



The Role Of Waste Banks As Socio-Ecological Instruments In Addressing The Environmental Crisis (From The Perspective Of Maqashid Syariah)

Fahriza Yusufa, Muhammad Ridho Aghitsa, Muhammad Haris

Fakultas Syariah

Universitas Islam Negeri Antasari

Jalan Ahmad Yani, KM. 4.5 Banjarmasin, Kalimantan Selatan

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Abstract: The existence of waste banks is becoming increasingly important in facing the environmental crisis, especially in the context of maqashid sharia which emphasizes environmental protection (*hifz al-bi'ah*). This research analyzes the concept of waste banks and their role in waste management, as well as their conformity with maqashid sharia principles. By encouraging community participation in waste sorting and recycling, waste banks not only reduce waste in landfills, but also increase public awareness about sustainable practices. The research method used is a qualitative approach with reference to related literature. The findings show that the integration of maqashid sharia values in environmental policies is very important to encourage sustainable waste management and community welfare.

Abstrak: Keberadaan bank sampah menjadi semakin penting dalam menghadapi krisis lingkungan, terutama dalam konteks *maqashid syariah* yang menekankan perlindungan lingkungan (*hifz al-bi'ah*). Penelitian ini menganalisis konsep bank sampah dan perannya dalam pengelolaan limbah, serta kesesuaiannya dengan prinsip *maqashid syariah*. Dengan mendorong partisipasi masyarakat dalam pemilahan dan daur ulang limbah, bank sampah tidak hanya mengurangi sampah di tempat pembuangan akhir, tetapi juga meningkatkan kesadaran publik tentang praktik berkelanjutan. Metode penelitian yang digunakan adalah pendekatan kualitatif dengan mengacu pada literatur terkait. Temuan menunjukkan bahwa integrasi nilai-nilai *maqashid syariah* dalam kebijakan lingkungan sangat penting untuk mendorong pengelolaan limbah yang berkelanjutan dan kesejahteraan masyarakat.

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Corresponding Author: fahrizayusuf67@gmail.com,
aghitsaridho12@gmail.com, Muhammadharis@uin-antasari.ac.id

A. Introduction

Currently, humanity is facing various serious and complex environmental crises. The environmental crises we are facing today, particularly in the form of rampant pollution and ineffective waste management, are critical issues that require serious attention. This has a negative impact on ecosystems and the quality of human life, urging us to find comprehensive and sustainable solutions. One innovative solution that has emerged to address this crisis is the concept of waste banks, which function as places for waste collection and processing, while also providing incentives for the community to manage waste better. Through this approach, it is hoped that environmental awareness will increase and waste can be reused effectively.¹

In an effort to address the increasingly urgent environmental crisis, the existence of waste banks has become highly relevant, especially within the framework of maqashid syariah, particularly in the aspect of Hifz al-bi'ah. Hifz al-bi'ah emphasises the need to protect and preserve the environment as part of the social and moral responsibility of the community.² The purpose of this study is to analyse the concept of waste banks, explore their role in addressing the environmental crisis, and assess their existence from the perspective of maqashid syariah, in order to provide a more comprehensive understanding of the contribution of waste banks to environmental sustainability and community welfare.

This research is important for environmental policy development because waste banks offer an innovative approach to waste management, which can serve as a model for sustainability strategies. By integrating the principles of maqashid sharia, particularly in hifz al-bi'ah, this study is expected to provide policy recommendations that not only strengthen public awareness of the importance of waste management but also encourage synergy between spiritual values and sustainable environmental practices. This study can be used as a reference in formulating more effective and inclusive policies to address the current environmental crisis.

¹Yusa Eko Saputro dkk., "Pengelolaan Sampah Berbasis Masyarakat Melalui Bank Sampah," *Indonesian Journal of Conversation* 4, no. 1 (2015): 83–94.

