

Islamic Ethical Governance of Post-Disaster Recovery: Advancing Inclusive Education, Gender Equality, and Decent Work for Vulnerable Communities

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Abstract

Natural disasters generate profound socio-economic disruptions that disproportionately affect vulnerable workers, including informal laborers, women, persons with disabilities, and low-income communities. Despite growing attention to disaster governance and social protection, existing frameworks remain fragmented and often lack an ethical foundation capable of integrating social justice, economic inclusion, and long-term resilience. This study aims to develop an integrative conceptual model grounded in Islamic ethics to support inclusive post-disaster recovery for vulnerable workers. Employing a normative-conceptual approach, the study analyzes relevant scholarly literature, the Sustainable Development Goals (SDGs 4, 5, and 8), and Islamic legal-ethical perspectives. The findings propose a framework that synthesizes three core Islamic ethical principles 'adl (justice), ta'āwun (mutual cooperation), and maṣlaḥah (public welfare) with four interrelated pillars: inclusive education, gender equality, decent work, and disaster resilience. The model demonstrates that inclusive education enhances adaptive capacity, gender equality promotes equitable participation and access, decent work facilitates sustainable livelihood recovery, and disaster resilience strengthens long-term socio-economic stability. Theoretically, this study advances the discourse on Islamic social protection by bridging Islamic ethical principles with contemporary development and disaster recovery agendas. Practically, it offers a culturally grounded and value-based framework for policymakers and humanitarian actors seeking to design more equitable, inclusive, and sustainable recovery strategies. The proposed model contributes to the development of ethically informed disaster governance that prioritizes human dignity, social protection, and economic inclusion for vulnerable populations.

Keywords: Islamic Social Protection; Vulnerable Workers; Post-Disaster Recovery; Islamic Ethics; Disaster Resilience; Inclusive Development.

Abstrak

Bencana alam menimbulkan dampak sosial-ekonomi yang tidak proporsional terhadap kelompok pekerja rentan, termasuk pekerja informal, perempuan, penyandang disabilitas, dan masyarakat berpenghasilan rendah. Meskipun berbagai kebijakan

perlindungan sosial dan tata kelola bencana telah dikembangkan, sebagian besar masih bersifat sektoral dan belum memiliki landasan etis yang mampu mengintegrasikan keadilan sosial, inklusi ekonomi, dan ketahanan jangka panjang. Penelitian ini bertujuan mengembangkan model konseptual integratif berbasis etika Islam untuk mendukung pemulihan inklusif pekerja rentan pascabencana. Penelitian menggunakan pendekatan normatif-konseptual melalui analisis literatur akademik, kerangka Tujuan Pembangunan Berkelanjutan (SDGs 4, 5, dan 8), serta perspektif hukum dan etika Islam. Hasil penelitian menghasilkan suatu kerangka yang mensinergikan tiga prinsip etika Islam *'adl* (keadilan), *ta'āwun* (kerja sama timbal balik), dan *maṣlaḥah* (kemaslahatan umum) dengan empat pilar utama, yaitu pendidikan inklusif, kesetaraan gender, pekerjaan layak, dan ketahanan bencana. Model ini menunjukkan bahwa pendidikan inklusif memperkuat kapasitas adaptif masyarakat, kesetaraan gender menjamin akses dan partisipasi yang adil, pekerjaan layak mendukung pemulihan mata pencaharian berkelanjutan, dan ketahanan bencana memperkuat stabilitas sosial-ekonomi jangka panjang. Secara teoretis, penelitian ini memperluas diskursus perlindungan sosial Islam dengan menawarkan sintesis antara etika Islam dan agenda pembangunan global. Secara praktis, model ini menyediakan kerangka berbasis nilai yang dapat digunakan oleh pembuat kebijakan dan aktor kemanusiaan dalam merancang strategi pemulihan pascabencana yang lebih adil, inklusif, dan berkelanjutan.

