

## ANALYSIS OF THE IMPACT OF WASTE BANK FROM SHARIA ECONOMIC LEGAL PERSPECTIVE

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### **Abstract**

*The aim of this research is to analyze waste banks from the perspective of sharia banking law. The waste bank is an innovation that aims to minimize the negative impact of waste on the environment and is also an effort to apply sharia economic principles in waste processing. Research carried out using qualitative methods involves conducting literature reviews and studies of relevant literature. The research results show that the establishment of a waste bank has a positive impact from a sharia economic law perspective. First, banks can be used as a means to implement sharia economic principles, such as justice, togetherness and prosperity. Second, waste banks can also provide economic benefits to the community, such as additional income through selling used goods. Third, waste banks can be a forum for educating the public about the importance of sustainable waste processing. This research makes an important contribution to understanding the impact of waste banks within the framework of Sharia economic law.*

**Keywords:** waste bank, sharia economic law, impact, waste processing, sustainability.

### **INTRODUCTION**

In this modern era, waste has become a major concern in many countries and the solution to overcome the problem of waste is recycling. Recycling is the process of reducing materials that are no longer suitable for use to be converted into new materials that can be reused. The recycling process can reduce the amount of waste that people bring to the final sales site (TPA), thereby reducing the amount of waste thrown into the environment. Lack of public knowledge and concern about proper and correct waste processing has caused environmental pollution, affecting the quality of air, water and soil. This also has a negative impact on public health and economic productivity. To overcome this problem, waste banks have become an effective solution.

A waste bank is an institution that aims to process waste into goods that are useful and have economic value, so that they can provide benefits both economically

and environmentally. In the context of Sharia economic law, waste banks have a significant impact. Apart from helping overcome waste problems and protecting the environment, waste banks also play an important role in creating economic prosperity for the community. The waste bank is part of a container that can be used as a place for recycling waste. Waste banks are institutions that collect, sort and process waste from the community for reprocessing. This waste bank usually provides incentives to people who deposit their waste, so that it can become a side job as a source of income for the community.

In analyzing the impact of waste banks, aspects such as halal, fairness and revenue sharing are important criteria. Sharia economic principles are used as a reference to assess whether waste banks comply with Sharia values and provide real benefits for society. This research will also explore the Sharia economic law approach in processing waste banks, including processing, classification and utilization of collected waste. According to sharia economic law, bank studies can come from several sources, including social, economic and environmental aspects. Economically, banks can increase community productivity and provide employment opportunities for the community. From a social aspect, waste banks can increase public awareness of the importance of protecting the environment. From an environmental perspective, waste banks can reduce the amount of waste produced in locations where people live and reduce the negative impacts related to waste on the environment.

It is hoped that the results of the research conducted by researchers can provide a better understanding of the positive actions of waste banks regarding the view of Sharia economic law. Apart from that, it is hoped that it can also help create appropriate policies and regulations for the development of waste banks based on Sharia economic principles, with the aim of protecting the environment and improving overall economic prosperity.

## **RESEARCH METHOD**

The research methodology used in this research is a qualitative research design using literature study methodology. The use of qualitative methods is recommended because it allows researchers to gain specific knowledge about the impact of waste banks from a sharia economic law perspective. In this research, literature study is used as an approach to collect data from various relevant journal sources and articles to obtain comprehensive data. This research uses the publis or perish application as a tool in literature searches. This application allows researchers to access related journals and the latest articles related to research topics.

## **RESULT AND DISCUSSION**

1. Article from Zarul Arifin with the title Buying and Selling Used Goods Through Waste Banks from a Sharia Economic Law Perspective. This article explains the sales activities of recyclable waste through bank sales activities in the Sambas area. This includes the terms and conditions of sales carried out on a like-for-like basis, as well as items that are not important and have the potential to be misused by other parties. According to sharia economic law, the sale of recyclable waste through banks in the Sambas area of Sajad District is considered a legal sale because the sale of recyclable waste at the

bank is sacred and halal. All sales of used rubbish, such as bottles or cans of alcoholic beverages, are considered sales carried out in accordance with the opinion of Hanafiyah scholars, namely that it is permissible to sell items that are unclean as long as they are not for eating. There is an agreement between both parties involved in the sale of used items and neither can be compared with each other. (Arifin Zarul, 2021). Thus, buying and selling used goods through waste banks has a positive impact on reducing waste, environmental cleanliness, community economic empowerment, increasing environmental awareness, and awareness of sharia economic law as well as fulfilling sales and purchase agreements in accordance with sharia economic law.