²Muhamad Alwi Syahril, "Transformasi Konsep Hifdzul Bi'ah Terhadap Maraknya Pembakaran Liar di Indonesia," *Jurnal Al-Jina'i Al-Islami* 1, no. 2 (2024): 118–33.

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This study uses a qualitative approach with data analysis from journals related to the concept of waste banks, their role in environmental crises, and their existence from the perspective of maqashid syariah. The aim is to explore waste banks as an innovative solution in waste management, as well as their relationship with the principles of maqashid syariah, which emphasise environmental protection and community welfare. The results of the analysis are expected to provide comprehensive insights into the contribution of waste banks to environmental sustainability.

B. Research Method

This study uses a qualitative approach with library research. This approach was chosen because the study focuses on conceptual and normative analysis of the role of waste banks as socio-ecological instruments in addressing environmental crises, as well as their relevance in the perspective of maqashid syariah, particularly the principle of hifz al-bi'ah.

The data in this study were sourced from primary and secondary legal materials. Primary legal materials included legislation related to waste management, such as Law No. 18 of 2008 concerning Waste Management and Government Regulation No. 81 of 2012 concerning Household Waste Management and Household-like Waste Management. Secondary legal materials consist of scientific literature in the form of books, national and international journals, scientific articles, and academic works discussing waste banks, environmental management, and maqashid syariah.

The analysis was conducted using a normative-conceptual approach, which examined the compatibility of waste bank practices and concepts with the values of maqashid sharia, particularly environmental protection (hifz al-bi'ah), and its relationship with the protection of the five basic objectives of sharia (al-dharuriyyat al-khams). Through this approach, the study is expected to provide a comprehensive understanding of waste banks not only as a technical instrument for waste management, but also as a manifestation of Sharia values in responding to environmental crises and realising the welfare of society.³

C. Result and Discussion

1. Konsep Bank Sampah

Linguistically, Bank Sampah consists of two words, namely Bank and Sampah.

Bank is derived from the Italian word 'banque', which means a place for exchanging

³ I. Gusti Ketut Ariawan, "METODE PENELITIAN HUKUM NORMATIF," *Kertha Widya* 1, no. 1 (2013): 23, <https://doi.org/10.37637/kw.v1i1.419>.

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money.⁴ In terms of terminology, according to Law No. 10 of 1998 concerning banking, a bank is a financial institution that collects funds from the public and distributes them back to the public, as well as providing other banking services with the aim of improving the standard of living of the community.⁵ Meanwhile, waste, based on Law No. 18 of 2008 concerning waste management, is defined as the residue of human activities/natural processes. This means that all forms of products or solid objects discarded by humans because they are considered to no longer have any benefit or value in life. Therefore, the existence of waste cannot be avoided as long as human activities continue.

In terms of terminology, based on Government Regulation No. 81 of 2012, Article 1, Paragraph 7, a Waste Bank is one method of implementing the 3Rs (Reuse, Reduce, and Recycle) in managing waste at the community level. In principle, the implementation of a waste bank is a technique of manipulation or social engineering in a positive sense with the aim of encouraging the community to collect and sort waste. The implementation of a waste bank can provide tangible benefits to the community in the form of job opportunities in carrying out waste bank operations and investments in the form of savings.

A waste bank is a place to collect waste that is sorted according to type with the aim of saving it. The way a waste bank works is generally similar to other banks, with bookkeeping, management, and customers. In the banking system, customers deposit money and receive money in return, but in a waste bank, the only difference is in the form of savings deposited, namely waste. Waste banks offer a form of change by converting waste savings into savings in the form of money that can be withdrawn at any time. This can change the perception of waste, which initially had a negative connotation, into something economical and can help reduce the existence of waste little by little.

