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Green Waqf-ILO C188 as an Islamic Social Finance Model for Decent Work in Fisheries

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Abstract

Indonesia's fisheries sector plays a strategic role in food security, employment, coastal livelihoods, exports, and sustainable blue economy development. However, fisheries workers and fishing vessel crews remain exposed to informal employment relations, occupational safety risks, limited social protection, weak monitoring, and vulnerability to labor exploitation. The ratification of ILO Convention No. 188 through Presidential Regulation No. 25 of 2026 strengthens the normative basis for fisheries labor protection, yet its implementation requires sustainable compliance financing. This study aims to develop a Green Waqf-ILO C188 framework that integrates Islamic Social Finance with decent work and fisheries labor governance. This research uses a qualitative conceptual approach based on systematic literature review, policy analysis, and thematic synthesis of academic literature, institutional reports, regulations, and policy documents published mainly between 2020 and 2026. The findings show that zakat, waqf, green waqf, sadaqah, and blended Islamic social finance can support occupational safety, ethical recruitment, social protection, emergency assistance, and digital governance. The novelty lies in integrating Islamic Social Finance, ILO C188, decent work, SDG 8, SDG 14, ESG, and sustainable blue economy within one conceptual policy framework.

INTRODUCTION

The fisheries sector is a strategic sector for Indonesia because it is directly related to food security, job creation, coastal community livelihoods, exports, and the blue economy agenda. Globally, fisheries and aquaculture are positioned as a vital part of the aquatic food system, contributing to nutrition, livelihoods, and sustainable development. FAO (2024) points out that this sector is not only related to fish production but also to the well-being of people working in the fisheries value chain. In the Indonesian context, the marine and fisheries sector encompasses capture fisheries, aquaculture, processing, marketing, marine space management, extension, training, quality assurance, quarantine, and various coastal economic activities involving formal and informal workers.

Despite its strategic contribution, the fisheries sector still faces complex labor issues. Fishing vessel crews, small-scale fishers, processing workers, port workers, and coastal communities face informal employment relationships, contract uncertainty, occupational safety risks, limited access to healthcare, unstable incomes, and unequal social security. The nature of work at sea exacerbates these vulnerabilities because workers are far from public scrutiny, work in hazardous weather and technical conditions, and are part of a global supply chain that suppresses cost efficiency. McDonald et al. (2021) demonstrated that the risk of forced labor on fishing vessels can be detected through ship behavior patterns based on satellite data and machine learning. Selig et al. (2022) also emphasized that labor violations and illegal, unreported, and unregulated fishing are often linked because both thrive in weak governance environments.

In a policy context, the ratification of ILO Convention No. 188 through Presidential Regulation No. 25 of 2026 is an important step to strengthen the protection of fishing vessel crews. This convention regulates employment standards in the fishing sector, including minimum age, medical examinations, employment agreements, rest periods, accommodation, food, occupational safety and health, medical care, repatriation, and social security (ILO, 2007). However, ratification does not automatically resolve implementation issues. Fisheries business actors, especially small-scale fishermen, cooperatives, and small-to-medium enterprises, often face limited capacity to finance safety equipment, competency training, medical examinations, certification, social security, adequate housing or accommodation, complaint systems, and contract digitization.

The ILO C188 and decent work literature extensively discusses labor protection standards, but does not sufficiently explain compliance financing mechanisms. Conversely, Islamic Social Finance literature extensively discusses zakat, waqf, alms, poverty alleviation, economic empowerment, and the SDGs, but has not focused much on protecting fisheries workers and crew members. The sustainable blue economy literature also tends to emphasize sustainable production, conservation, supply chains, and marine resources, but does not sufficiently integrate labor justice and social protection as core components of the blue economy. This article addresses this gap by developing the Green Waqf-ILO C188 Framework as a financing mechanism for decent work compliance in the Indonesian fisheries sector.

Previous studies indicate that this article is situated in a relatively new interdisciplinary space. McDonald et al. (2021) made important contributions in detecting forced labor risks on fishing vessels using satellite data and machine learning, but did not discuss Islamic Social Finance as a protection financing solution. Selig et al. (2022) demonstrated the link between labor abuse and IUU fishing in global fisheries governance, but did not integrate zakat, waqf, and sadaqah instruments. Wilhelm et al. (2020) highlighted ethical recruitment, grievance mechanisms, and worker associations in the Thai seafood supply chain, but did not develop an Islamic economic framework for compliance financing.