2. Article from Masruroh with the title Waste bank, solution for minimizing household waste (case study of Puri Pamulang waste bank). In this article, waste banks change the way people see waste, which was previously considered disgusting and smelly, and waste was considered worthless only for other human needs, but with the existence and proper processing of waste banks, waste will have profitable economic value for users. Pripam Randi South Tangerang Waste Bank is one of the waste banks that contributes to reducing household waste and provides many benefits to the community, in particular, direct benefits from reducing waste accumulation in complex areas through sorting by the community itself, making the environment cleaner and Indah saves household waste and builds solidarity to care for the environment, making society more economically independent. (Masruroh, 2021). Thus, the existence of a waste bank has a positive impact in sharia economic law, including correct waste processing, increasing the economic value of waste, empowering the community's economy, and building solidarity and concern for the environment.
3. Article from Fikrina Azzah Umaroh with the title Waste bank system by utilizing waste into goods worth selling. According to this article, the amount of waste entering the waste bank, thereby recycling waste each month, has increased significantly. According to this article, the operation of the waste bank has increased. However, this increase is still not optimal when compared to the potential for recycling waste on the UNS campus. students throw away a lot of plastic waste. However, at certain times there are several types of plastic that are very difficult to obtain in large quantities. Recycling plastic waste should have two benefits, namely reducing plastic waste pollution in the environment and creating profitable employment opportunities thereby improving the community's economy. (Umaroh, 2023). Thus, plastic waste recycling activities through waste banks have a positive impact on sharia economic law, namely by minimizing plastic waste pollution in the environment and creating positive and useful employment opportunities for the community.
4. Article from Ni Komang Erika Depi Permatasari, Wayan Sugiartana, and Komang Trisna Eka Putra with the title effectiveness of the waste bank program as an effort to process waste at the clean Bali waste bank. In this article, there is still a minimum community rating in households, and most people prefer to dispose of waste directly to processing without sorting and sorting it first. Therefore, Padang Sampian Village should focus more on organizing socialization of waste banks so that the community understands more about waste banks, how to manage waste and the benefits offered by waste banks. This will attract more rural communities to learn about the waste bank program and join, so that every Banjar needs to be strengthened to become a

member. (Permatasari et al., 2022). So the waste bank program has a positive impact related to economic law. Some of these positive impacts include playing an active role in activities to minimize national waste, job opportunities and additional money for the community, an inclusive economy, and the creation of new livelihoods. The waste bank program not only helps minimize waste processing costs, but also provides economic opportunities for the community through the sale of sorted waste. By increasing community participation in the waste bank program, it is aimed at creating a cleaner environmental atmosphere and at the same time providing a positive impact in the economic aspect.

5. Article from Ibrahim Hamid and Hilwatullisan with the title the role of waste banks in increasing customer income (study of the Palembang sakura waste bank). Currently, Sakura Waste Bank (BSS) continues to implement community empowerment programs related to waste processing. Since 2014, this effort has been carried out together with the Maju Jaya Community Self-Help Group (KSM). Guaranteed to help and increase customer income. The BSS program aims to increase product sales value through increasing user reviews and suggestions for improving waste banks. Sakura is a registered waste bank, as stated in the Decree of the Regent of Palembang City Number 96/KPTS/V/2015. Activities tested by BSS include sorting and 3R, transfer, recording, packaging, weighing and selling. The waste bank also helps with handicrafts, composting, training and introducing various initiatives that BSS has tried which can increase customer income and the selling value of waste products. (Astuti, 2022). So Sakura Waste Bank has succeeded in implementing several sharia economic principles in its operations. Through community empowerment, cooperation and collaboration, they have succeeded in increasing customer income. In addition, their sustainable waste processing methods and education and training programs reflect sharia economic principles regarding responsible resource processing and the importance of improving skills in society. In this way, the Sakura Waste Bank is an example of how to apply sharia economic principles in its activities to create economic prosperity for society.
6. Article from Mochammad Chaerul, Dhia Atikah Aliyyu with the title regional scale waste handling in waste processing unit facilities and waste banks in Depok city. This article examines how the use of Waste Processing Units (UPS) and waste banks which are available in almost all sub-districts in Depok City can increase and increase the economic value of selling recyclable goods and reduce the amount of waste that needs to be sent to landfills. Waste management at UPS and waste banks depends on selecting and sorting waste from the source. Therefore, more frequent efforts are needed to encourage better waste sorting and handling to handle and utilize recyclables. (Chaerul et al., 2020). Therefore, with the presence of waste banks and UPS, waste can have higher economic value while reducing the amount of waste that must be sent to final disposal sites (TPA). Waste management also requires sorting waste at the source, socializing waste sorting activities, and better waste handling. All of this follows the principles of sharia economic law for responsible, efficient and sustainable resource management.
7. Article from Nina Widyaswasti Aisha with the title the influence of waste banks on the amount of plastic waste in Indonesia. In this article, the role of the Waste Bank from

