

WASTE BANK AND COMMUNITY WELFARE IN SIDOARJO (MAQASHID SHARIA PERSPECTIVE)

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Abstrak: *Originalitas penelitian ini dimana penelitian sebelumnya hanya membahas bank sampah dari perspektif ekonomi hijau maqashid syariah, atau membahas pemberdayaan ekonomi saja, namun dalam penelitian ini menggabungkan semua aspek penelitian sebelumnya. Penelitian ini bertujuan untuk mendeskripsikan peran bank sampah Sumringah dalam meningkatkan kesejahteraan masyarakat, dimana indikator yang digunakan adalah Maqashid Syariah. Penelitian ini menggunakan metode penelitian kualitatif, dengan pendekatan studi kasus. Sistem pengelolaan sampah di Bank Sampah Sumringah menerapkan prinsip 3R (reduce, reuse, recycle), hal ini bertujuan untuk memotivasi masyarakat dan meningkatkan kesadaran untuk mengelola sampah secara mandiri dari sumbernya, serta menerapkan ekonomi kerakyatan. Hasil analisis yang diperoleh menunjukkan adanya kesejahteraan dalam hal: 1) Spiritualitas yaitu dengan memperbanyak sedekah jariah (hifz ad-din), 2) terpenuhinya kebutuhan mental (hifz an-nafs), 3) pemahaman tentang pengelolaan sampah dan kebersihan lingkungan (hifz al-nafs). aql), 4) pemeliharaan keturunan (hifz al-aql), 5) pendapatan (hifz al-maal). Implikasinya adalah sebagai pengubah perilaku bagi*

masyarakat, pemberdayaan ekonomi dan kualitas hidup anggotanya.

Kata kunci: *Bank Sampah, Kesejahteraan, Maqashid Syariah*

Abstract: *The originality of this research is where previous studies only discussed waste banks from the green economy perspective of maqashid sharia, or discussed economic empowerment only, but in this study it combines all aspects of previous research. This study aims to describe the role of the Sumringah waste bank in improving people's welfare, where the indicator used is Maqashid Syariah. This research uses qualitative research methods, with a case study approach. The waste management system at the Sumringah Waste Bank applies the 3R principle (reduce, reuse, recycle), this aims to motivate the community and increase awareness about managing waste independently from the source, as well as implementing a people's economy. The results of the analysis obtained indicate that there is prosperity in terms of: 1) Spirituality, namely by increasing alms Jariah (hifz ad-din), 2) fulfilling mental needs (hifz an-nafs), 3) understanding about waste management and environmental hygiene (hifz al-nafs). aql), 4) maintenance of offspring (hifz al-aql), 5) income (hifz al-maal). The implication is as a behavior changer for the community, economic empowerment and quality of life of its members.*

Keywords: *Waste Bank, Welfare, Maqashid Syariah*

Introduction

Environmental problems in Indonesia, which are a serious concern by the government, are waste problems. The factors causing the production of waste are increasing, which arise from external and internal factors. The external factor is the dense population resulting in increasing waste production and the lack of land limitations to accommodate the remaining consumption. Another factor is from the internal community itself, none other than the factor of public awareness about environmental care and handling their household waste properly.

In the 2019-2020 National Waste Management Information System (SIPSN), in Sidoarjo district which has an administrative area of 714.24 Km², waste generation in 2019 was 446,733.65 tons and in 2020 it was 396,476.90 tons. For data on waste managed at the Sidoarjo Regency waste bank in 2019 as much as 31,221 tons, while in 2020 it was 48,230.88 tons. ¹ Data on waste generation and managed waste at the Sidoarjo Regency Waste Bank from 2019 to 2020 can be seen more clearly in Figure 1 below.



Figure 1. Data on Waste Generation & Managed Waste at the Waste Bank of Sidoarjo Regency in 2019-2020

Source : Secondary data processed

In the data above, it can be seen that there is still relatively very little waste that is managed well in the waste bank, compared to the

¹ (<http://sipsn.menlhk.go.id>, 2021)

waste generated. The amount of managed waste is only in the range of 7% - 12% of the total waste generation, in the period 2019 - 2020. The dense number of people accompanied by various activities and human life, will certainly have an impact on the increase in waste generated by households every year. day. The establishment of a waste bank in the community is one of the solutions adopted in managing waste in the community.

The waste bank was established to educate the public to be good at sorting waste according to its type, so that it is easy to process it again and at the same time increase income for the community itself. The empowerment pattern applied by the waste bank is the economic empowerment approach, which can help in improving the economy of the waste bank customer's family in meeting household needs (Ryandono, Widiastuti, & Mawardi, 2017). This paradigm shift regarding waste can be a factor in increasing economic value for residents, especially housewives and can also provide benefits for human life, as well as being useful for improving community welfare through efforts to empower community-based waste management.²

Waste management in the city of Sidoarjo is carried out in various ways, one of which is the waste bank program. Waste Bank is a dry waste management system that still has economic value and is cashed or saved in a waste bank account both individually and collectively that involves all elements of society to play an active role in social programs, and aims to raise public awareness in managing waste

² Qodriatun, S. N. Meningkatkan Kesejahteraan Masyarakat Melalui Pengelolaan Sampah Berdasarkan UU No.18 Tahun 2008. *Jurnal Aspirasi, Vol. 5 No. 1*, 2014

properly, so that It is hoped that this will reduce the accumulation of waste in the Final Disposal Site (TPA). The short mechanism is that the waste bank accommodates deposited waste that has been sorted and has economic value based on its material characteristics by the customer to the manager, the results from the waste sorting scale are cashed or saved in the waste bank account of each customer.

