

SYNERGY OF VILLAGE ASSETS IN WADI'AH WASTE BANK MANAGEMENT: ACCELERATING THE ACHIEVEMENT OF VILLAGE SGDs

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ABSTRACT Purpose: This paper aims to analyze the use of village assets for waste management by synergizing Village Community Empowerment Institutions and Village-Owned Enterprises so that they are able to turn the negative impacts of waste into benefits for the realization of the SDGs. Methodology/approach: This paper is studied using the Asset Based Community Development (ABCD) approach with counseling, training and mentoring implementation techniques in the management of wadi'ah waste banks. The implementation of this research was in Panjerejo Village Results/findings: The results of this study are that first, the synergy and linked assets of village institutions, namely LPM Desa and BumDesa, are major resources for the successful management of the wadi'ah waste bank. Second, the implementation of this synergy is in the form of managing a Waste Bank with a wadi'ah waste savings system and managed by BumDesa. Third, SDGs are achieved in terms of fulfilling villages without poverty from waste management with an economic impact; Village without hunger; Prosperous healthy village; village women's involvement; Village economic growth is evenly distributed; consumption and production of environmentally conscious Villages; Limitations: This paper has not synergized with Islamic financial institutions or large companies receiving recycled waste Contribution: This paper makes a practical contribution so that villages accelerate waste management with an economic impact by utilizing village assets and the form of wadi'ah savings Novelty: There has been a lot of research on waste banks, but only this paper offers village-linked assets in waste management and based on sharia principles, namely wadi'ah savings

KEYWORDS: Village Assets, Garbage Bank, Wadi'ah Waste Savings, Village SDGs

1. INTRODUCTION

The government is serious about launching programs for people's welfare through the Sustainability Developments Goal. The main agenda of the SDGs is to end poverty.(Rassanjani, 2018) Sustainable development has seventeen goals known as SDGs (Sustainable Development Goals) namely no poverty, no hunger, healthy and prosperous lives, quality education, gender equality, clean and affordable water, decent jobs and economic growth, industry, innovation and infrastructure, reducing inequality, sustainable cities and settlements, responsible consumption and production, handling climate change, ocean ecosystems, land ecosystems, peace, justice, and finally, strong partnerships. Indonesia itself has implemented the targets of SDGs, one of which is through Islamic philanthropy, namely zakat. Therefore, there is a need for government collaboration with various other institutional parties for the realization of the SDGs program.(Gabriele Lailatul Muharromah & Mustofa, 2021)

Amymie wrote that philanthropy in Islam has the potential to encourage development regarding the distribution of zakat which has not been carried out optimally so that the collection and distribution of zakat becomes less focused. In fact, if the distribution can be optimally managed, it can support the sustainable development program or what is commonly called the Sustainable Development Goals (SDGs), which is currently a new program for leaders of 193 countries, the UN, the World Bank and non-profit organizations at the UN Summit New York, namely regarding the Sustainable Development Goals which are referred to as the 2030 agenda, namely continuing the Millennium Development Goals (MDGs) agenda.(Amymie, 2017)

There are 17 aspects of the SDGs sustainable development goals, namely as follows:(Sutopo et al., 2014)



Figure 1. Sustainable Development Goals

Figure 1 SDGs components can be described in more detail as in the following table:

Table 1. Identification of the 17 SDGs Goals

No	Goals	Information
1.	No Poverty	End all forms of poverty
2.	No Hunger	Eliminate hunger, achieve food security and nutrition
3.	Healthy and prosperous life	Ensure healthy lives and promote lifelong learning opportunities
4.	Quality education	Ensure the quality of education and increase learning opportunities
5.	Gender equality	Achieve gender equality and empower women
6.	Clean water and proper sanitation	Ensure the availability of clean water
7.	Clean and affordable energy	Ensure access to affordable energy
8.	Decent work and economic growth	Increasing inclusive economic growth
9.	Industry, innovation and infrastructure	Building resilient infrastructure, enhancing inclusive and sustainable industries
10.	Reducing gaps	Reducing intra and country disparities
11.	Sustainable cities and settlements	Make cities and human settlements inclusive
12.	Responsible consumption and production	ensure sustainable patterns of production and consumption
13.	Climate change management	Take urgent action to address climate change and its impacts
14.	Marine ecosystem	Preserve and use the sea
15.	Land ecosystem	Protect, restore terrestrial ecosystems
16.	Peace and justice	Strengthening an inclusive society
17.	Partnership to achieve goals	Strengthen the means of implementation and revitalize global partnerships