The 3R method (Reuse, Reduce, Recycle) in waste management, waste banks have the concept of saving waste when the community collects and saves waste, which will generate income from the saved waste as agreed. In addition, waste banks also implement waste recycling programmes by institutions or recycling communities that can provide additional income for them. By implementing this concept, waste banks can provide passive income to the community and minimise the quantity of waste that is left uncollected. Furthermore, this concept of saving through buying and selling is also

⁴Abdul Rozak, "Konsentrasi Perbankan Syariah Program Studi Muamalat (Ekonomi Islam) Fakultas Syariah dan Hukum UIN Syarif Hidayatullah, Jakarta 014 M /1435 H,: 19".

⁵Ida Bagus Roni. Pola Kerjasama Bank Sampah Rajawati dengan Tekanan Menurut Syariah.FSH.pdf," diakses 27 September 2024: 16

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permitted in Islam, even if the items being sold contain impurities, as the purpose of its implementation is to utilise the waste, not to consume it.⁶

2. Peran Bank Sampah dalam Menghadapi Krisis Lingkungan

According to Aryenti (2011), a waste bank is a place to save waste that has been sorted according to type. The way a waste bank works is generally similar to other banks, with customers, bookkeeping and management. However, while customers deposit money in regular banks, they deposit waste that has economic value in waste banks.⁷

In its operations, the waste bank encourages active community participation, where people can deposit waste that has been separated by type, such as plastic, paper, and metal. The collected waste is then processed for sale or recycling, providing economic incentives for the community while reducing the burden of waste on the environment. With this approach, waste banks not only play a role in waste management, but also contribute to raising public awareness of the importance of maintaining cleanliness and environmental sustainability.⁸

Waste banks play an important role in raising public awareness about the importance of proper waste management. Through education and training programmes, waste banks provide a deeper understanding of the negative impacts of improper waste management. Activities such as socialisation, workshops, and environmental campaigns organised by waste banks encourage the community to be more active in sorting and managing their waste. This leads to increased awareness of individual responsibility in maintaining environmental cleanliness, which has a positive impact on daily waste management behaviour.⁹

The waste separation practices carried out by waste banks are crucial to achieving sustainable waste management. By separating waste based on type, such as plastic, paper, and organic, waste banks can process it more efficiently. The benefits of this separation not only reduce the amount of waste going to landfill but also increase recycling potential and reduce the impact of environmental pollution. In this way, waste banks help turn waste into

⁶Ahmad Thoriq Alfarisyi dan R. Moh. Qudsi Fauzi, "Peran Pemberdayaan Bank Sampah Dalam Islam (Studi Kasus pada Bank Sampah Induk Surabaya)," *Jurnal Ekonomi Syariah Teori dan Terapan* 6, no. 3 (2020): 541

⁷Anih Sri Suryani, "Peran Bank Sampah Dalam Efektivitas Pengelolaan Sampah (Studi Kasus Bank Sampah Malang)," *Aspirasi* 5, no. 1 (2014): 72-7

⁸Ekiv Intan Almaidah dkk., "Tinjauan Islam Terhadap Peran Bank Sampah Asri Dalam Pemberdayaan Ekonomi Masyarakat Desa Puhsarang Kabupaten Kediri," *Jurnal Qawanin* 02, no. 2 (2018): 17

⁹Wegi Trio Putra dan Ismaniar, "Pemberdayaan Masyarakat Melalui Pengelolaan Sampah di Bank Sampah," *Jambura Journal of Community Empowerment (JJCE)* 1, no. 2 (2020): 69-78.

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a valuable resource while educating the public about the importance of wise waste management.

The impact of waste banks on the local economy is also significant, particularly in creating jobs and increasing community income.¹⁰ Waste bank operations create various job opportunities, from waste collection and sorting to processing, which directly involve the community. The incentive programmes offered by waste banks provide an economic boost to the community, allowing them to sell separated waste and receive financial rewards. Thus, waste banks not only contribute to better environmental management but also strengthen the local economy and improve community welfare.¹¹

3. The Existence of Waste Banks in the Perspective of Maqashid Sharia

In linguistic terms, maqashid syariah consists of two words, namely maqashid and syariah. Maqashid means intention or purpose. Maqashid is the plural form of maqsud, which comes from the root word Qashada, meaning to desire or intend. Meanwhile, according to al-Ghazali, maqashid refers to the preservation of the intentions and objectives of sharia, which are fundamental efforts to survive, resist destructive factors, and promote prosperity.