Kata Kunci: Perlindungan Sosial Islam; Pekerja Rentan; Pemulihan Pascabencana; Etika Islam; Ketahanan Bencana; Pembangunan Inklusif.

INTRODUCTION

Disasters have increasingly become one of the most critical global challenges affecting not only environmental sustainability but also socio-economic stability and human security. In recent decades, the frequency and intensity of disasters have escalated significantly, driven by climate change, environmental degradation, rapid urbanization, and deepening socio-economic inequalities. These dynamics have amplified the exposure of communities to natural hazards such as floods, earthquakes, storms, droughts, and landslides, particularly in developing countries where adaptive capacities remain limited. Beyond the immediate physical destruction they cause, disasters generate complex and long-term socio-economic consequences that disrupt livelihoods, weaken institutional structures, and exacerbate existing vulnerabilities within societies.¹

Among those most severely affected are vulnerable workers, especially individuals operating within the informal sector. Globally, a

¹ Intergovernmental Panel on Climate Change (IPCC), *Climate Change 2022: Impacts, Adaptation, and Vulnerability* (Cambridge: Cambridge University Press, 2022), <https://doi.org/10.1017/9781009325844>

substantial proportion of the labor force depends on informal employment, characterized by unstable income, lack of legal protection, and limited access to social security systems.² In disaster contexts, these workers are often the first to lose their livelihoods and the last to recover, as they lack formal contracts, insurance coverage, and institutional support mechanisms. Informal laborers, migrant workers, women workers, persons with disabilities, and low-income communities frequently face compounded risks due to structural inequalities that limit their access to resources, information, and decision-making processes.³ Consequently, disasters not only disrupt economic activities but also deepen pre-existing socio-economic disparities, reinforcing cycles of poverty, exclusion, and vulnerability.

The socio-economic consequences of disasters for vulnerable workers extend far beyond immediate income loss. In many cases, disasters destroy local markets, disrupt supply chains, and damage infrastructure that supports economic activities, thereby reducing employment opportunities and limiting access to productive resources. Workers who rely on daily wages or small-scale enterprises often experience prolonged periods of economic insecurity, as recovery processes tend to prioritize large-scale infrastructure reconstruction over livelihood restoration.⁴ This imbalance highlights the structural limitations of current disaster governance frameworks, which frequently emphasize physical recovery while neglecting the socio-economic dimensions of resilience and long-term sustainability.

This reality reveals a fundamental paradox within contemporary disaster governance. Despite the increasing recognition of inclusive and sustainable development principles at the global level, post-disaster recovery policies continue to be dominated by infrastructure-centered approaches. International frameworks such as the Sendai Framework for Disaster Risk Reduction 2015–2030 and the Sustainable Development Goals (SDGs) explicitly emphasize the importance of social inclusion,

² International Labour Organization (ILO), *World Employment and Social Outlook: Trends* (Geneva: ILO, various years).

³ Ben Wisner, Piers Blaikie, Terry Cannon, and Ian Davis, *At Risk: Natural Hazards, People's Vulnerability and Disasters*, 2nd ed. (London: Routledge, 2004), <https://doi.org/10.4324/9780203714775>

⁴ téphane Hallegatte, Jun Rentschler, and Brian Walsh, *Building Back Better: Achieving Resilience through Stronger, Faster, and More Inclusive Post-Disaster Reconstruction* (Washington, DC: World Bank, 2017), <https://doi.org/10.1596/978-1-4648-1153-7>

resilience-building, and the protection of vulnerable populations.⁵ However, the translation of these principles into national and local policies remains inconsistent and often inadequate. As a result, disaster recovery efforts frequently fail to address the structural inequalities that shape vulnerability, leading to uneven recovery outcomes and persistent socio-economic disparities.⁶

A key limitation of existing disaster governance approaches lies in the fragmentation of policy domains. Disaster management policies are often developed and implemented separately from social protection systems, labor policies, education frameworks, and gender equality initiatives. This fragmentation reduces the effectiveness of disaster risk reduction strategies and limits the potential for building comprehensive and inclusive recovery systems.⁷ For vulnerable workers, this means that post-disaster support mechanisms are often insufficient, poorly coordinated, or inaccessible, further exacerbating their marginalization.