Source: SDGs Indicator Study Book

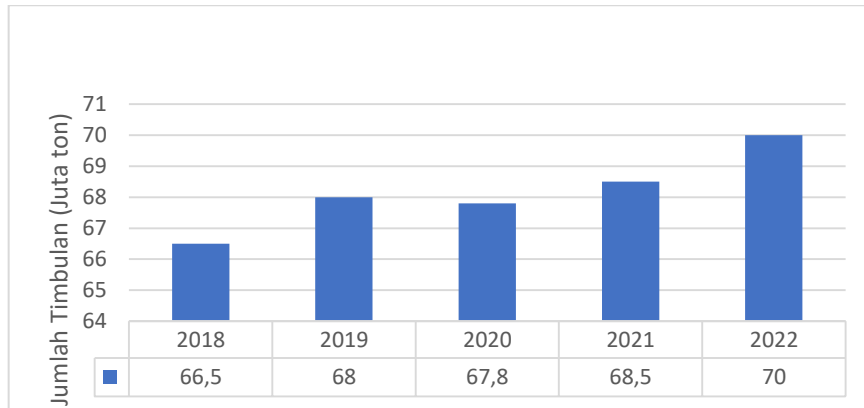
In this study, researchers will use the SDGs aspects above to be able to be identified in the management of wadiah waste banks in achieving SDGs.

Garbage generally has a detrimental connotation and even as goods that are not used by their owners and are neglected in society. This is supported by the behavior of people who ignore waste. This waste is generated by individuals, families, schools, Islamic boarding schools, companies so that while there is life, that is where waste becomes an integral part. The presence of waste makes a bad contribution if it is not managed properly. The 2023 National Research Agency released that it has made efforts to process waste, especially from urban areas, into a substitute for coal.(BRIN, 2023) This activity is interesting to encourage the benefits of waste to become the value of energy benefits to meet domestic energy needs. However, the scope of what BRIN has done has not been able to reach all areas considering that as a pilot project, BRIN makes urban areas a problem that

arises due to the large amount of waste and no land for utilization.

The Ministry of Environment and Forestry (KLHK) records the volume of waste in Indonesia every year in the following graph:

Graph 1. Volume of Waste in Indonesia
Year 2018 – 2022



Sumber: Kementerian Lingkungan Hidup dan Kehutanan (KLHK)

Based on the graph, it is known that the amount of waste produced by the State of Indonesia in 2018 reached 66.5 million tons, then in 2019 it increased to 68 million tons, in 2020 it decreased to 67.8 tons, then it increased again in 2021 to 68.5 tonnes, and will increase again in 2022 to 70 million tonnes. The volume of waste includes food waste, plastic waste, paper waste, wood or twig waste, and others. Along with the increasing volume of waste, of course, waste management is a crucial thing to pay attention to.

This condition encourages the community to collectively strive for waste to be managed through a waste bank. A waste bank is managed informally even though the term bank has the connotation of a place that has an intermediary function between people who have excess waste and distributes it to those who need waste. In this context, waste that has economic value is sought to be utilized for both recycling and utilization. The Ministry of Environment and Forestry (KLHK) reports that the number of Garbage Bank units in Indonesia is growing every year. In 2020 there will be 11,330 waste bank units, in 2021 there will be 11,556 waste bank units, and in 2022 there will be 16,250 waste bank units spread across all districts/cities of Indonesia. (MENLHK, 2022)

Some community groups in Tulungagung, which is one of the regencies in the province of East Java, have organized waste banks, including the "Dewi Sri" Garbage Bank in Gondang Village, which reached 206 non-organic waste and 29 household customers. (Bappeda, 2022). It is hoped that this activity will inspire the Panjerejo Village Community by developing a waste management method that allows it to be applied continuously by the community. The use of waste in encouraging economic turnover in society is not all going well, this is partly due to the absence

of an initiator in sorting waste in the community.(Purwanti, 2021) . This concept requires strengthening on the other hand so that it is possible that waste can be managed by the community and that sustainability can be carried out by all parties. Because of this, this service is focused on empowering waste bank management in several functions, including a waste bank in the form of a savings system. Considering that in Panjerejo Village waste management has been carried out including by picking up garbage from every corner of the community who registered (85 residents) and then collaborating with the Environmental Service to be brought to the Final Waste Management Site. Residents in this case reimburse the management fee of around 25 thousand in one month. Garbage is collected on average 2 times a week and some are taken every day. (Hamdi, 2023).