Waste management for various useful purposes has been carried out and implemented by various parties throughout the country. This, as explained in several previous studies, among others, research conducted by Suhendi in 2014, which stated that The green economy can be seen as a new economic paradigm, so the establishment of a waste bank encourages income growth and employment, while reducing environmental risks from waste problems. Islam sees this paradigm as a good thing and is permissible because the waste bank with the green economy idea is far from prohibiting buying and selling, does not harm the public interest, and runs in accordance with Islamic law.³

Another research in 2014, related to the role of waste banks in the effectiveness of waste management by Anih Sri Suryani. In this study, it is stated that the role of the community is very necessary in waste management, namely through waste banks. With a waste bank, a relationship mechanism and social network can be formed, so that from an institutional perspective a cooperative can be formed, which can have economic value. Therefore, it is necessary to solve the waste problem in

³ Suhendi, H. *Fiqh Muamalah*. (Jakarta: Raja Grafindo Persada, 2014 : 71).

an integrated and comprehensive manner, to produce an effective waste management policy.⁴

Based on the description above, this research raises the issue of how the waste bank and its impact on the welfare of society in Sidoarjo according to the perspective of Maqashid Syariah. This study aims to determine the role of waste banks in the effort to improve the welfare of society from the perspective of Maqashid Syariah.

Literature Review

Waste Bank and Socio-Economic Life

Waste bank management uses the principles of Wadi'ah Yad Al-Amanah and Wadi'ah Yad Dhamanah. In a waste bank with the Wadi'ah Yad Al-Amanah principle, customers save in the form of waste, which has been calculated based on the rupiah value according to the waste price list. Then, the manager records it in each type of savings belonging to the saver. Customers do not get interest or profit sharing from this waste saving process, and customers can withdraw the savings periodically according to their needs. At the waste bank with the principle of the Wadi'ah Yad-Dhamanah contract, in managing it using a method, namely entrusting the results of the customer's recycling creativity, which can be traded by the waste bank at certain times. When the deposit is sold, the customer will get a share of the proceeds from the sale.⁵

⁴ Suryani, A. S. Peran Bank Sampah Dalam Efektivitas Pengelolaan Sampah (Studi Kasus Bank Sampah Malang). *Jurnal Aspirasi Vol. 5 No. 1*, 2014.

⁵ Muhammad. *Manajemen Dana Bank Syariah*. (Jakarta: Raja Grafindo Persada, 2017 : 74).

Waste management through a waste bank that has economic value is one of the efforts in realizing a Green Economy. This Green Economy concept aims to encourage the welfare of mankind, in addition to preserving the environment and protecting the ecosystem. This is in accordance with the basic principles in Islamic economics, namely realizing human welfare, while still paying attention to the quality of human life and nature. According to the study of Islamic economics, welfare is measured through indicators known as maqashid sharia, namely: hifz al-din (religious protection), hifz al-nafs (guarding the soul), hifz al-'aql (guarding reason), hifz al-nasl (protection of offspring), hifz al-mal (protection of property). However, for the Green Economy concept, an indicator of hifz al-bi'ah is added, namely environmental protection.⁶

Many people still think that waste has a negative image, therefore it is necessary to create a program that can create economic value for waste and can empower the community. This program is called a waste bank, which is a place to manage and collect waste, by separating waste that can still be recycled and has economic value. This program aims to increase community participation, and can be used as a means of empowering the community's economy. The impact obtained by the community, in addition to economic benefits, is also spiritual benefits, namely increasing clean and healthy living behavior, which is part of faith.⁷

⁶ Fauzia, I. Y. Urgensi Implementasi Green Economy Perspektif Pendekatan Dharuriyah dalam Maqashid Al-Shariah. *Jurnal Ekonomi dan Bisnis Islam*, Vol. 2, No. 1, 2016.

⁷ Almaidah, E. I., Effendi, R., & Masrur, I. Tinjauan Islam Terhadap Peran Bank Sampah Asri dalam Pemberdayaan Ekonomi Masyarakat Desa

Waste bank aims to stimulate creativity and innovation produced by the community, by recycling waste so that it can make money. The strategy that can be done is by implementing the 3Rs, namely: reduce, reuse, and recycle. The community can use the leftover waste from leaves, food and vegetables, to be processed into fertilizer, while paper and plastic waste can be made into various crafts. If this activity is developed, it will be a business opportunity for the community, as well as having a high enough economic value to increase people's income.⁸

Maqashid Sharia Welfare Perspective

Maqashid sharia has an important role in determining Islamic law, because Islamic law that was revealed has the aim of realizing the benefit of the people both in the world and the hereafter. Thus, maqashid sharia is one of certain independent scientific disciplines, so we will not find a concrete and comprehensive definition interpreted by classical scholars.⁹

The elements contained in maqashid sharia are a form of human benefit. Maqashid sharia has a goal that is *falah* (benefit). The meaning of *falah* includes the happiness and glory of religion and the world. What is meant by world glory is the achievement of various goodness so as to make the life of the world better, namely wealth and glory.¹⁰

Puhsarang, Kediri. *Jurnal Qawanin*, Vol. 2 No. 2, 2018.

⁸ Sanusi, R., & Istanti, E. Pengolahan sampah melalui bank sampah guna meningkatkan nilai ekonomi masyarakat. *Journal Community Development and Society*, Vol. 2 No. 2, 2020.

⁹ Mutakin, A. Teori Maqashid Al-Syariah dan Hubungannya dengan Metode Istinbath Hukum. *Kanun Jurnal Hukum*, Vol. 19 No. 3, 2017.