Within this context, the need for a more integrated and holistic approach to disaster governance becomes increasingly evident. Such an approach must move beyond reactive emergency response and infrastructure reconstruction to incorporate social, economic, and ethical dimensions of recovery. It must also address the root causes of vulnerability, including poverty, inequality, and lack of access to education and employment opportunities. In this regard, the integration of inclusive education, gender equality, decent work, and disaster resilience emerges as a critical framework for strengthening post-disaster recovery systems.

Inclusive education plays a fundamental role in enhancing human capital and supporting long-term recovery processes. Education not only provides individuals with the knowledge and skills necessary to rebuild their livelihoods but also strengthens their capacity to adapt to changing socio-economic conditions.⁸ In post-disaster contexts, inclusive

⁵ United Nations Office for Disaster Risk Reduction (UNDRR), *Sendai Framework for Disaster Risk Reduction 2015–2030* (Geneva: United Nations, 2015).

⁶ Kathleen Tierney, “Disaster Governance: Social, Political, and Economic Dimensions,” *Annual Review of Environment and Resources* 37 (2012): 341–363, <https://doi.org/10.1146/annurev-environ-020911-095618>

⁷ Organisation for Economic Co-operation and Development (OECD), *Strengthening Disaster Risk Governance to Manage Disaster Risk* (Paris: OECD Publishing, 2019), <https://doi.org/10.1787/3d8e1cfa-en>

⁸ United Nations Educational, Scientific and Cultural Organization (UNESCO), *Education for Sustainable Development: Learning Objectives* (Paris: UNESCO Publishing, 2022)

education ensures that marginalized groups—such as women, persons with disabilities, and economically disadvantaged populations—have equal access to learning opportunities, vocational training, and capacity-building programs. By promoting equitable access to education, policymakers can empower vulnerable workers to participate more actively in recovery processes and improve their prospects for sustainable livelihoods.

Gender equality constitutes another essential pillar of inclusive disaster governance. Disasters often exacerbate existing gender inequalities, as women are more likely to experience economic displacement, increased caregiving responsibilities, and limited access to resources during recovery processes.⁹ At the same time, women play critical roles in community resilience through their involvement in social networks, local economies, and community-based initiatives. Recognizing and strengthening women's participation in disaster governance can therefore significantly enhance the effectiveness of recovery strategies. Gender-responsive policies that address structural inequalities and promote women's empowerment are essential for ensuring that recovery processes are inclusive, equitable, and sustainable.

The concept of decent work further complements these efforts by emphasizing the importance of fair labor conditions, social protection, and sustainable employment opportunities. Decent work encompasses productive employment that provides fair income, workplace safety, and access to social security systems.¹⁰ In post-disaster contexts, the restoration of decent work opportunities is crucial for rebuilding local economies and preventing exploitative labor practices that may arise during reconstruction phases. Ensuring access to decent work for vulnerable populations not only supports economic recovery but also contributes to social stability and long-term resilience.

Disaster resilience, as a multidimensional concept, integrates these elements by focusing on the capacity of individuals, communities, and institutions to anticipate, absorb, adapt to, and recover from disasters.¹¹ Resilience-building requires not only physical infrastructure

⁹ UN Women, *Gender Equality in Disaster Risk Reduction: Progress and Challenges* (New York: United Nations, 2020).

¹⁰ Amartya Sen, *Development as Freedom* (Oxford: Oxford University Press, 1999).

¹¹ Siambabala Bernard Manyena, "The Concept of Resilience Revisited," *Disasters* 30, no. 4 (2006): 434–450, <https://doi.org/10.1111/j.0361-3666.2006.00331.x>

but also strong social systems, inclusive governance structures, and sustainable economic practices. By integrating education, gender equality, and labor protection into resilience frameworks, policymakers can create more comprehensive approaches to disaster governance that address both immediate and long-term challenges.