2. METHOD

This paper is the result of the dedication. The method of service carried out in this activity is to use the Asset Based Community Development (ABCD) method with the following implementation techniques:

1. Counseling for service participants through a group discussion forum to get a description that is appropriate to the conditions of assistance. This forum resulted in an identification that the village has assets in the form of village organizations, namely Village-Owned Enterprises, Village Community Empowerment Institutions, and communities that have businesses as used goods traders. Used Goods Entrepreneurs, the Indonesian Business Field Standard Classification Code (KBLI) used is KBLI 47741 (Retail Trade of Used Household Goods).
2. Training and mentoring by utilizing community assets that have been identified and connecting with other asset sources that can be collaborated so that they will produce a strategic step and increase business before and after empowerment..

Activity Preparation

Before the activity is carried out, the service team makes an activity plan by determining the location of the service, the time of implementation of the service, resource persons and participants including the budget and preparing reports on the implementation of the service. This planning is intended to carry out community service activities with more mature and more focused preparation.

3. RESULT AND DISCUSSION

3.1 Implementation of Community Service

The implementation of Community Service is carried out starting with the opening of the event. Present at the event were the Head of Panjerejo Village (Minowati), Head of the Rejotangan District Community Empowerment Section (Untung Basuki), Management of Community Empowerment Institutions (LPM), Management of Village-Owned Enterprises (BUMDesa), and RW, RT and community leaders. After the opening took place, the following activities took place:

1. FGD mapping of Waste Bank management assets in the Panjerejo village community, Rejotangan District
2. Submission of the Wadiah Garbage Bank management application to the waste bank manager, namely BUMDesa

3.2 Results of the Mapping of Waste Bank Management Assets in the Panjerejo Village Community, Rejotangan District

Pengelolaan bank sampah tabungan wadi'ah disampaikan dengan maksud agar dari sampah masyarakat bisa menabung. Sampah yang dikumpulkan memberi manfaat lingkungan bersih, bebas limbah. Pengelolaan ini akan terwujud jika ada peran Lembaga Pemberdayaan masyarakat dalam mendorong masyarakat memiliki kemauan, menyempatkan waktu untuk mengumpulkan sampah dirumahnya sendiri, dan lingkungan sekitar. Selain itu, saat masyarakat memiliki kesadaran mengumpulkan sampah yang memiliki nilai ekonomi, maka aset desa yaitu adanya pengusaha barang bekas, diajak bergabung oleh BUMDes agar bisa sinergi dengan membeli sampah warga, dan negosiasi berbagi keuntungan dengan pengelolaan Bank sampah agar terus *sustainable* pengelolaan bank sampah wadi'ah. Tawaran Bank sampah wadi'ah ini dimaksudkan agar simpanan dari penjualan bank sampah dapat dititipkan di bank sampah dan bank sampah tidak ada kewajiban untuk memberi keuntungan, karena akad titipan mendorong aman nya uang yang dititipkan.



Figure 2. Wadiah waste bank management (Source: Garbage Bank Service, 2023)

The waste bank is a means for the community to exchange waste for money so that waste has economic value. Before being exchanged, the community first sorts and separates the waste into organic and non-organic waste types. Organic waste will later be processed into compost, while non-organic waste will be separated again into types, metal, bottles, paper, and plastic. Only then is the waste deposited into the waste bank to be weighed and given a rate according to the agreement. (OECD, 2019) Furthermore, the waste bank officer records the weight and type of waste that is weighed and converted to a rupiah value in the waste savings account.

In general, waste savings at waste banks use the type of wadi'ah savings, so the contract is purely a deposit. The waste bank is the party receiving the deposit and the customer is the party depositing it. Funds deposited by customers are not intended for business or replayed by the waste bank, but the waste bank only has the right to store these funds without using them in any activity..(Bahri & Hakim, 2020) Therefore, the wadi'ah contract used is the wadi'ah yad al-amanah contract.

Wadi'ah savings at waste banks can be through two types of contracts, namely *tijarah* (buying and selling) contracts and *tabarru* (help - helping) contracts with wadi'ah yad al-amanah contracts. In the waste buying and selling contract with a savings system, the practice is almost the same as saving at a bank in general, while what is saved is the proceeds from the sale of waste. Through this wadi'ah savings, people who are members of waste management at waste banks can get economic benefits, namely an increase in their income. (Safitri & Bustami, 2021) These savings can then be withdrawn when needed or at times mutually agreed upon between the waste bank officers and customers or community members of the waste bank.