¹⁰ Zakariyya, M. M. *Fadhilah Sedekah: Keutamaan Menginfakkan Harta*.

Measurement of welfare using the maqashid sharia indicator is also carried out to measure the welfare of Islamic banks in Indonesia. The maqashid sharia index can be used to improve the performance of Islamic banks. The test on the maqashid sharia indicator aims to collect data that can measure the Islamic characteristics of the maqashid sharia index in Islamic banks. Thus, if the performance of Islamic maqashid is low, the management of Islamic banks can make decisions to improve their performance.¹¹

The maqashid sharia policy is implemented, in order to create a mashlahah life for the community. In economic business, benefit is based on and guaranteed in accordance with sharia principles that exist in maqashid sharia, which aims to maintain the intention to obtain economic resources and maintain what is already owned. This is applied to maintain the welfare of the community, amid the development of Islamic economics and finance in the contemporary era.¹²

Previous Research

Previous research on waste management through the development of a waste bank was conducted in 2015, explaining that with community participation through the obligation to sort household waste according to organic and inorganic classification, it can encourage the development of waste banks. Thus, this will have a positive impact

(Yogyakarta: Ash-Shaff, 2004 : 3).

¹¹ Kurniasari, M., & Salman, K. R. The Effect of the Sharia Supervisory Board the Characteristics on Maqashid Sharia Index. *International Journal of Islamic Business and Economics (IJIBEC)*, Vol. 4 No. 1, 2020.

¹² Nurhadi. (2019). The Importance of Maqashid Sharia as A Theory In Islamic Economic Business Operations . *International Journal of Islamic Business and Economics (IJIBEC)*, Vol. 3 No. 2 December 2019

in changing the perspective on waste management and the existence of waste. However, it is also necessary to pay attention to the inhibiting factors in the development of waste banks, namely: low awareness of some people, the number of waste bank activities that require sufficient funds from the government's fixed budget every year, low waste value, competition between stalls.¹³

Furthermore, in 2016, Makmur Selomo conducted research on waste banks as a solution for handling waste, which in this study describes the factors that have a relationship with community involvement in developing waste banks. In this study, it was found that the level of knowledge possessed by the community is a factor that has a relationship with community participation in saving waste in the waste bank. Therefore, the government is expected to increase socialization and education, to encourage public participation in saving at the Waste Bank.¹⁴

Another research in 2016, was conducted by Prisa Ambar Shentika on the management of waste banks in the city of Probolinggo, which involved all stakeholders, namely the community, government and the corporate sector. All of these elements are encouraged to limit waste accumulation, recycle, and reuse waste through efficient and regular efforts, namely Reduce, Reuse, Recycle. People who live far from the city center lack education about the introduction of the waste bank program, which is beneficial for their environmental sustainability.

¹³ Hadhan Bachtiar, I. H. Pengembangan Bank Sampah Sebagai Bentuk Partisipasi Masyarakat Dalam Pengelolaan Sampah (Studi Pada Koperasi Bank Sampah Malang). *Jurnal Administrasi Publik (JAP)*, Vol. 3, No. 1, 2015.

¹⁴ Makmur Selomo, A. B. (2016). Bank Sampah Sebagai Salah Satu Solusi Penanganan Sampah di Kota Makassar. *JURNAL MKMI*, Vol. 12 No. 4, 2016.

Thus, it is necessary to establish programs that aim to attract public interest to join in developing waste banks in their respective regions.¹⁵

Then in 2017, there was a study by Budi Prasetyo Samadikun regarding the Revitalization of Waste Bank Management in Palabuhanratu, which explained that the Waste Bank is a one of the concrete efforts to minimize the amount of waste in the community that has not been managed properly. There are two things that can be done in revitalizing a waste bank, including: *first*; create a structure for waste management in the kelurahan which is coordinated by the Non-Governmental Organization, *second*; .increase the number of TPS and function as TPS (Reduce, Reuse, Recycle) which is integrated with the waste bank.¹⁶

Another researcher is Bambang Suwerda, who conducted research on sustainable waste bank management in rural areas of Bantul district in 2019, where the results show that there is a significant relationship between the role of the Government and waste activists who are members of the Independent Waste Management Network (JPSM) with community participation. save trash in the garbage bank. Knowledge, participation, the role of government and JPSM have a significant relationship with behavioral intentions to manage waste in waste banks. This study helps to understand the relative strength of the determinants of intention to manage a sustainable waste bank. The

¹⁵ Shentika, P. A. Pengelolaan Bank Sampah di Kota Probolinggo. *JESP Vol. 8, No 1*, 2016.

¹⁶ Budi Prasetyo Samadikun, D. S. Revitalisasi Pengelolaan Bank Sampah Di Palabuhanratu . *Jurnal Presipitasi : Media Komunikasi dan Pengembangan Teknik Lingkungan, Vol. 14 No.2*, 2017.

strongest relationship strength is between the role of government and JPSM with intentions, followed by the relationship between roles and participation, then between participation and intention, and the weakest is the relationship between knowledge and behavioral intentions to manage waste in waste banks.¹⁷

In previous studies, only discussed the management of waste banks, how the performance of waste bank management is, how the impacts of waste management are carried out, the factors that relate and affect waste management through waste banks, while in this study the aim of this study is to determine the impact of waste bank management on the community welfare with the maqashid sharia indicator approach. This is a research gap, which can be used as a research novelty.