While these dimensions are increasingly recognized in global policy frameworks, an important gap remains in the integration of ethical and cultural perspectives within disaster governance models. In many societies, particularly in Muslim-majority countries, religious values play a significant role in shaping social norms, community behavior, and governance practices. However, these values are often underutilized in formal disaster management frameworks, which tend to rely primarily on secular policy approaches.¹²

Islamic ethical principles offer a valuable normative foundation for addressing this gap. Concepts such as *adl* (justice), *ta'awun* (mutual cooperation), and *maslahah* (public welfare) emphasize fairness, solidarity, and collective responsibility in addressing social challenges.¹³ These principles align closely with contemporary development objectives, including poverty reduction, social inclusion, and sustainable development. By incorporating Islamic ethics into disaster governance frameworks, policymakers can develop more culturally relevant and socially legitimate approaches to recovery.

Historically, Islamic institutions such as *zakat*, *waqf*, and charitable endowments have played important roles in supporting social welfare and poverty alleviation. These mechanisms demonstrate the potential of Islamic social finance in strengthening disaster recovery and social protection systems. However, most existing studies and policy approaches treat these instruments primarily as sources of charity rather than as components of a broader governance framework.¹⁴ This limited perspective restricts the potential of Islamic principles to contribute to more comprehensive and integrated disaster governance models.

¹² Robin Leichenko, "Climate Change and Urban Resilience," *Current Opinion in Environmental Sustainability* 3, no. 3 (2011): 164–168, <https://doi.org/10.1016/j.cosust.2010.12.014>

¹³ Elaine Enarson and Betty Hearn Morrow, *The Gendered Terrain of Disaster: Through Women's Eyes* (Westport, CT: Praeger, 1998).

¹⁴ Daniel P. Aldrich and Michelle A. Meyer, "Social Capital and Community Resilience," *American Behavioral Scientist* 59, no. 2 (2015): 254–269, <https://doi.org/10.1177/0002764214550299>

At the same time, mainstream disaster governance literature often overlooks the role of religious and ethical frameworks in shaping policy outcomes. Existing studies tend to focus on technical aspects of disaster risk reduction, such as early warning systems, infrastructure resilience, and emergency response mechanisms, while paying limited attention to normative dimensions of governance.¹⁵ As a result, there is a lack of conceptual models that integrate ethical principles with practical policy strategies in a systematic and coherent manner.

This gap is particularly significant in the context of Muslim-majority societies, where Islamic values continue to influence social institutions, community solidarity, and public policy. Integrating these values into disaster governance frameworks could enhance the effectiveness and legitimacy of recovery strategies by aligning them with local cultural and ethical contexts. Moreover, such integration could contribute to the development of more inclusive and justice-oriented approaches to disaster recovery that prioritize the needs of vulnerable populations.

In response to this gap, this study proposes the development of an integrative conceptual model that synthesizes Islamic ethical principles with key pillars of sustainable development, namely inclusive education, gender equality, decent work, and disaster resilience. Unlike existing approaches that treat Islamic social finance and disaster governance as separate domains, this study positions Islamic ethics as a normative governance framework that guides the design and implementation of inclusive recovery policies.

The proposed model aligns Islamic ethical principles with global development agendas, particularly the Sustainable Development Goals (SDGs), including SDG 4 (Quality Education), SDG 5 (Gender Equality), and SDG 8 (Decent Work and Economic Growth). By establishing this alignment, the study demonstrates how faith-based values can be operationalized within contemporary policy frameworks to support inclusive and sustainable development outcomes.¹⁵

Accordingly, this research pursues three main objectives. First, it aims to analyze the socio-economic vulnerabilities experienced by workers in post-disaster contexts, with a particular focus on informal and marginalized sectors. Second, it seeks to examine the relevance and potential contributions of Islamic ethical principles in strengthening

¹⁵ United Nations, *Transforming Our World: The 2030 Agenda for Sustainable Development* (New York: United Nations, 2015).

social protection and inclusive governance frameworks. Third, it aims to develop a comprehensive conceptual model that integrates inclusive education, gender equality, decent work, and resilience-building strategies within an Islamic ethical framework.