On the other hand, Tok et al. (2022) and UNDP (2022) demonstrate the relevance of Islamic Social Finance and green waqf for the SDGs, but have not specifically addressed the protection of fishing vessel crews and the implementation of ILO C188. BAZNAS (2024) and BWI (2025) demonstrate the potential of zakat and waqf in Indonesia, but have not specifically positioned Islamic social funds as a financing mechanism for fisheries labor compliance. Therefore, this article positions itself as a conceptual study that integrates Islamic Social Finance, ILO C188, decent work, fisheries labor governance, SDG 8, SDG 14, ESG, and a sustainable blue economy.

Islamic social finance has the potential to be positioned not only as charitable philanthropy but also as a sustainable compliance financing mechanism. Zakat can be directed towards the protection of vulnerable workers and mustahik families. Productive waqf and green waqf can be developed to finance long-term social assets such as safety training centers, coastal clinics, crew shelters, environmentally friendly cold storage facilities, and contract service centers. Alms and infaq can support emergency funds, personal protective equipment, work accident assistance, and complaint channels. Within the framework of maqā ṣ id al- syarī'ah , the protection of fisheries workers is related to hifz al-nafs, hifz al-mal, hifz al-aql, and social welfare in the blue economy value chain. Therefore, this study aims to identify gaps in fisheries labor governance, analyze the potential of Islamic Social Finance as a financing instrument for worker protection, and develop the Green Waqf-ILO C188 Framework as an integrative conceptual model.

METHODS

This research uses a conceptual qualitative approach based on systematic literature review, policy analysis, and thematic synthesis. Systematic literature review was used to identify and synthesize literature on Islamic Social Finance, zakat, waqf, sedekah, green waqf, decent work, ILO C188, fisheries labor governance, forced labor prevention, SDGs, ESG, and sustainable blue economy. Policy analysis was used to identify gaps between ILO C188 normative standards, Indonesian national policies, and implementation financing needs. Thematic synthesis was used to develop a conceptual model of the Green Waqf-ILO C188 Framework.

The research data sources consist of journal articles, proceedings, institutional reports, regulations, and policy documents. Academic sources include literature discussing forced labor in the fisheries sector, seafood supply chain governance, IUU fishing, Islamic Social Finance, green waqf, zakat, waqf, maqā ṣid al -syarī'ah , SDGs, and ESG. Institutional sources include documents from the ILO, FAO, the Ministry of Maritime Affairs and Fisheries, the Ministry of Manpower, BAZNAS, BWI, OJK, UNDP, OECD, World Bank, and KNEKS. The main literature spans 2020–2026, with some older normative references such as ILO C188 of 2007 remaining as the foundational document.

The inclusion criteria for this study were sources that discussed one or more of the following themes: Islamic Social Finance, zakat, waqf, sedekah, labor protection, decent work, ILO C188, fisheries governance, forced labor prevention, blue economy, SDG 8, SDG 14, ESG, digital waqf governance, and maqā ṣ id al-syar ī' ah. Sources were excluded if they were irrelevant to labor protection, unrelated to fisheries or Islamic finance, lacked academic or institutional credibility, were duplicative, or could not be verified. The analysis technique was carried out through thematic coding, policy gap analysis, concept synthesis, and framework development. Conceptual validity was strengthened through source triangulation, theme consistency, and the interrelationship between ILO C188 standards, Islamic Social Finance instruments, maqā ṣ id al-syar ī' ah, SDGs, and ESG.

Table 1. Thematic Coding of Research

Theme	Subtheme	Primary Source	Findings	Implications for ***the Framework***
Labor vulnerability	Informality, forced labor, long working hours, risk of accidents	ILO, FAO, McDonald et al., Selig et al.	Fisheries workers are vulnerable because their work locations are far from supervision and the supply chain is complex.	The framework needs to include OSH, ethical recruitment and a complaints system.

