

# The Role of Waste Banks in Improving the Economy of the Pelompek Village Community in Gunung Tujuh District, Kerinci Regency, from the Perspective of Islamic Economics.

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## ARTICLE INFO

*Keyword : Waste Bank, Islamic Economics, Community Economy, Pelompek Village*

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## ABSTRACT

*Waste is a major cause of environmental problems. Improper waste management can negatively impact cleanliness, aesthetics, and public health. This study aims to examine the role of the Bumi Jaya Waste Bank in improving the economy of the community in Pelompek Village, Gunung Tujuh District, Kerinci Regency, from the perspective of Islamic economics. This research employs a qualitative method with data collection techniques including observation, interviews, and documentation. The informants consist of the waste bank director, employees, customers, and community leaders*

*The findings reveal that the Bumi Jaya Waste Bank has successfully changed community behavior towards waste management and increased household income. From the perspective of Islamic economics, the waste bank empowers the community through transactions that adhere to Islamic principles. Challenges faced include limited infrastructure and low community participation in the waste bank program.*

*This study highlights the significance of waste management as a means of economic empowerment for the community while simultaneously promoting a cleaner and healthier environment.*

## INTRODUCTION

The increasing population growth in Indonesia presents a significant challenge in environmental management, including waste management. Waste is an inevitable consequence of human activity, and if not properly managed, it can become a serious threat to cleanliness, health, and environmental aesthetics. In Jambi Province, the volume of waste continues to increase every year, especially in Kerinci Regency. One of the efforts to address this issue is through a community-based waste management approach, such as waste banks.

Waste banks have emerged as an innovative solution to address waste problems while also increasing its economic value. With the 3R approach (Reduce, Reuse, Recycle), waste banks are able to change the community's perspective on waste from something worthless to a resource that can generate income. Pelompek Village, in Gunung Tujuh District, is one of the areas that has adopted the waste bank model through the Bank Sampah Bumi Jaya. Previously, poorly managed waste in Pelompek Village caused flooding and environmental pollution. Through community initiative and support from the village government, the Bank Sampah Bumi Jaya was established to systematically manage waste. The existence of this waste bank not only creates a cleaner environment but also has a significant economic impact on the local community through waste savings and economic empowerment.

From the perspective of Islamic economics, waste management through waste banks also aligns with the principles of Islam, which emphasizes the importance of maintaining environmental balance and encouraging fair and halal economic transactions. Bank Sampah Bumi Jaya ensures that all transactions comply with Sharia principles, such as avoiding *riba*, *gharar*, and fraud. This has become an additional appeal to the majority Muslim population of Pelompek Village.

Despite providing significant benefits, Bank Sampah Bumi Jaya faces several challenges, such as lack of supporting infrastructure and low community awareness to participate in the program. Some community members still tend to dispose of waste in rivers or burn it, which is contrary to the vision and mission of the waste bank. This low level of participation impacts the effectiveness of the waste bank in improving the local economy.

Community-based waste management, such as waste banks, offers great opportunities for community empowerment. In addition to increasing income, waste banks also create new job opportunities, especially for the youth, through creative activities like recycling waste into economically valuable items. Thus, this program has the potential to become a sustainable waste management model with a wide-reaching impact in Indonesia.

This study aims to analyze in-depth the role of Bank Sampah Bumi Jaya in improving the economy of Pelompek Village. The focus is on how this waste bank contributes to economic empowerment and behavioral changes in the community, as well as how Sharia principles are applied in its management and transactions. Based on this background, the research is expected to provide both theoretical and practical contributions to waste management and economic empowerment. This study is also expected to serve as a reference for local governments and communities in developing an effective waste bank model that adheres to Sharia principles, thus improving community welfare and preserving the environment.

## **LITERATURE REVIEW**

The literature review provides the theoretical foundation used to support this research. In this study, several key concepts are referenced, including waste management, Islamic economics, and the role of waste banks as part of community empowerment. This review presents an overview of theories, concepts, and previous research findings that are relevant to the topic discussed.

Waste management is a process that involves activities such as waste collection, sorting, recycling, and treatment to create positive impacts for both the environment and society. According to Law No. 18 of 2008 on Waste Management, waste management in Indonesia must be based on sustainability principles, involve the community, and have economic value. A waste bank is one model of community-based waste management that utilizes dry waste to be stored, collected, and resold with economic value.