both the Government and Unilever has contributed to reducing plastic waste in Indonesia. Judging from this, there are too many environmental issues related to plastic waste in Indonesia, but the existence of the Waste Bank program which applies the 3R principles makes work easier to minimize plastic waste in Indonesia. With the existence of the Waste Bank program in Indonesia with the provision of rewards or rewards, the influence factor is increasing the number of Waste Bank savers so that waste reduction, especially plastic waste, is realized more quickly and the community's economy improves. Providing educational outreach to the public regarding the appropriate plastic waste processing system so that this research uses the Circular Economy (CE) concept by applying the 3R principle (Reduce, Reuse, Recycle). (Aisha et al., 2023) So the Waste Bank program has a positive impact. significant in minimizing plastic waste in Indonesia. Apart from that, this program also helps improve the economic conditions of the community and spreads education about the proper processing of plastic waste. All of this is in line with sharia economic principles regarding responsible, efficient and sustainable resource processing.

8. Article from Restu Auliani with the title *The Role of the Main Waste Bank in Medan City Waste Processing (Case Study: Sicanang Main Waste Bank, Belawan, Medan)*. This article discusses the BSIS waste processing mechanism. This mechanism collects waste from target waste banks and separates it into various forms, such as plastic, paper, glass and metal. The difference between buying and selling with the waste bank contributes to BSIS' trading profits. Only 0.211% of waste in Medan is managed by BSIS. Of course, this number must be increased by encouraging the public to participate in maintaining waste in an orderly and sustainable manner. BSI can increase the value of the local economy and increase public awareness about how to process waste that is safe for the environment. Indirectly they can create a safe and clean environment (Auliani, 2020). So the Sicanang Main Waste Bank (BSIS) has a positive impact on waste processing in the city of Medan. Through a segregated waste processing mechanism, BSIS in this case can increase the economic value of society, increase awareness and concern for the environment, and create a clean and safe environment. All of this is in line with sharia economic principles regarding efficient resource processing, social responsibility and environmental sustainability.
9. Article from Bunga Dwima Sarry and Sasmito Jati Utama with the title *The Role of Waste Banks as Community-Based Institutions in Waste Processing*. In this article, performance can be very good, which is shown by community participation in the field of research, participation in the decision-making process, participation in activities, participation in benefits, and participation in evaluation. This is an area fact that leads to the maturity of community-based waste processing, because the community ensures that waste processing activities are carried out innovatively, creatively, consistently and collectively through the processes of collection, sorting or selecting, weighing, saving and recycling. This can play an active role economically and environmentally for their communities. (Sarry & Main, 2023). So the Waste Bank as a form of community-based institution has a positive impact on waste processing. Active community participation, innovative waste processing, and the economic and environmental contributions provided reflect sharia economic principles of participation, efficiency, social responsibility and sustainability.

10. Article from Fitria and Fatiah with the title community economic empowerment through waste banks (case study of Prabumulih city waste bank). In this article, waste savings are used to encourage community economic empowerment by identifying communities through schools, surrounding communities, and social networks. Waste processing skills training is also an effort to empower the community's economy which aims to provide education to the community, especially Prabumulih Waste Bank customers, about how to handle waste. As a result, the existence of the Prabumulih Waste Bank has had a positive impact on the community's economy, namely helping families earn more income by saving waste. (Fitria & Fatiah, 2021). So through waste savings programs, outreach and skills training, the Prabumulih Waste Bank has succeeded in strengthening the community's economy. The resulting positive impacts include community economic empowerment, increasing knowledge and skills, and providing additional income for families. All of these are steps that are in accordance with the principles of sharia economic law in improving community welfare.

### **Conclusion**

A waste bank that encourages people to sort waste from its source is a positive result of this research. One way that can be done is to reduce the amount of waste that goes to final disposal sites (TPA). The waste bank will encourage people to reuse and recycle waste. These efforts are in line with sharia economic principles regarding responsible resource processing, namely by using resources efficiently, effectively and sustainably. Waste that was initially considered as worthless items can become items of economic value through the recycling process. The role of waste banks is to collect selected waste and sell it to third parties who will process it for recycling. This can increase the economic value of waste and provide economic benefits for society. Waste banks provide opportunities for people to earn additional income from saving waste. This can improve the economic welfare of society, especially people with low incomes. The waste bank also teaches people how to handle waste. These efforts are in line with sharia economic principles regarding community economic empowerment, namely by providing opportunities for communities to develop their potential and improve their welfare. Waste banks help increase public awareness about the importance of managing waste properly. This can minimize the negative impact that waste produces on the environment and public health. Apart from that, waste banks can also contribute to other social activities, such as helping people in need. These efforts are in line with sharia economic principles regarding social responsibility, namely by providing benefits to society and the environment.

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