Compliance gap	Costs of safety equipment, training, health checks, social security	ILO C188, Presidential Decree 25/2026, Ministry of Marine Affairs and Fisheries	Ratification strengthens the legal basis, but implementation requires financing and coordination.	ISF is positioned as a compliance financing mechanism.
Islamic Social Finance	Zakat, waqf, alms, green waqf	BAZNAS, BWI, UNDP, Tok et al.	ISF has long-term redistributive and social investment potential.	ISF instruments are mapped to worker protection needs.
Digital governance	Fund transparency, worker data, impact tracking	BWI, OJK, UNDP	Digitalization can increase accountability, trust, and measurability of impact.	The framework needs to include a dashboard and impact indicators.
SDG/ESG alignment	SDG 8, SDG 14, social *ESG, governance ESG*	FAO, UNDP, OECD	The blue economy requires the integration of social protection and marine sustainability.	The framework must demonstrate measurable SDG/ESG contributions.

RESULTS AND DISCUSSION

Labor Governance Gaps in the Fisheries Sector

The synthesis of these findings suggests that labor governance gaps in the Indonesian fisheries sector can be grouped into four main areas. First, there are gaps in employment relationships and contracts. Many fisheries workers are in employment relationships that are not always as clear as formal employment relationships on land. Profit-sharing schemes, informal contracts, the use of intermediaries, and employment agreements that workers do not understand can weaken protection. ILO C188 calls for employment agreements and certainty of rights, but their implementation requires contract standardization, worker literacy, and digital record-keeping.

Second, there are gaps in occupational safety and health. Working on ships presents risks from extreme weather, machinery, fishing gear, fatigue, accidents, and limited access to medical care. ILO Standard C188 requires health checks, medical care, accommodation, food, and occupational safety. However, the cost of safety equipment, training, regular health checks, and health facilities often poses a barrier for small and medium-sized businesses.

Third, there is a gap in social protection. Crew members and fishermen are vulnerable to unstable incomes, accidents, illness, job loss, and family poverty. Unequal social protection can exacerbate structural vulnerabilities. In this context, zakat and sadaqah can serve as complementary protection mechanisms for workers and families who meet the criteria for beneficiaries, while waqf can finance long-term social service assets.

Fourth, there are gaps in oversight, data, and complaint systems. Work at sea is difficult to monitor routinely. Satellite-based studies show that labor violations and IUU fishing can be hidden in vessel activity (McDonald et al., 2021; Selig et al., 2022). Therefore, oversight must combine risk-based inspections, vessel data, crew data, complaint systems, digital contracts, and inter-ministerial collaboration.

ILO C188 Compliance Financing Gap

The main finding of this study is that compliance with ILO C188 is not only a legal issue, but also a financial one. Ratification through Presidential Regulation No. 25 of 2026 strengthens the legal framework, but businesses require resources to meet decent work standards. Compliance costs include training, safety equipment, health checks, competency certification, adequate accommodation, food, insurance or social security, contract recording, repatriation, and dispute resolution mechanisms.

In the heterogeneous structure of the fishing industry, large companies may be better able to meet these standards, while small-scale fishers, cooperatives, and medium-sized enterprises face financing constraints. If compliance is understood solely as a cost, implementation of ILO C188 risks being slow. Therefore, compliance financing needs to be designed as a social investment that generates economic benefits, such as reduced workplace accidents, increased productivity, worker retention, supply chain reputation, and access to ESG-compliant markets.

Islamic Social Finance can partially fill this gap as a complementary instrument. Zakat is used selectively for mustahik (the beneficiary) groups and vulnerable workers. Waqf is used for productive assets and social infrastructure. Alms and infaq are used for flexible and immediate needs. Sharia financial institutions and microfinance can be linked to strengthen the financing of fisheries businesses committed to decent work. Thus, Islamic Social Finance does not replace the obligations of the state and employers, but rather enhances their protective capacity through the principle of additionality.

Islamic Social Finance as an Instrument for Protecting Fisheries Workers

Zakat has a strong redistributive character. In the context of fisheries workers, zakat can be directed to poor fishing families, workers who have experienced accidents, victims of exploitation, or crew members who have lost their income. Zakat distribution can be linked to social protection programs, health assistance, educational assistance for workers' children, and family economic recovery. However, the use of zakat must still comply with the provisions of asnaf (charity), beneficiary validation, and principles of zakat governance.

