucial for building value-added industries. International cooperation should also be strengthened to ensure fair and sustainable resource trade, thereby minimizing dependency risks and promoting long-term economic stability.

### ***Political and Security Challenges***

Political and security challenges are key factors that influence the success of economic development. Political instability often creates uncertainty in policymaking, reduces investor confidence, and disrupts economic activities. When governments fail to maintain stability, development programs cannot be implemented effectively. Political conflict may also lead to violence and social unrest, damaging infrastructure and disrupting public life (Tanveer & Mirza, 2022).

In terms of security, threats such as terrorism, organized crime, and armed conflict pose major obstacles to national development. Insecurity reduces investment, restricts labor mobility, and limits economic opportunities across sectors. It may also lead to displacement and widening social inequality, further complicating development efforts.

Political and security challenges are also influenced by external factors such as foreign intervention and regional conflicts. Geopolitical

tensions can destabilize national conditions and disrupt economic progress. Dependence on foreign aid or external political pressure may also create long-term instability. Therefore, maintaining sovereignty and political stability is essential for sustainable development (Yousuf & Akhtar, 2024).

To address these challenges, strong coordination among government institutions, society, and the private sector is required. Strengthening law enforcement and security institutions is essential to ensure public safety and economic stability. Constructive political dialogue and peaceful conflict resolution are also necessary to maintain national cohesion.

Furthermore, development must be aligned with democratic principles and human rights protection. Governments should promote inclusive political systems free from intimidation and violence. Enhancing national security systems and preventing terrorism must remain top priorities. Additionally, international cooperation in security and diplomacy plays an important role in addressing transnational threats such as terrorism and cross-border crime.

Overall, political and security stability is a fundamental prerequisite for sustainable economic development. Without it, investment declines, economic activities weaken, and development goals become difficult to achieve. Therefore, comprehensive and continuous efforts are required to ensure stability and promote long-term prosperity.

### ***Analysis Results of the Economic Development Challenges in Muslim Countries***

Economic development in Muslim countries faces various complex challenges and obstacles arising from both internal and external factors. One of the main problems is the high dependence on natural resources, particularly oil and gas, which makes the economy unsustainable and highly vulnerable to price fluctuations in the international market. This dependence also hinders economic diversification into more productive and sustainable industrial and service sectors, resulting in unstable and suboptimal economic growth (Zaman & Malik, 2025).

In addition to natural resource dependence, structural problems in institutions and administrative systems in many Muslim countries also represent major obstacles. Weak governance, lack of transparency, and poor accountability often lead to corruption, nepotism, and inefficiency in designing and implementing effective development policies. This situation slows down economic reform processes and reduces public as well as foreign investor confidence in the development prospects of these countries.

Moreover, the level of education and the quality of human resources in many Muslim countries remain inadequate. Limited access to quality education and skills training results in a workforce that is less competent and less innovative. This directly affects low productivity and weak competitiveness of local industries in the global market. Social inequality and unequal income distribution are also serious issues that can lead to injustice and potential internal conflicts, thereby hindering inclusive development (Raza & Shah, 2021).

Another important challenge is political and security instability in several Muslim countries. Internal conflicts, civil wars, and political tensions often disrupt economic development processes. Such instability reduces investment interest and slows down economic sector growth, especially in conflict-affected regions that hold significant economic potential. Insecurity also creates fear among businesses and the general public, limiting productive economic activities.

In addition to internal factors, globalization and international economic fluctuations further exacerbate development challenges in Muslim countries. These countries are highly vulnerable to changes in global commodity prices, global economic crises, and geopolitical uncertainty, all of which directly affect national income and economic stability. Dependence on global markets makes domestic economic management more difficult, as countries must compete within an unpredictable international system.

Furthermore, cultural and social factors also influence economic development processes in Muslim countries. In some cases, development policies may conflict with local cultural values and norms, leading to resistance from the community. For example, limited support for innovation and new technologies due to perceived incompatibility with certain traditions can slow down technological adoption. This, in turn, delays improvements in productivity and national competitiveness in the modern era.

Overall, the economic development problems in Muslim countries are highly multifaceted and require a holistic and sustainable

approach. Institutional reform, improvement of human resource quality, and strengthening clean and transparent governance are essential. In addition, these countries must manage natural resources sustainably and strengthen industrial and service sectors to achieve economic diversification. With appropriate strategies and international cooperation, economic development in Muslim countries is expected to improve and contribute to fair and sustainable welfare for the population.

## **CONCLUSION**

Overall, economic development in Muslim countries faces various complex and interrelated challenges. Internal factors such as weak institutional frameworks, social inequality, and dependence on key natural resources constitute major obstacles that must be addressed to ensure sustainable economic growth. In addition, external factors such as geopolitical instability, commodity price fluctuations, and the effects of globalization further worsen development conditions, requiring adaptive and innovative strategies from governments and relevant stakeholders.

On the other hand, Muslim countries possess significant potential, including a large young population, abundant natural resources, and cultural diversity, which can serve as driving forces for accelerating economic development if managed effectively and sustainably. Therefore, institutional reform, economic diversification, improvement of human resource quality, and stronger international cooperation are essential steps to address these challenges. With proper

synergy among stakeholders, economic development in Muslim countries can be directed toward sustainability, equity, and more inclusive welfare for the entire population.

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