By addressing these objectives, this study contributes to the advancement of disaster governance scholarship in several ways. Theoretically, it bridges the gap between ethical and policy-oriented approaches by integrating Islamic principles with contemporary governance frameworks. Practically, it provides a structured and operationalizable model that can guide policymakers, humanitarian organizations, and community stakeholders in designing more inclusive and sustainable recovery strategies.

Ultimately, the study argues that effective disaster governance requires not only technical and institutional capacity but also strong ethical foundations that prioritize justice, solidarity, and public welfare. By integrating Islamic ethical principles with key pillars of sustainable development, this research offers a holistic approach to post-disaster recovery that moves beyond infrastructure reconstruction toward a more inclusive and human-centered model of resilience.

RESEARCH METHOD

This study employs a qualitative conceptual approach to develop an Islamic-based model for protecting vulnerable workers in post-disaster contexts. It adopts a normative-analytical perspective, examining legal norms, theoretical frameworks, and international policies related to disaster governance, social protection, and Islamic ethics particularly *adl* (justice), *ta'awun* (mutual cooperation), and *maslahah* (public welfare).¹⁶

The research relies on secondary data, including peer-reviewed journal articles, books, and reports from international organizations such as the United Nations, the International Labour Organization, and the United Nations Office for Disaster Risk Reduction.¹⁷ These sources

¹⁶ Amartya Sen, *Development as Freedom* (Oxford: Oxford University Press, 1999); Organisation for Economic Co-operation and Development (OECD), *Strengthening Disaster Risk Governance to Manage Disaster Risk* (Paris: OECD Publishing, 2019), <https://doi.org/10.1787/3d8e1cfa-en>

¹⁷ United Nations, *Transforming Our World: The 2030 Agenda for Sustainable Development* (New York: United Nations, 2015); International Labour Organization (ILO), *World Employment and Social Outlook: Trends* (Geneva: ILO, various years); United Nations Office for Disaster Risk Reduction (UNDRR), *Sendai Framework for Disaster Risk Reduction 2015–2030* (Geneva: United Nations, 2015).

provide comprehensive insights into disaster risk reduction, labor protection, and inclusive development frameworks.

Data are collected through a systematic literature review, identifying relevant studies and policy discussions on disaster governance, social protection, inclusive education, gender equality, and resilience.¹⁸ The analysis is conducted using qualitative descriptive analysis to identify key themes and conceptual relationships, followed by conceptual synthesis to construct an integrated framework.¹⁹ Through this process, the study develops a conceptual model that integrates inclusive education, gender equality, decent work, and disaster resilience as interconnected pillars for strengthening the protection and recovery of vulnerable workers in post-disaster contexts.²⁰

RESULTS AND DISCUSSION

Integrating Inclusive Education and Gender Equality in Post-Disaster Protection of Vulnerable Workers

Disasters produce complex socio-economic consequences that disproportionately affect vulnerable populations, particularly workers operating within informal labor markets who often lack employment security, access to social protection systems, and institutional support mechanisms. In many developing countries, the informal sector constitutes a dominant portion of the labor force, where workers depend heavily on daily income and small-scale economic activities such as street vending, agriculture, fisheries, and micro-enterprises, making them highly vulnerable to economic disruptions caused by disasters.²¹

When disasters occur, these workers frequently experience immediate income loss due to damaged infrastructure, disrupted supply

¹⁸ Susan L. Cutter et al., “A Place-Based Model for Understanding Community Resilience to Natural Disasters,” *Global Environmental Change* 18, no. 4 (2008): 598–606, <https://doi.org/10.1016/j.gloenvcha.2008.07.013>