Waqf has the advantage of being a long-term instrument. While zakat is more suited to direct assistance and protection for vulnerable groups, waqf is more suited to financing productive assets and sustainable social services. In the fisheries sector, waqf can finance occupational safety training centers, coastal clinics, crew shelters, energy-efficient cold storage facilities, and legal or worker contract service centers. Green waqf expands this function by adding a socio-environmental dimension, allowing waqf projects to simultaneously support worker protection and marine sustainability.

Almsgiving and infaq offer high flexibility. These instruments can be used to purchase personal protective equipment, provide emergency assistance for accidents, transport repatriated workers, or provide immediate support for fishermen's families. With good governance, almsgiving and infaq can serve as emergency response funds in fishing communities. The combination of zakat, waqf, green waqf, almsgiving, and blended Islamic social finance allows for a multi-layered financing design: immediate relief through almsgiving, targeted social protection through zakat, and long-term infrastructure through waqf.

Table 2. Islamic Social Finance Instruments for the Protection of Fisheries Workers

Instrument	Function	Beneficiaries	Implementation Mechanism	Governance Risk
Zakat	Redistribution and protection of mustahik	Poor fishing families, ship crew members who were victims of accidents, vulnerable workers	Health assistance, family security, emergency assistance, income restoration	Risk of misdirection; validation of recipients and integration of mustahik-worker data is required.
Productive waqf	Long-term social asset financing	Fishing communities, crews, cooperatives, training centers	Coastal clinic, training center, halfway house, environmentally friendly cold storage	Risk of unproductive assets; requires feasibility study, competent nazhir, and benefit audit.
Green waqf	Financing green and social projects	Coastal communities and fisheries workers	Clean energy facilities, environmentally friendly equipment, occupational safety services	Greenwashing risk; need for ESG indicators and impact measurement.
Alms/donations	Flexible and fast funds	Workers affected by accidents, vulnerable families, victims of exploitation	Emergency fund, personal protective equipment, initial repatriation costs, complaint channels	Unsustainable risk; need for SOPs and digital reporting.

Blended Islamic social finance	Combination of social funds and business financing	Fishery MSMEs, cooperatives, business units comply with decent work standards	Matching fund, Islamic microfinance, revolving fund, compliance incentives	Risk of overlapping institutions; need for MoU, dashboard, and division of roles.

The Green Waqf-ILO C188 Framework is built on the assumption that decent work in the fisheries sector requires an integration of legal standards, social financing, and digital governance. The model's flow begins with Islamic Social Finance, which encompasses zakat (alms), waqf (waqf), *green waqf (green waqf),* sedekah (alms), and infaq (infak). These funds are directed to labor protection financing, which is the financing of programs that directly support compliance with ILO C188 and the protection of fishing vessel crews.

The next layer consists of three main interventions: *occupational safety and health* , *ethical recruitment,* and *social protection.* Occupational safety and health encompasses safety equipment, training, health checks, medical services, and fatigue prevention. Ethical recruitment encompasses clear contracts, **prevention of** excessive recruitment costs, access to rights information, and complaint channels. Social protection encompasses social security, emergency assistance, family protection, and repatriation support.

These three interventions are aimed at strengthening compliance with ILO C188. The ultimate impact is *decent work* outcomes in the form of fairer incomes, a safe working environment, worker dignity, reduced exploitation, increased productivity, and improved supply chain reputation. At the macro level, *the framework* contributes to SDGs 8, SDG 14, ESG, and a sustainable blue economy.

Figure 1. Green Waqf-ILO C188 Framework

Model Stage	**Description**
Islamic Social Finance	Zakat, waqf, green waqf, alms, infaq, and blended Islamic social finance.
Labor Protection Financing	Compliance financing for fisheries workforce protection.
Main Interventions	OSH, ethical recruitment, social protection, digital contracts, complaint channels, and repatriation.
ILO C188 Compliance	Decent work standards for fishing vessel crew.

Decent Work Outcomes	Fair income, safe work, workers' dignity, and reduced exploitation.
Macro Impact	SDG 8, SDG 14, ESG, and sustainable blue economy.