Methods

The type of research used by the researcher is a qualitative research method. Qualitative research method is a research method used to explore and understand the understanding based on a methodology that analyzes the phenomenon of social conditions in society. In qualitative research, the problems discussed are tentative and can continue to develop over time, so that new theories can emerge in a research study.¹⁸

The research approach used by the researcher is a case study and descriptive model. A case study is a process of elaborating and

¹⁷ Bambang Suwerda, S. R. Pengelolaan Bank Sampah Berkelanjutan di Wilayah Perdesaan Kabupaten Bantul . *Jurnal Sains dan Teknologi Lingkungan, Volume 11, Nomor 1, 2019.*

¹⁸ Sugiyono. *Metode Penelitian Kuantitatif, Kualitatif, dan R&D.* (Bandung: Alfabeta, 2013 : 205- 206).

describing a problem that is studied in depth in the community to study the background, social situation, and ongoing social relations.¹⁹

This research was conducted at Bank Sampah Syariah Sumringah (BSS) located in Ngampelsari village, Candi sub-district, Sidoarjo regency. The object of the research location was taken because the waste bank in Ngampelsari village was a waste bank within the scope of the village, but was able to become the main waste bank in Sidoarjo Regency. Where, already has a waste bank of the fostered unit and is only armed with independent funds, without any government assistance in its operations. Therefore, from the establishment stage to its development, this waste bank has become a means of education for environmental cadres, or a study center for operational management governance for waste bank units in the vicinity.

Furthermore, to understand clearly and in detail the adoption of the Maqashid Syariah theory that the researcher uses in this study, a thought process is needed in developing the theory. In Figure 2 below, the researcher proposes a conceptual framework for the Maqashid Syariah indicator.

¹⁹ K.Yin, R. *Studi Kasus: Desain dan Metode*. (Jakarta: Raja Grafindo Persada, 2004 : 2).

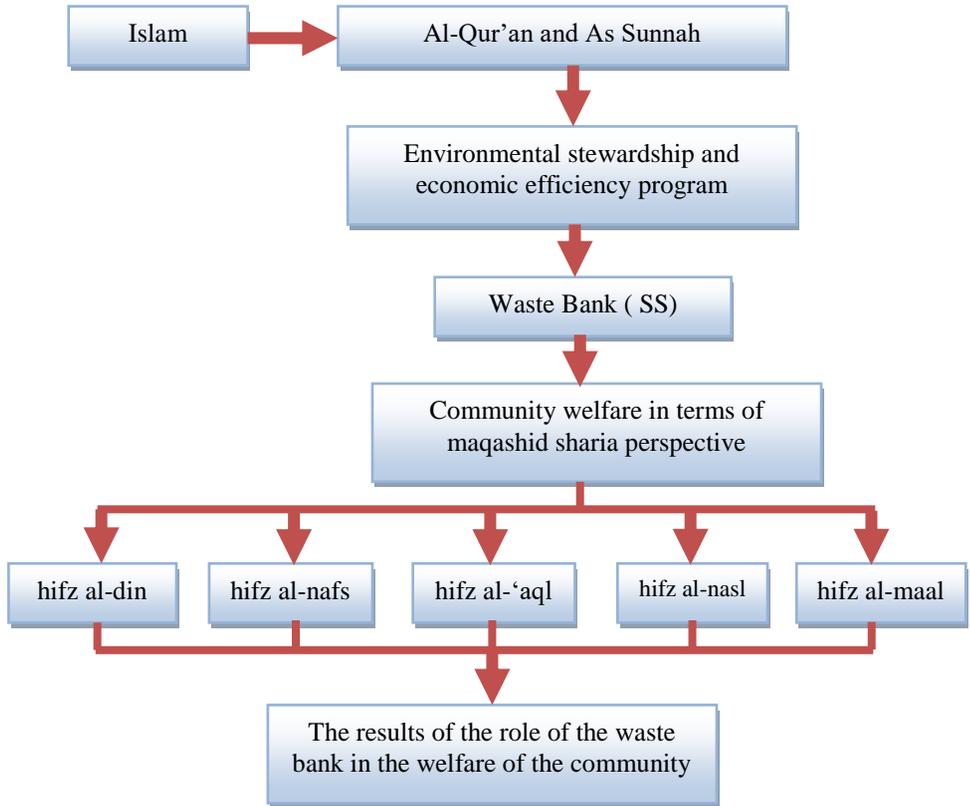


Figure 2. Conceptual framework of Islamic maqashid indicators

The picture above is a conceptual design of the Maqashid Syariah indicator used in this study. The goal is to act as a researcher's thought process in adopting and elaborating the theory used to answer the problem formulation, namely describing the waste management system in bank sampah syariah sumringah (BSS), and describing its role in efforts to improve community welfare with the Maqashid Syariah perspective.

Data collection techniques used in this study are as follows: 1) Interview; The type of interview used is an in-depth interview, namely

conducting direct questions and answers with the informant, where the interviewer and informant are involved in a relatively long social life (Noor, 2011 : 138-139); 2) Documentation; is a record of events that have passed, it can be in the form of writing, pictures, or monumental works of someone, the documents used in this study are data contained in the Sumringah waste bank in Sidoarjo; 3) Observation; using passive participatory observation, by observing the activities of people who are observed but are not involved with these activities.²⁰

The data analysis technique uses the following stages (Speziale&Carpenter, 2003) : 1) Describe the phenomenon under study, in this case the management of waste banks for the welfare of society in the perspective of maqashid sharia; 2) Collecting descriptions based on information from informants about the phenomenon; 3) Make transcripts according to the descriptions of all informants; 4) Describe the meaning obtained from each significant statement; 5) Organizing the collection of meanings formed into groups of themes; 6) Write a complete and in-depth description; 7) Return to the informant to get validation from the description of the analysis results; 8) Validate the results of data analysis directly to informants.²¹

The credibility test in this study which was carried out by the researcher was the triangulation method. Triangulation is defined as checking data from various sources in various ways, and at various times to test the validity of qualitative research data. There are 3 types

²⁰ Sugiyono. *Metode Penelitian Kuantitatif Kualitatif dan R&D*. (Bandung: Alfabeta, 2011 : 227-240).