¹⁹ Kathleen Tierney, “Disaster Governance: Social, Political, and Economic Dimensions,” *Annual Review of Environment and Resources* 37 (2012): 341–363, <https://doi.org/10.1146/annurev-environ-020911-09561>

²⁰ Stéphane Hallegatte, Jun Rentschler, and Brian Walsh, *Building Back Better: Achieving Resilience through Stronger, Faster, and More Inclusive Post-Disaster Reconstruction* (Washington, DC: World Bank, 2017), <https://doi.org/10.1596/978-1-4648-1153-7>; UNESCO, *Education for Sustainable Development: Learning Objectives* (Paris: UNESCO Publishing, 2022); UN Women, *Gender Equality in Disaster Risk Reduction: Progress and Challenges* (New York: United Nations, 2020).

²¹ International Labour Organization, *World Employment and Social Outlook: Trends 2023* (Geneva: ILO, 2023).

chains, and declining local economic activity, which significantly reduces their capacity to recover independently.²²

Moreover, the absence of formal employment contracts and insurance coverage further increases their exposure to economic instability and long-term poverty.²³ These conditions highlight the importance of developing inclusive disaster recovery frameworks that prioritize social protection for vulnerable workers rather than focusing solely on physical reconstruction and emergency response.

Traditional disaster management approaches have historically emphasized infrastructure rebuilding and humanitarian assistance while overlooking the socio-economic recovery of affected communities, particularly labor market recovery and livelihood restoration.²⁴

Consequently, contemporary disaster governance frameworks increasingly emphasize the importance of integrating social protection policies with disaster risk reduction strategies in order to address structural inequalities that influence recovery outcomes. One important strategy in strengthening post-disaster recovery is the promotion of inclusive education, which plays a crucial role in rebuilding human capital and enhancing the adaptive capacity of affected communities. Inclusive education provides marginalized groups such as women, persons with disabilities, and economically disadvantaged individuals with access to vocational training, skills development programs, and entrepreneurship opportunities that enable them to rebuild their livelihoods after disasters.²⁵

Furthermore, education contributes to long-term community resilience by improving individuals' ability to adapt to environmental and economic changes, particularly in disaster-prone regions where communities must continuously adjust to new risks and uncertainties.²⁶

In addition to education, gender equality represents another critical dimension in disaster recovery policies because disasters often exacerbate existing gender inequalities in labor markets and access to

²² Stephane Hallegatte et al., *Unbreakable: Building the Resilience of the Poor in the Face of Natural Disasters* (Washington DC: World Bank, 2017).

²³ OECD, *Disaster Risk Financing: A Global Survey of Practices and Challenges* (Paris: OECD Publishing, 2020).

²⁴ Kathleen Tierney, *Disaster Governance: Social, Political, and Economic Dimensions* (Stanford: Stanford University Press, 2012).

²⁵ UNESCO, *Global Education Monitoring Report 2022* (Paris: UNESCO Publishing, 2022).

²⁶ United Nations Development Programme, *Human Development Report 2020* (New York: UNDP, 2020).

resources. Studies have shown that women frequently experience disproportionate economic losses during disasters due to their concentration in informal and precarious employment sectors, limited access to financial resources, and structural discrimination in employment opportunities.²⁷

However, women also play significant roles in strengthening community resilience through their participation in local economic activities, social networks, and community-based organizations. Therefore, integrating gender equality into disaster governance frameworks not only promotes social justice but also enhances the effectiveness of recovery programs by ensuring that all members of society have equal access to resources and opportunities during the recovery process.²⁸

Another essential component of sustainable recovery is the promotion of decent work, which refers to productive employment that ensures fair income, safe working conditions, social protection, and respect for labor rights. Decent work is particularly important in post-disaster contexts where reconstruction activities often create temporary employment opportunities that may not always meet labor protection standards.²⁹