Source: Developed by the author based on the synthesis of *ILO C188, Islamic Social Finance, Green Waqf Framework, SDG 8, SDG 14* , and *ESG.*

ILO C188 and Islamic Social Finance Compliance Matrix

The alignment between ILO C188 provisions and *Islamic Social Finance instruments* can be seen through the mapping of employment risks and financing interventions. This mapping demonstrates that every aspect of decent work requires financial support, institutionalization, and impact measurement. *Islamic Social Finance* serves as a complementary instrument to expand the reach of protection, particularly for vulnerable workers and fishing communities that lack adequate access to formal financing.

Table 3. ILO C188-Islamic Social Finance Alignment Matrix

ILO Provisions C188	Employment Risks	ISF Instrument	Proposed Interventions	Expected Impact
Employment agreement and certainty of employment relationship	Informal contracts, unclear rights and obligations, information inequality	Alms/donations; legal service endowments	Contract service center, workers' rights literacy, digital contract assistance	Workers understand their rights and employment relationships are more transparent.
Occupational Health and Safety	Accidents, fatigue, lack of safety equipment, low medical access	Productive waqf; green waqf	OSH training center, safety equipment, coastal clinic, health checks	Accident risks decrease and OSH compliance increases.
Decent accommodation, food and living conditions	The condition of the ship is not seaworthy and basic needs are not met.	Productive waqf; community social funds	Port support facilities, transit houses, logistical assistance	The living conditions of workers are more humane.

Social security and family protection	Income is unstable and families are vulnerable when workers are sick or have an accident.	Zakat; alms; donation	Social assistance, Islamic micro insurance, social security contribution subsidies for mustahik	Working families are better protected and the risk of poverty is reduced.
Repatriation and complaints	Workers find it difficult to return home, complaint channels are not available, dependence on intermediaries	Emergency alms; service endowment	Emergency response fund, hotline, grievance mechanism, legal assistance	Exploits are easier to report and handle.

Policy Implications for Indonesia

The first implication is the need for a roadmap for financing ILO C188 compliance. Ratification of C188 needs to be translated into an implementation plan that includes cost components, funding sources, implementing actors, impact indicators, and regional priorities. This roadmap can identify needs for OSH training, safety equipment, health checks, social security, ethical recruitment, contract digitization, and a complaints system.

The second implication is the need for partnerships between the government, BAZNAS (National Islamic Boarding School), BWI (Indonesian Islamic Boarding School), OJK (Financial Services Authority), KNEKS (Islamic Social Security Agency), Islamic financial institutions, the fisheries industry, cooperatives, the Social Security Agency (BPJS), universities, and labor organizations. The government does not need to delegate protection obligations to philanthropic institutions, but can instead establish co-financing and matching fund schemes to expand the scope of protection. BAZNAS can play a role in protecting mustahik (beneficiaries), BWI (Indonesian Islamic Boarding School) for long-term assets, OJK for the Islamic financial ecosystem, and the Ministry of Maritime Affairs and Fisheries (KKP) and the Ministry of Manpower for technical standards and supervision.

The third implication is the need for pilot projects in priority fisheries areas. Pilot programs can be conducted in fishing ports or high-risk coastal communities. Initial interventions could include crew safety training centers, social security assistance for mustahik workers, contract digitization, complaint hotlines, and green waqf (green waqf) for cold storage facilities or coastal clinics. Pilots should be evaluated against ILO C188, SDG 8, SDG 14, and ESG indicators.

Table 4. Policy Gap Analysis in Indonesian Fisheries Employment Governance

Policy Area	Present condiition	Gap	ISF Based Solutions	Responsible Actor
Ratification and derivative regulations of ILO C188	Presidential Decree 25/2026 becomes the umbrella for ratification.	Implementation costs have not yet been fully mapped operationally.	Roadmap for compliance financing based on ISF and APBN/APBD.	Ministry of Manpower, Ministry of Maritime Affairs and Fisheries, Regional Government, BAZNAS, BWI.
Occupational Health and Safety	OSH standards are recognized in C188 and sectoral regulations.	Safety equipment, training, and health checks are not evenly distributed.	Green waqf for training centers, clinics, and OSH facilities.	KKP, ship owners, BWI, cooperatives, LSP.
Ethical recruitment	Recruitment protection was emphasized post-ratification.	Informal intermediaries and recruitment costs remain a risk.	Social funds for contract literacy, hotlines, and legal assistance.	Ministry of Manpower, KP2MI, APINDO, labor unions, zakat institutions.
Social security for fishery workers	Social security schemes are available but coverage is not yet evenly distributed.	Informal workers and vulnerable mustahik are unable to pay contributions.	Zakat/alms for contribution subsidies based on asnaf and risk criteria.	BAZNAS, BPJS, local government, fishermen's cooperatives.
Digital governance	The digitalization of waqf and Islamic finance is growing.	Worker data, social funds, and impact indicators are not yet integrated.	Green Waqf-Decent Work Dashboard with impact audit.	BWI, OJK, KNEKS, KKP, campus.