From the perspective of Islamic economics, managing resources such as waste is also part of humanity's responsibility as khalifah (steward) on Earth. Islam emphasizes the importance of maintaining environmental balance, managing resources wisely, and encouraging fair and halal economic transactions. Principles of Islamic economics, such as justice, benefit, and the prohibition of usury (riba), serve as the foundation for economic activities, including waste management.

Previous research has shown that waste banks play an important role in improving community welfare. For example, a study by Bakhri (2019) revealed that waste banks can increase community income through waste collection and recycling activities. In

addition, this program also creates new job opportunities, particularly for youth and housewives.

Beyond economic aspects, waste banks also have a positive impact on the environment. According to research by Safitri and Alfin (2020), the presence of an effectively managed waste bank can reduce the volume of waste that ends up in landfills while raising community awareness about the importance of maintaining environmental cleanliness. In this way, waste banks serve as a means to integrate environmental and economic aspects within a single program.

From the perspective of Islamic economics, transactions conducted by waste banks must also comply with Sharia principles. Abdullah (2018) in his study emphasized that waste bank transactions must be free from elements of *riba*, *gharar* (ambiguity), and fraud. Additionally, their activities should be focused on community empowerment with the aim of mutual benefit. This is relevant to the goals of the waste bank in Pelompek Village, which not only increases income but also educates the community about waste management in accordance with Sharia principles.

## **RESEARCH METHOD**

This study uses a descriptive qualitative approach, aiming to provide an in-depth description of the role of Bank Sampah Bumi Jaya in improving the economy of the Pelompek Village community from the perspective of Islamic economics. This qualitative research focuses on understanding the social phenomena occurring in the community, particularly related to waste management and its impact on the local economy. This type of research is field research, where the researcher collects data directly from the community and the waste bank managers through interactions, interviews, and observations. The study is also descriptive, aiming to provide detailed and thorough explanations regarding the role of the waste bank in community empowerment and the application of Islamic economic principles in its activities.

The research is conducted in Pelompek Village, Gunung Tujuh District, Kerinci Regency, Jambi Province. The location was chosen based on the existence of Bank Sampah Bumi Jaya, which has actively contributed to waste management and improved household income. The village also faces environmental challenges, such as improper waste disposal, which led the community to establish a waste bank. Informants for this study were selected using purposive sampling, based on specific criteria relevant to the research objectives. Key informants include the director and managers of Bank Sampah Bumi Jaya, bank customers, community leaders, and the village government. These informants were selected for their direct knowledge and experience in waste management and its impact on the local economy.

Data for this study were collected using three main methods: observation, interviews, and documentation. Observation was conducted by directly observing the waste bank activities, such as waste collection and sorting processes, as well as interactions between managers and the community. Semi-structured interviews were conducted to allow informants to share their experiences and perspectives in detail. Documentation included written records such as financial reports, customer data, and archives of waste bank activities.

The data analysis process was carried out in three stages. First, data reduction, where raw data was summarized and filtered to focus on relevant information for the study. Second, data presentation, where reduced data was organized into narratives, tables, or diagrams for easier understanding. Third, conclusion drawing, where the data was interpreted to answer the research questions. The validity of the data was ensured by using source triangulation and method triangulation, comparing data from various informants and data collection methods. The study also ensures that the data obtained is reliable and valid. Triangulation was used to verify the data from different sources, for example by comparing information from interviews with documentation or observation results. This approach is used to reduce potential bias and ensure that the data truly reflects the phenomenon under study.

The research was conducted over a one-month period, from January 2024 to February 2024. The research stages included preparation, data collection, data analysis, and report writing. With this research method, it is hoped that a comprehensive understanding of the role of Bank Sampah Bumi Jaya in improving the local economy and its contribution to Sharia-based economic empowerment in Pelompek Village can be obtained.

## **RESULT AND DISCUSSION**

This study found that Bank Sampah Bumi Jaya in Pelompek Village plays a significant role in changing community behavior regarding waste management. Based on interviews with the managers and customers, this waste bank has successfully introduced the concept of "waste saving," which provides direct economic benefits for the community. Waste, which was previously discarded, is now sorted and deposited into the waste bank in exchange for economic value. Additionally, the community is educated about the importance of maintaining the environment and turning waste into sellable products.