Without appropriate regulations and labor protection policies, reconstruction projects may expose workers to hazardous working environments, wage exploitation, and insecure employment conditions.³⁰

Therefore, integrating decent work principles into disaster recovery policies is essential for promoting sustainable economic development and preventing the emergence of new forms of labor vulnerability during reconstruction processes. Alongside employment recovery, strengthening disaster resilience is also crucial for ensuring that communities are able to withstand future shocks. Disaster resilience refers to the capacity of individuals, communities, and institutions to anticipate, absorb, adapt to, and recover from disasters, and it requires

²⁷ Elaine Enarson and Betty Hearn Morrow, *The Gendered Terrain of Disaster* (Westport: Praeger, 1998).

²⁸ UN Women, *Gender Equality in Disaster Risk Reduction* (New York: UN Women, 2020).

²⁹ International Labour Organization, *Decent Work and the 2030 Agenda for Sustainable Development* (Geneva: ILO, 2019).

³⁰ World Bank, *Building Back Better* (Washington DC: World Bank, 2018).

integrated strategies that address environmental, economic, and social dimensions of risk.³¹

Islamic-Based Framework for Decent Work and Disaster Resilience in Post-Disaster Recovery

Adaptive governance frameworks emphasize the importance of institutional flexibility, learning processes, and collaboration among multiple stakeholders, including governments, civil society organizations, and local communities.³²

By adopting adaptive governance approaches, policymakers can develop more responsive disaster management systems that address the evolving needs of vulnerable populations while strengthening long-term resilience.

Beyond socio-economic considerations, ethical and cultural perspectives also play a crucial role in shaping disaster governance frameworks, particularly in societies where religious values significantly influence social institutions and community behavior. In Muslim-majority societies, Islamic ethical principles provide important normative foundations for promoting social justice and collective responsibility in addressing social challenges. Concepts such as *adl* (justice), *ta'awun* (mutual cooperation), and *maslahah* (public welfare) emphasize the importance of fairness, solidarity, and the protection of vulnerable members of society.³³

These principles align closely with contemporary social protection frameworks that prioritize inclusive development and equitable resource distribution. For example, the principle of justice requires policymakers to prioritize support for marginalized populations who are disproportionately affected by disasters, while the concept of mutual cooperation encourages community-based disaster management initiatives that rely on collective action and social solidarity.

In addition to ethical guidance, Islamic social finance instruments such as *zakat*, *waqf*, and charitable endowments provide practical mechanisms for supporting disaster recovery and poverty alleviation programs. Historically, these institutions played significant roles in

³¹ Intergovernmental Panel on Climate Change, *Climate Change 2022: Impacts, Adaptation and Vulnerability* (Cambridge: Cambridge University Press, 2022).

³² Carl Folke et al., "Adaptive Governance of Social-Ecological Systems," *Annual Review of Environment and Resources* 30 (2005): 441–473.

³³ Mohammad Hashim Kamali, *Principles of Islamic Jurisprudence* (Cambridge: Islamic Texts Society, 2003).

providing assistance to disadvantaged communities, demonstrating their potential relevance in contemporary disaster governance frameworks.¹⁴ Integrating these Islamic social protection mechanisms into modern disaster management policies can strengthen community participation, enhance social solidarity, and mobilize additional resources for recovery efforts. Based on these considerations, this study proposes an Islamic-based conceptual model for post-disaster protection of vulnerable workers that integrates four key pillars: inclusive education, gender equality, decent work, and disaster resilience. Inclusive education functions as a mechanism for rebuilding human capital and empowering individuals to regain economic independence, while gender equality ensures equitable access to resources and opportunities during recovery processes.

The promotion of decent work supports sustainable livelihood restoration and prevents labor exploitation, and disaster resilience strengthens the capacity of communities to respond to future risks. By integrating these pillars within an Islamic ethical framework grounded in principles of justice, cooperation, and public welfare, the proposed model offers a holistic approach to post-disaster recovery that combines normative values with practical policy strategies.