Contribution to SDG 8, SDG 14, and ESG

The Green Waqf-ILO C188 Framework contributes to SDG 8 by strengthening decent work, worker protection, reducing the risk of exploitation, and increasing productivity. Protected workers tend to have better work capacity, a lower risk of accidents, and more stable employment relationships. In the long run, this supports more inclusive economic growth.

framework also contributes to SDG 14 because ocean sustainability is inextricably linked to industrial behavior and worker well-being. Supply chains that pursue low costs without worker protections can encourage the exploitation of people and marine resources. With green waqf, social investments can be directed towards more environmentally friendly fishing practices, sustainable coastal infrastructure, and strengthening fishing communities.

Within the ESG framework, this model strengthens the social dimension through worker protection, the governance dimension through fund transparency and compliance with ILO C188, and the environmental dimension through *green waqf (green waqf)* for environmentally friendly facilities. Thus, Islamic Social Finance is relevant not only for religious institutions but also for the fishing industry seeking to meet ESG standards and access global markets.

Table 5. SDG and ESG Contribution Matrix

***Framework* Elements**	**SDG 8 Contribution**	**SDG 14 Contribution**	**ESG Dimension**	**Policy Indicators**
OSH Financing	Safe work, productivity, accident reduction	Supporting responsible fishing practices	Social and Governance	Number of workers trained, safety equipment, accident rate.
Ethical recruitment	Reducing exploitation and forced labor	Promoting a responsible fish supply chain	Social and Governance	Digital contracts, complaint channels, zero recruitment fee policy.
Zakat-based social protection	Protection of vulnerable workers' families	Maintaining the sustainability of coastal livelihoods	Social	Number of beneficiaries, contribution subsidies, emergency assistance.
Green waqf infrastructur e	Creating productive assets and decent jobs	Energy-efficient cold storage and green coastal facilities	Environment and Social	Productive waqf assets, energy efficiency, community economic benefits.
Digital governance	Accountability of decent work program	Socio-environmental traceability of supply chains	Governance	Dashboard, audit, impact report, data integration.

CONCLUSION

This study concludes that the protection of Indonesian fisheries workers after the ratification of ILO C188 requires an approach that is not only regulatory, but also financial, institutional, and ethical. The main gaps are in employment relations, occupational safety and health, social protection, supervision, data, complaint systems, and compliance financing. Islamic Social Finance can play a role as a sustainable compliance financing mechanism by utilizing zakat (alms) for the protection of vulnerable groups, productive waqf (endowments) for financing long-term social assets, green waqf (endowments) for socio-environmental projects, and sadaqah (charity) and infaq (infak) for rapid assistance and flexible needs. The Green Waqf-ILO C188 Framework developed in this article offers an integrative model for linking decent work standards, Islamic social financing, digital governance, maqā ṣid al-syarī'ah (obligatory goals) , SDG 8, SDG 14, ESG, and a sustainable blue economy.

Based on these conclusions, the government needs to develop a roadmap for financing ILO C188 compliance, which includes the costs and funding sources for training, OSH, social security, ethical recruitment, contract digitization, and grievance mechanisms. BAZNAS, BWI, OJK, KNEKS, KKP, the Ministry of Manpower, BPJS, fishermen's cooperatives, industry, and universities need to develop collaborative schemes so that Islamic social funds do not operate in isolation but are linked to worker protection targets. Green Waqf-Decent Work pilot projects need to be conducted in priority ports or fishing communities to test the model's feasibility, impact on workers, and digital governance readiness. Further research is recommended to test this framework through primary data, cost-benefit analyses, impact studies, and the development of digital dashboards for reporting C188, SDG, and ESG indicators.

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