From the data collected, Bank Sampah Bumi Jaya has seen an increase in the number of customers year by year. In 2020, the waste bank had 32 customers, which increased to 94 customers by 2023. However, the average monthly income fluctuated due to some community members still being reluctant to consistently save waste. Interviews with customers revealed that some people prefer to dispose of waste in rivers or burn it due to practical reasons.

Bank Sampah Bumi Jaya has also contributed to increasing community income through the sale of recycled waste materials. Some customers, especially

housewives, use the money from their waste savings to meet their daily needs. Moreover, young people in the village who are involved in managing the waste bank have gained new employment opportunities, such as managing waste logistics, creating recycled products, and educating the community.

## **Discussion**

The role of Bank Sampah Bumi Jaya in improving the community's economy can be viewed from two main aspects: economic and environmental. From an economic perspective, the waste bank provides a practical solution for increasing the community's income, especially for low-income families. This approach aligns with Islamic economic principles, which emphasize the empowerment of the community through halal and beneficial activities.

From an environmental perspective, the waste bank helps reduce the volume of waste that ends up in rivers or landfills. This is in line with Islamic principles that emphasize human responsibility to protect the environment as part of the trust (amanah) entrusted to humanity as khalifah (steward) on Earth. The waste bank functions not only as a place for saving waste but also as an educational hub, teaching the community how to sort and properly utilize waste.

However, there are challenges faced by Bank Sampah Bumi Jaya, such as limited infrastructure and low community awareness. Many people still view waste-saving activities as inconvenient. Additionally, the lack of supporting facilities, such as waste transportation vehicles and storage places, also hampers optimal waste management.

To address these challenges, collaboration between the waste bank, the village government, and the community is necessary. The village government can support the waste bank by providing larger waste processing facilities and transportation services. On the other hand, the waste bank needs to enhance its socialization efforts to change the community's mindset and increase their participation in the program.

Bank Sampah Bumi Jaya has also applied Islamic economic principles in its operations. The transactions carried out are in accordance with principles of fairness, transparency, and mutual consent (antaradhin minkum). Furthermore, the activities of the waste bank are free from elements of *riba*, *gharar* (uncertainty), and fraud, providing comfort for the Muslim community to participate in the program. This demonstrates that a Sharia-based waste management concept can be an innovative solution that integrates economic, environmental, and religious aspects.

With the success achieved, Bank Sampah Bumi Jaya can serve as a model for community-based waste management in other regions. However, the sustainability of this program requires consistent support from the government, the community, and other organizations concerned with the environment and economic empowerment.

## CONCLUSION

This study shows that Bank Sampah Bumi Jaya in Pelompek Village plays a significant role in improving the economy of the community and maintaining environmental cleanliness. The waste bank has successfully changed the community's view of waste, from something considered worthless to a resource that can provide economic benefits. Through the activity of saving waste, the community earns additional income that helps meet daily needs. From an Islamic economic perspective, Bank Sampah Bumi Jaya has operated in accordance with Islamic principles. The transactions carried out are free from elements of *riba*, *gharar*, and fraud, and are based on the principles of justice and mutual benefit. This provides comfort for the Muslim community to participate in the waste bank program.

The waste bank has also had a positive environmental impact. The program helps reduce the volume of waste that is improperly disposed of, especially into rivers, thus reducing the risk of flooding and environmental pollution. In addition, the waste bank has created new job opportunities, particularly for the youth, through waste management and recycling activities. However, this study also found several challenges faced by Bank Sampah Bumi Jaya, such as limited infrastructure and low community awareness about participation. Some members of the community are still reluctant to save waste due to a lack of understanding of the program's benefits. Therefore, stronger support from the village government is needed in the form of providing supporting facilities and enhancing socialization efforts to the community. The waste bank should also continue to develop educational programs to increase community participation, so that the program can run more effectively and sustainably.

This study emphasizes the importance of community-based waste management as a solution to improve the welfare of the community while preserving environmental sustainability. Bank Sampah Bumi Jaya can serve as a model for other regions to integrate economic, environmental, and Islamic principles in waste management.

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