²¹ Speziale&Carpenter. *Qualitative Research in Nursing Advancing the Humanistic Imperative, 3rd*. (Philadelphia: Lippincot Williams & Wilkins A Wolters Kluwer Company, 2003:1).

of triangulation: 1) source triangulation: checking data that has been obtained from several other sources or informants; 2) technique triangulation: re-checking the interview data obtained with observation and documentation techniques; 3) time triangulation: checking data from interviews and observations in different times and situations.²²

Result and Discussion

Starting from concerns about waste and the environment, on May 28, 2014 the first waste bank was established in Ngampelsari village, Sidoarjo district under the name Sumringah Waste Bank (BSS). Initially, BSS only occupied a small ambulance garage belonging to the village with the first 20 customers at that time. After several months of operation, BSS proposed financial assistance to the village using the APBDes (Village Budget), so that in 2016, BSS obtained fixed assets in the form of buildings which until now have been used in carrying out its operational activities.

The surrounding community deposited the waste into the BSS, then the profit sharing from the weighing of the waste based on the collector's price was divided into two parties, namely: 70% was put into the savings of each community member and 30% for the waste bank. The profit of 30%, which is obtained by the waste bank will be used as table 1 below:

²² Sugiyono. *Metode Penelitian Kuantitatif Kualitatif dan R&D*. (Bandung: Alfabeta, 2011 : 274).

Table 1. BSS profit usage percentage

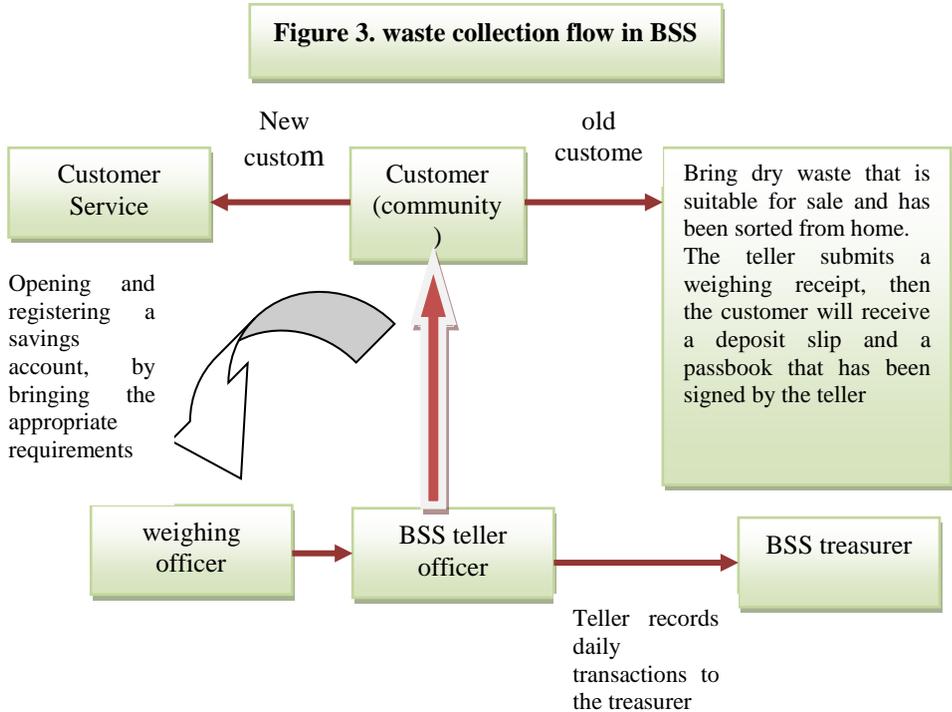
No	Percentage	Description
1	10%	for the operational activities of the Waste Bank, such as printing passbooks, photocopying costs for making deposit/withdrawal slips, etc.
2	5%	for estimated depreciation costs; When the waste bank buys waste from the community, the waste bank will charge a depreciation charge. This is done to anticipate if there is a loss in sales, which is done by the waste bank when selling waste to collectors.
3	15%	for waste bank management incentives

Source: primary data processed (2020)

The flow of waste collection at the BSS goes through several stages, including:

- 1) Every community who wants to deposit waste collects waste at BSS.
- 2) Waste is sorted according to its type.
- 3) The segregated waste is deposited with the waste bank officer for checking and weighing.
- 4) Waste bank officers make records in the BSS ledger and customer savings books.
- 5) The amount of money resulting from the weighing of waste will be saved in the savings account of each community at BSS, and can be withdrawn in cash when it reaches a certain limit.

This explanation will be explained more clearly through Figure 3 below.



Source: primary data processed (2020)

70% of the profit from the waste bank will be channeled to the welfare of the people who are members of the waste bank, while the remaining 30% will be used to fund the operational activities of the waste bank and the welfare of the management. The percentage of income distributed for public welfare is shown in table 2 as follows:

Table 2. The percentage of income distributed for public welfare

No	Percentage	Description
1	40%	To finance health facilities, every time a member goes to a doctor or village midwife, who has been appointed by BSS in the regular savings program and maternity savings program
2	15%	For the training agenda for making recycled crafts, organized by the BSS innovation team, which is carried out regularly every two months for the community or members
3	15%	To reward prizes in social activities for residents on major days of world waste commemoration, and environmental day by holding village clean-up competitions.