The environment is where humans live on earth, but human carelessness can cause environmental problems if it is not properly cared for, especially in terms of public awareness of waste management. This is the background for the establishment of health and environmental sustainability programmes, which led to the establishment of waste banks. These programmes provide a paradigm for the community as customers that maintaining health and environmental sustainability can be achieved by saving waste, not just by disposing of it.

The objective of maintaining health and environmental sustainability to address environmental crises through the implementation of this waste bank programme aligns with environmental jurisprudence (Hifzhu al-bi'ah).¹² The concept of hifzhu al-bi'ah (environmental preservation) is a recent development in the study of maqāṣid al-syarī'ah, which is rooted in fiqh al-bī'ah and the human caliphate's mandate to protect the earth. Scholars such as Quraish Shihab, Ali Yafie, Ridwan, Zuhdi, and Suryani emphasise that the relationship between humans and nature is both ecological and theological, and that

¹⁰Ektiv Intan Almaidah dkk., "Tinjauan Islam Terhadap Peran Bank Sampah Asri Dalam Pemberdayaan Ekonomi Masyarakat Desa Puhsarang Kabupaten Kediri.": 16

¹¹Yusa Eko Saputro dkk., "Pengelolaan Sampah Berbasis Masyarakat Melalui Bank Sampah.": 83-84

¹²"Ika Yunia Fauzia, 22. Urgensi Implementasi Green Economy Perspektif Pendekatan Dharuriyah dalam Maqashid Al-Syariah.pdf," : .94

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environmental damage directly threatens all aspects of al-ḍarūriyyāt al-khams: religion, life, lineage, wealth, and reason. In the context of global climate change that triggers disasters, food crises, sea level rise, and the emergence of new diseases, hifẓul al-bī'ah is no longer just an additional moral ethic, but has become an urgent shar'ī necessity that supports the sustainability of human life. Therefore, protecting the environment is understood as a collective obligation, both as fardhu kifayah through state regulations and policies, and as fardhu 'ain through individual actions, so that ecological awareness and efforts to protect nature are an integral part of the implementation of maqāṣid al-syari'ah in the modern era.¹³

Environmental jurisprudence refers to Islamic legal provisions derived from arguments concerning human behaviour and attitudes towards the surrounding environment in order to achieve the general welfare of the population with the aim of preventing damage that may occur. Therefore, environmental jurisprudence refers to knowledge or sharia requirements that focus on ecological issues or demands in the form of criticism of human behaviour towards the environment that tends to be destructive and exploitative.

Environmental preservation (Hifzhu al-bi'ah) is an effort to create benefits and prevent harm. Preserving the environment is also a requirement to protect the five objectives of Sharia law in line with maqashid syariah (the objectives of Sharia law) as formulated in kulliyat al-khams by Imam Hanafi, namely: Hifzhu ad-din (preserving religion), Hifzhu al-nafs (preserving life), Hifzhu al-'aql (preserving reason), Hifzhu al-nasb (preserving lineage), Hifzhu al-mal (preserving wealth). In its application, waste banks that focus on the environment are closely related to protecting these five Sharia principles.

1. Preserving Religion (Hifzhu ad-din)

The right to religion is the right to worship and practise all teachings of religion. This right is not only to preserve the sanctity of religion, but also to build places of worship and create healthy relationships between religious communities.