Not only obtaining economic benefits but social benefits will also be felt by the community through saving activities in this waste bank. Community contributions accompanied by support from the village government can later create a clean and comfortable living environment. (Jayapura & Herlina, 2022) Little by little the pile of garbage will decrease along with the enthusiasm of the community in saving activities at the waste bank. That way the cleanliness of the environment will be maintained and diseases due to environmental cleanliness will also decrease.

Waste management through wadi'ah savings is also a means to provide understanding to the public regarding sharia transaction contracts in everyday life. Unfortunately, there are still deficiencies in the socialization process from the waste bank to the community due to the limited number of waste bank officers. If socialization activities are carried out in stages and in a more comprehensive manner, it will certainly have an impact on the public's interest in becoming customers of the waste bank.(Rahmadi & Mulyani, 2016) Information about waste bank products can also be conveyed more clearly. With this service activity, of course it is very helpful in raising

public awareness so that they pay more attention to their living environment conditions while at the same time getting economic benefits from saving activities in the waste bank..



Figure 3: Impletmentation of wadiah waste bank management

Wadiah waste bank management training was held on May 13 2023 at the Panjerejo Village Hall. Conceptually, the waste bank was conveyed by Untung Basuki (Head of Village Community Empowerment Section of Rejotangan Sub-District) that needs to begin with the drafting of a Village Regulation on Environmental Conservation as the legal basis for the management of the Wadiah waste bank. It needs support from all parties so that this can be realized, namely empowering areas so that public awareness arises to set aside used goods worth selling. The Village Head, Minowati conveyed that the wadiah waste bank was important to follow up for the sake of environmental cleanliness, economic value for the community and synergy between LPM, BUMDEs and community leaders. Then proceed with the provision of a waste bank management application as shown below:



Figure 4. Handover of the wadiah waste bank management application

Figure 4 shows the beginning that the wadiah waste bank can be continued with the handover of the wadiah waste bank management application to BUMDesa (Didik, director of BumDesa) Panjerejo, Rejotangan District.

3.3 Synergy of village assets in Wadi'ah Waste Bank Management: Accelerating the achievement of Village SGD

There are 17 SDG goals currently underway. As stated in the 3rd and 7th SDGs, namely a healthy and prosperous life as well as clean and affordable energy that encourages an area to create a clean environment by reducing the household waste population by establishing a waste bank and carrying out a synergy pattern for its management so that the SDG goals especially at this point can be achieved. Based on environmental problems related to waste reduction in order to achieve environmental hygiene and health goals, the solution that can be offered is to establish a waste bank based on community empowerment that is synergized with the achievement of the SDGs. Components for achieving SDGs from waste bank management include:

- 1) No poverty. Waste products that can be managed, by storing them in the form of wadiah savings, can meet the needs of the community, avoiding poverty.

- 2) No Hunger. Even though waste is often referred to as a negative, because it is managed properly it can be a supporting source of input for the community by exchanging the results of waste management with daily basic needs.
- 3) Healthy and Prosperous Life. An environment that is protected from piles of garbage, waste that cannot be decomposed, so by collecting and managing it in wadiah waste savings, people can live healthy and prosperous.
- 4) Quality education. Education on waste bank management is part of education on the environment, students can learn from waste to become sustainable thinkers.
- 5) Gender Equality. Waste management efforts are carried out by both sexes, men and women have the same opportunity to manage waste.
- 6) Clean Water and Sanitation. The effect of properly managed waste will encourage the availability of clean water from waste pollution.
- 7) Decent work and economic growth. The waste that is managed becomes employment for the community, more specifically as used goods entrepreneurs, namely KLBI at OSS.
- 8) Reducing gaps. Waste management increases income, and also provides new income so as to minimize economic disparities and social status in society.
- 9) Sustainable cities and settlements, a waste-free environment encourages a healthy environment and is able to live longer and create a healthier generation.
- 10) Handling climate change. Uncertain climate, among others, caused by environmental conditions, and global warming due to the environment from damage to
- 11) Marine ecosystems. Garbage occurs in the coastal environment due to tourism development, visitors who bring garbage and are not utilized
- 12) Land ecosystems. Garbage that occurs on the mainland is part of the existence of a community environment that always produces waste.
- 13) Partnerships to achieve goals. Waste management requires partnerships to encourage togetherness, success. Meanwhile, the SDGs that have not been reached in the management of wadiah waste savings are clean and affordable energy, industry innovation and infrastructure, responsible consumption and production, peace and justice.

Village assets that can be synergized in the management of the Waste Bank include organizational assets, namely BumDesa and Village Community Empowerment Institutions. The two organizations are village assets that are able to drive the successful management of the wadiah waste bank. BumDesa as a business manages waste in the form of wadiah savings and collaborates with waste buyers, as well as processes it themselves. Meanwhile, Community Empowerment

Institutions encourage and provide awareness to the community to jointly pick up trash at home and around it.