Source: primary data processed (2020)

In addition to raw waste, BSS provides a container for its customers who are creative in processing waste to be recycled, of course, if this recycling is deposited into BSS, the price given will be different from the deposit for sorting waste. The waste recycling craft manufacturing system is handled by the innovation team, which is formed by the waste bank management by making crafts or skills by the community or administrators if interested.

The waste recycling from the community is accommodated by BSS, then the officer will record according to the name of the depositor.

If the recycled goods are sold, then BSS will share the proceeds from the sale with the community that produces it. The sale and purchase price of recycled handicrafts is not formed at the beginning of the custody contract, but will be formed at the end when they are sold under the terms of profit sharing. The profit sharing from the sale of recycled goods with the community is 90% for the people who make it and 10% goes to BSS cash which is used for incentives (welfare) for waste bank management.

As for the role of the BSS waste bank in an effort to improve the welfare of the community, it is carried out by implementing a program to improve the quality of life of the community, which is in line with the implementation of welfare based on the Maqashid Syariah perspective, where there are five indicator points for improving the quality of life of the community in Maqashid Syariah. Each of these indicator points is described table 3 as follows :

Table 3. BSS Sharia Maqashid indicator

No	Indicator	Description
1	<i>Hifz ad-din</i>	Spiritual improvement with customer charity
2	<i>Hifz an-nafs</i>	Increased fulfillment of inner needs
3	<i>Hifz al-aql</i>	Increased knowledge and understanding of environmental hygiene and waste management
4	<i>Hifz an-nashl</i>	Improve the maintenance of offspring by cultivating and providing understanding of waste sorting and processing to children or families from an early age
5	<i>Hifz al-maal</i>	Increase in income or economy

Source: primary data processed (2020)

The community has an important role in the sustainability of the waste bank, community involvement can erode the paradigm of the waste image that exists in the community. With the existence of a waste bank, the income obtained by the community from the waste bank will provide benefits, including: increasing the intensity of charity donations donated to zakat institutions and orphanages (*hifz ad-din*), fulfilling the inner needs of the community created from a clean environment (*hifz an-nafs*), increasing knowledge about the benefits of waste banks and being more concerned with the environment (*hifz al-aql*), a clean environment will maintain the maintenance of offspring (*hifz an-nasl*), and obtaining economic benefits (*hifz al-maal*). In table 4 below, the role of the Sumringah Islamic waste bank in society (BSS) is explained.

Table 4. the role of BSS waste bank in society

No	Stakeholder	Description
1	For Producers	Waste bank (BSS) acts as a dropping point system for producers in handling waste. This means that the waste bank is a collection point for dry waste from producers' products and packaging that are consumable in the community to be sold and managed again according to company policy.
2	For the community	Waste bank (BSS) plays a role in changing people's behavior. So with the existence of a waste bank (BSS) in Ngampelsari village, it provides understanding and socialization to change the paradigm or mindset of residents in waste management, which usually

	only collects, transports, disposes of into waste management in a reduce, reuse, recycle (3R) and smart way. utilizing the use value of used goods with aesthetic value.
3	For members of the waste bank (BSS) BSS acts as economic empowerment for its members.

Source: primary data processed (2020)

The indicators used to measure the effect of community welfare felt by BSS members include five indicator points in Maqashid sharia, each of these indicators has a role in improving the welfare of members. The results of the study indicate that the impact of the welfare is as follows:

- 1) Increasing the spiritual welfare of the Jariyah charity (hifz ad-din).

The essence of spirituality here is to get additional income earned by BSS members, on average it is often used for Jariyah charity activities, whose rewards will continue to flow and will not break even though the charity has died. The indicators of spiritual welfare included include alms, infaq, and the addition of nominal zakat. The following is a table of indicators for increasing member charity after joining BSS

Table 5. Analysis of Indicators of Increasing Spiritual Welfare with Amal Jariyah (hifz ad-din)

Informan	Indicators of Increasing Spiritual Welfare with Charity Jariyah
Informan 1	Increased, able to donate when there is a recitation in the mosque

Informan 2	Increased, if there is more money in the waste savings, it will definitely increase the nominal money for zakat, although it is not very large by around 3.0%
Informan 3	Increased, able to donate during routine recitations every week
Informan 4	Increased, able to give charity by setting aside income from the sale of recycled waste handicrafts in events in the month of Ramadhan
Informan 5	Increased, able to give charity to the children in the orphanage near home
Informan 6	Increased, able to donate in routine recitations of villagers
Informan 7	Increased, able to give alms to neighbors by making simple thanksgiving
Informan 8	Increased, able to donate at the mosque near the waste bank
Informan 9	Increased, able to give food and material charity to mosques and social organizations

Source: primary data processed (2020)

The results of the analysis above, are in line with research conducted by Dwi Endah in 2017, regarding the success factors for implementing waste alms in an area in the city of Semarang, where this study states that the reason for the benefits of waste alms is related to the belief that it will bring good rewards and the results can be used for the common good. The waste that has been sorted is then collected in their respective homes, then handed over to a temporary garbage collection site until there is a large amount of waste, after which it is sold to collectors. The proceeds from the sale are not used

for individual interests, but are used for the benefit of the community.²³

Other research that supports the above analysis, conducted by Idaul Hasanah in 2018, regarding the implementation of the waste alms school to realize philanthropy-based waste management states that the waste alms school program is carried out by students, teachers, parents, and concerned communities, by sorting waste them, collect and donate to schools. Furthermore, Amil, who comes from selected students under the guidance of the teacher, will sell the collected waste in collaboration with collectors, and the proceeds from the sale are used to support underprivileged students at school, some of which are used to support orphans and underprivileged families around them.²⁴

2) Increased welfare in fulfilling mental/inner needs (hifz an-nafs).