This integrative framework not only addresses immediate economic recovery needs but also promotes long-term social justice and sustainable development, thereby contributing to the broader discourse on disaster governance, social protection, and inclusive development in disaster-prone societies.

Compared with conventional disaster governance models that primarily rely on state funding and international humanitarian assistance, Islamic social finance introduces a community-driven financial mechanism that can complement formal recovery programs and enhance social solidarity.

The novelty of this research lies in the development of an integrated conceptual framework that combines four key pillars namely inclusive education, gender equality, decent work, and disaster resilience within an Islamic ethical perspective for the protection of vulnerable workers in post-disaster contexts.

Previous studies have generally examined these elements separately, focusing either on disaster governance, labor protection, gender equality, or Islamic social finance as distinct policy domains. However, limited research has attempted to synthesize these dimensions into a comprehensive model that connects socio-economic recovery

strategies with ethical and cultural frameworks rooted in Islamic values. By integrating these dimensions, this study contributes to the theoretical development of disaster governance by proposing a holistic model that not only addresses structural vulnerabilities within labor markets but also mobilizes social and moral resources within communities to strengthen recovery processes.

Furthermore, this model aligns with several Sustainable Development Goals, particularly SDG 4 (Quality Education), SDG 5 (Gender Equality), SDG 8 (Decent Work and Economic Growth), and SDG 13 (Climate Action), thereby providing a multidimensional policy framework for sustainable disaster recovery. Through this integrative approach, the proposed conceptual model offers a novel contribution to the discourse on disaster governance and labor protection by bridging the gap between socio-economic policy strategies and ethical frameworks derived from Islamic principles, ultimately promoting a more inclusive and resilient recovery system for vulnerable workers in disaster-prone societies.

CONCLUSION

This study confirms that the impacts of disasters extend beyond physical destruction and generate profound socio-economic consequences that disproportionately affect vulnerable workers, including those engaged in informal employment, women, persons with disabilities, and low-income communities. Despite significant advancements in disaster risk reduction and emergency management, existing recovery frameworks remain predominantly oriented toward infrastructure reconstruction and short-term humanitarian responses. Consequently, critical dimensions such as labor protection, livelihood restoration, social inclusion, and long-term economic resilience often receive inadequate attention. This gap contributes to persistent economic insecurity among vulnerable populations and limits their capacity to achieve sustainable recovery in post-disaster settings.

The findings underscore the importance of developing an integrated recovery framework that combines inclusive education, gender equality, decent work, and resilience-building as mutually reinforcing pillars of post-disaster development. Inclusive education strengthens human capital and enhances adaptive capacities, while gender-responsive policies ensure equitable access to resources, opportunities, and decision-making processes. Simultaneously, the promotion of decent work supports sustainable livelihoods, safeguards labor rights, and reduces structural vulnerabilities that may be

exacerbated by disasters. The integration of these dimensions enables a more holistic approach to recovery, shifting policy priorities from merely restoring pre-disaster conditions toward fostering transformative resilience and inclusive socio-economic development.

The principal contribution of this study lies in its formulation of a novel conceptual framework that integrates socio-economic recovery dimensions with the Islamic ethical principles of *adl* (justice), *ta'awun* (mutual cooperation), and *maslahah* (public welfare). By incorporating community-based instruments such as *zakat and waqf*, the framework provides a culturally grounded and normatively robust foundation for inclusive disaster governance and sustainable recovery. Theoretically, this study advances the discourse on disaster recovery by bridging resilience studies, social inclusion, labor protection, and Islamic ethical governance within a unified analytical model. Practically, it offers policy guidance for governments, humanitarian agencies, and civil society organizations to design recovery strategies that are more equitable, participatory, and socially sustainable. Future research is encouraged to empirically test and refine this framework across diverse socio-cultural and disaster contexts to evaluate its effectiveness in strengthening long-term community resilience and inclusive development outcomes.

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