Waste management is a quite serious topic in the era of industrialization and must be handled appropriately. This is in line with the Islamic concept which contains recommendations to always keep the environment clean. Therefore, waste banks can be used as a way to reduce the amount of waste so that cleanliness and environmental quality are well maintained. A waste bank is a waste management system that is carried out jointly by actively involving the community (Ailah & Ridwan, 2019). Waste management is carried out by collecting, separating and distributing waste so that waste management can be easily managed in such a way that the amount of waste is reduced. The existence of community participation as customers in this Garbage Bank can bring benefits to them. In addition to cleaning the environment, the community will benefit economically from their participation as customers, because the collected waste will be exchanged for money through a savings system. Waste bank management in this concept can be carried out with a wadi'ah contract.

Wadi'ah savings are a way to deposit profits that provide convenience for Garbage Bank customers. Wadi'ah deposits must be kept safe because they must be returned at any time if the customer wants to collect them. This type of savings can be called wado'ah yad amanah. The community who manages the waste bank will feel safe and not burdened because there are no administrative costs in the mechanism so that community participation in saving in the waste bank increases. (Dimas & Damanik, 2022). Communities will be more than happy to collect waste around them and sort it and then deposit it in the Garbage Bank because it makes it easier for them to get profits with a simple system. Indirectly and without them knowing it, this kind of community participation can reduce the amount of waste that has accumulated. Garbage that is decreasing every day will also have an impact on environmental sustainability which has become the goal of the SDGs program.

The development of sustainable development (SDGs) supports a sustainable waste management system to achieve the goals in points 3, 7 and 6. At this point the goals of the SDGs include a healthy and prosperous life, clean water and proper sanitation, and clean and affordable energy. Waste management can certainly affect the sustainability and cleanliness of the environment, because the accumulated waste will decrease after it has been sorted and managed in a 3R manner, which in turn can provide clean water when household waste is also reduced. The achievement of the 17 SDGs goals will not only have an impact on points 3, 7 and 6 if the implementation and performance evaluation of the Garbage Bank runs smoothly, but is able to improve the economy through the benefits obtained from saving in the Garbage Bank, where this is

supported by a wadi'ah savings system that does not impose administrative costs on customer savings deposits. Therefore, accelerating the achievement of SDGs can be realized, among others, by establishing a Garbage Bank with a wad'iah savings system.

In addition to wadi'ah savings that are able to facilitate and attract public interest, wadi'ah savings are also in accordance with Islamic law, one of which is stated in the fatwa of the National Sharia Council No. 02/DSN-MUI/IV/2000, in the decision it is known that wadi'ah savings are savings in the form of deposits that can be received at any time or by contract, and no compensation is required except in the form of voluntary gifts ('athaya) from the Bank (Hermansyah et al., 2023), so that the existence of a Garbage Bank that has a wadi'ah yad amanah savings system can work together to accelerate the achievement of the SDGs, not only on the point of cleanliness from waste but other points on an ongoing basis. The continuous process of various dimensions, starting from the social dimension, the economic dimension, and the environmental dimension basically has a goal for the welfare of society (Handrian & Andry, 2020). The successful achievement of the SDGs requires collaboration for all parties, including the Corporate Social Responsibility program to encourage clean settlements in terms of waste bank management (Setiawan et al., 2021), both in the form of a waste chopping machine, as well as other things needed.

4. CONCLUSION

Village assets that can be synergized in the management of the Waste Bank include organizational assets, namely BumDesa and Village Community Empowerment Institutions. The two organizations are village assets that are able to drive the successful management of the wadi'ah waste bank. BumDesa as a business manages waste in the form of wadi'ah savings and collaborates with waste buyers, as well as processes it themselves. Meanwhile, Community Empowerment Institutions encourage and provide awareness to the community to collect garbage at home and around it together. The achievement of SDGs from waste bank management includes:

- | | |
|------------------------------------|--|
| 1) No poverty. | 9) Sustainable cities and settlements, |
| 2) No Hunger. | 10) Climate change management. |
| 3) Healthy and Prosperous Life. | 11) Marine ecosystems. |
| 4) Quality education. | 12) Terrestrial ecosystem. |
| 5) Gender Equality. | 13) Partnership to achieve |
| 6) Clean Water and Sanitation. | 14) goals. |
| 7) Decent work and economic growth | |
| 8) Reducing inequality. | |

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