The next indicator of welfare improvement is about fulfilling the needs of the soul. The following is a table of indicators of member welfare in fulfilling mental needs after joining BSS.

²³ Dwi Endah, H. S. Faktor-faktor Keberhasilan Implementasi Sedekah Sampah di RW 1 Kelurahan Peterongan, Kota Semarang. *Jurnal Sanitasi Vol. 9, No.1, 2017.*

²⁴ Idaul Hasanah, H. G. Implementasi Sekolah Sedekah Sampah untuk Mewujudkan Pengelolaan Sampah Berbasis Filantropi di SMP Muhammadiyah Kota Batu . *International Journal of Community Service Learning. Volume 2, Number 4, 2018.*

Table 6. Analysis of Welfare Improvement Indicators in Fulfilling Soul Needs (hifz an-nafs)

Informan	Welfare Improvement Indicators in Fulfillment Soul needs
Informan 1	filled, usually used for eating and traveling with family, even for recreation with other members
Informan 2	Fulfilled, a clean environment makes the soul more peaceful
Informan 3	Fulfilled, the proceeds from the sale of waste to the waste bank can be used for refreshing so that the mind is calmer
Informan 4	Fulfilled, with increasing charity, making the soul happier
Informan 5	Fulfilled, the creation of a clean environment makes more enthusiasm in carrying out activities
Informan 6	Fulfilled, there will be peace in the environment by giving charity to each other
Informan 7	Fulfilled, a clean environment makes the soul more peaceful
Informan 8	Fulfilled, the increased income from the waste bank results, makes the members' souls calmer because they can meet their daily needs
Informan 9	Fulfilled, the proceeds from the sale of waste can be used for refreshing with family and friends

Source: primary data processed (2020)

The description of the analysis above is in line with research from Yusa Eko Saputro in 2015 on community-based waste management through waste banks, explaining that community-based waste management has various impacts on the surrounding

population, one of which is environmental-related impacts such as reduced household waste that is disposed of in landfills. Garbage (TPS), reduced piles of garbage in TPS, and cleaner environmental conditions. With this clean environment, it will improve the mental and mental health of the community.²⁵

3) Improved welfare in understanding waste management and environmental hygiene (hifz al-aql).

The existence of a waste bank can increase understanding of waste management and environmental hygiene so that flooding does not occur. The following is a table of indicators for increasing residents' understanding of waste management and environmental hygiene after Joining the BSS member.

Table 7. Analysis of Indicators for Increasing Understanding of Waste Management and Environmental Hygiene (hifz al-aql)

Informan	Indicators of Increasing Understanding of Waste Management and Environmental Hygiene
Informan 1	Increased, because people can understand more about waste sorting, and educate people not to throw garbage in rivers, even waste can be processed to make money
Informan 2	Increased, because people understand more about the importance of waste management.
Informan 3	Increased, because it can increase public awareness so as not to throw waste in any place
Informan 4	Increased, there is public awareness in maintaining environmental cleanliness.

²⁵ Yusa Eko Saputro, K. S. Pengelolaan Sampah Berbasis Masyarakat Melalui Bank Sampah. *Indonesian Journal of Conservation Volume 04 Nomor 01 tahun 2015*.

Informan 5	Increased, because people understand more about the importance of waste sorting.
Informan 6	Increased, it has the ability to process inorganic waste independently into creative crafts from waste recycling.
Informan 7	Increased, have knowledge not to burn garbage in the yard of the house which can have an impact on environmental pollution
Informan 8	Increased, have knowledge about the importance of handling inorganic waste, which is difficult to decompose, to be processed into goods that have artistic value or economic value.
Informan 9	Increasing, because it becomes more educated not to be lazy in sorting household waste itself.

Source: primary data processed (2020)

The explanation of the analysis above is in accordance with research from Donna Asteria in 2016, which raised waste banks as an alternative to community-based waste management strategies, where this study explains that education of citizens' awareness and skills for waste management by applying the principles of reduce, reuse, recycle and replant (4R) is important in solving waste problems through waste management from the source. This can increase people's knowledge, and integrated waste management can stimulate creativity and innovation from the community so as to improve the welfare of citizens (Donna Asteri, Maret 2016).

Another research that is in line with the above analysis is a study conducted by Aguntin Rozalena in 2020, which raised the issue of increasing the knowledge and skills of waste bank managers through a smart marketing communication system. In this study, it is

explained that one of the alternatives in supporting the waste bank strengthening program is to increase knowledge, understanding and support skills in the field of marketing communication. Information on waste processing is still not considered a "friend" in maintaining cleanliness, more useful and has an economic impact on people's lives. Therefore, by increasing the knowledge and skills of waste bank management, it can be realized that awareness of eco-village-based villages can be realized.²⁶

4) Improved welfare in the maintenance of offspring (hifz an-nasl).

Maintenance of offspring here means that the community can provide understanding to children or their families about the importance of sorting and managing waste in waste banks. The following is a table of member welfare in terms of offspring maintenance, while joining the BSS.

Table 8. Analysis of Indicators of Increasing Community Welfare in the Maintenance of Offspring (hifz an-nashl)

Informan	Indicators of Improving Community Welfare in Offspring
Informan 1	Increased, because it can provide understanding to children to participate in collecting waste, which can be sold to waste banks.
Informan 2	Increased, because it can teach children the importance of sorting waste that can be reprocessed into useful goods.

²⁶ Rozalena, A. Peningkatan Pengetahuan dan Keterampilan Pengelola Bank Sampah Melalui Sistem Cerdas Komunikasi Pemasaran . *JPPM Vol. 7 No. 1, 2020*.

Informan 3	Increased, because children increasingly have knowledge about the importance of protecting the environment.
Informan 4	Increased, because it can invite children to have the skills to participate in processing waste into creative crafts.
Informan 5	Increased, because when saving to a waste bank, they always invite children to have an understanding of the importance of a waste bank.
Informan 6	Increased, because it can educate children to be able to participate in sorting and processing waste.
Informan 7	Increased, because it is able to provide education to children to have a clean culture wherever they are.
Informan 8	Increasing, because children are more aware of how to keep the environment clean from garbage, for mental and physical health.
Informan 9	Increased, because it can educate children to be more concerned about the environment from waste that is difficult to decompose.

Source: primary data processed (2020)

The research that supports the above analysis is a study by M. Zulkarnain Yuliarso in 2018, which raised about social change in society through the waste bank movement. One of the strategies carried out in the waste bank movement is to emphasize education for children by making innovations and providing socialization. Thus, it is hoped that it can increase children's interest in managing waste, then the results can be deposited into the waste bank and saved.²⁷

²⁷ M. Zulkarnain Yuliarso, D. A. Perubahan Sosial Masyarakat Melalui Gerakan Bank Sampah : Studi Pada Bank Sampah Gemah Ripah : Kajian di

5) Improved welfare in obtaining additional income or economy (hifz al-maal).

One of the indicators of improving the welfare of the community as members of the BSS is economic welfare. below is a table of indicators for improving the economic welfare of members after joining the BSS.

Table 9. Analysis of Welfare Improvement Indicators in Obtaining Additional Income (hifz al-maal)

Informan	Welfare Improvement Indicators in Earning Additional Income
Informan 1	Increase, per month get additional income of IDR Rp. 500,000,- from the waste bank.
Informan 2	Increasingly, every week depositing to the waste bank gets an additional income of around IDR Rp. 300.000, -.
Informan 3	Increasing, per month sales to waste banks can earn around IDR Rp. 400,000,-
Informan 4	Increased, because they benefit from saving waste an average of IDR Rp. 80,000, - per week, sometimes get additional income from the deposit of handicrafts which on average is around IDR Rp. 50,000, - up to Rp 100,000, - per month.
Informan 5	Increasing, on average each month can achieve additional income of IDR Rp. 300,000, - up to Rp. 400,000, - which can be obtained by the waste bank.
Informan 6	Increases, can have a savings balance in the waste bank of up to IDR Rp. 3,499,000, - in the last year, because they rarely withdraw their waste savings balances.

Informan 7	Increasing, the average monthly deposit to the waste bank earns around IDR Rp. 200,000,-
Informan 8	Increasing, per week earning income from waste of around Rp. 150,000,- and often receiving product gifts from sponsors as a bonus from BSS.
Informan 9	Increasingly, the profit from selling waste is around Rp. 200,000, - up to Rp. 400,000, - per month, which is often withdrawn in cash without saving.

Source: primary data processed (2020)

The results of the analysis on the *hifz al-maal* indicator are in accordance with research on waste banks to increase housewives' income, which was carried out by Yuwita Ariessa Pravasanti in 2020. This study says that waste banks are an alternative in waste management strategies. The waste bank is one of the programs that can change the pattern of people's views on waste management. In waste management, the community can participate as members of the waste bank, by processing waste into more useful goods, so that a healthy environment will be created and household income will increase.²⁸

Another research that supports the above analysis is a study on waste banks for increasing income and empowering women in Margasari in 2020, which was conducted by Kusuma Wardany. This study explains the impact of empowering waste banks on the people

²⁸ Yuwita Ariessa Pravasanti, S. N. (2020). Bank Sampah Untuk Peningkatan Pendapatan Ibu Rumah Tangga . *Jurnal BUDIMAS Vol. 02, No. 01, 2020.*

of Margasari, it can generate income, with the average income earned by the community in the first three months of IDR Rp. 10,786,000,-. While the impact of empowerment for craftsmen and administrators can increase income by approximately IDR Rp. 900,000,- per month.²⁹

Conclusion

Based on the description above, it can be concluded that the waste management system at the Sumringah Waste Bank (BSS) has been able to motivate people to save their waste in the waste bank, the main goal is to increase public awareness about how to handle waste independently from the source. In practice, BSS has implemented the 3R principle (reduce, reuse, recycle), this helps in managing waste in the village area and minimizes waste disposal directly to the final waste disposal site in Sidoarjo Regency. This aspect of waste management, if applied optimally and comprehensively, will help in the management of waste in Sidoarjo Regency.

The role of the Sumringah Waste Bank (BSS) in an effort to improve community welfare based on the Maqashid Syariah perspective includes: Increasing welfare in terms of spirituality, namely with additional income earned by waste bank customers they can use for charity (*hifz ad-din*), Improved welfare in fulfilling inner needs (*hifz an-nafs*), Improved welfare in understanding waste management and environmental hygiene (*hifz al-aql*), Improved welfare in the

²⁹ Kusuma Wardany, R. P. Pendirian “Bank Sampah” Bagi Peningkatan Pendapatan Dan Pemberdayaan Perempuan Di Margasari . *JURNAL DINAMISIA Vol. 4, No. 2, 2020.*

maintenance of offspring, namely in the form of cultivating and providing understanding to children about sorting and processing waste in waste banks (*hifz an-nasl*), increasing welfare in obtaining additional income or the economy (*hifz al-maal*).

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