The implementation of waste banks indirectly applies the first principle of Sharia law. In its application, the focus of waste banks is to protect the environment, which is in accordance with the hadith of the Prophet narrated by Imam Muslim: 'Religion is built on cleanliness'. This compatibility is one of the connections between the

¹³M. Khusnul Khuluq dan Asmuni, "HIFZ AL-BI'AH AS PART OF MAQASHID AL-SHARI'AH AND ITS RELEVANCE IN THE CONTEXT OF GLOBAL CLIMATE CHANGE," *Indonesian Journal of Interdisciplinary Islamic Studies (IJIS 2* (2024), <https://journal.uin.ac.id/IJIS/article/view/38295>.

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application of waste banks and the principle of *maslahah*, one of which is the preservation of religion.

2. Preserving Life (Hifzhu an-nafs)

The right to life is not merely a means of self-protection; this right should be aimed at achieving a better quality of life for oneself and the surrounding community, because of the role of humans as leaders on this earth (*Khalifah fil ardh*).

The implementation of the savings programme in the waste bank significantly influences the lifestyle of the community in maintaining the sustainability and cleanliness of the environment to keep it clean, healthy, and free from various diseases. Therefore, the waste bank is implemented to address the negative impacts on the community caused by environmental crises.

3. Preserving Reason (Hifzhu al-aql)

Preserving reason is not merely about maintaining mental health, but rather orienting oneself towards fulfilling the intellectual rights of every individual in society in order to guarantee the security of intellectual works.

The implementation of a waste bank can provide information to the community on how to manage waste properly and correctly. This information indirectly fosters new perspectives and knowledge for the community in understanding the types of waste and how to manage it properly and correctly. This can make us, as a community, more aware of the need to be smarter in protecting the environment and managing waste.

The implementation of the waste bank programme is a waste recycling management programme that produces works of art with market value from various types of waste. Through this programme, waste banks can produce recycled crafts and provide opportunities and skills to become waste recycling craftsmen, thereby enhancing the creativity of the community.

4. Preserving Progeny (Hifzhu an-nasl)

Preserving progeny or honour is a fundamental matter that must be upheld in order to achieve human welfare. In the context of *maqasyhid syariah*, preserving progeny is implemented through marriage, which can produce families with integrity and a healthy and clean environment, thereby ensuring security from conflict.

The establishment of waste banks occurs when the environmental conditions in a community are poor, which can affect the health of human offspring. The presence of waste banks can make a real contribution to managing the environment properly and

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correctly with regard to waste as a solution to make something usable.

5. Preserving Wealth (Hifzhu al-mal)

Preserving wealth is not only interpreted as an effort to protect wealth from disturbance, but preserving wealth also means giving someone the authority to work and create job opportunities for others in a clean and halal manner.

The implementation of a waste bank, which incorporates a savings system and recycling into crafts that can generate income when sold, falls under the category of preserving wealth according to the objectives of Islamic law. Through this, the community can experience the positive impacts of the waste bank system, both environmentally and economically.¹⁴

D. Conclusion

In the face of an increasingly urgent environmental crisis, the existence of waste banks has proven to make a significant contribution to sustainable waste management. According to statistics on the development of waste banks in Indonesia in February 2012, there were 471 waste banks in operation with 47,125 depositors and 755,600 kg of waste managed per month, with a turnover of Rp. 1,648,320,000 per month. These statistics increased to 886 operational Waste Banks according to data from May 2012, with 84,623 depositors and 2,001,788 kg of waste managed per month, generating Rp. 3,182,281,000 per month.

Through the principles of maqashid syariah, waste banks not only serve as a practical solution for waste reduction, but also as a tool to raise public awareness about the importance of protecting the environment. The implementation of waste bank programmes is in line with the objectives of syariah in protecting the environment, health and welfare of the community. By encouraging active participation and a better understanding of waste management, waste banks are expected to become a model for other environmental initiatives and play an important role in creating a more sustainable local economy. The integration of maqashid syariah values into waste management practices makes this effort not only relevant but also has a positive impact on the lives of the community as a whole.

¹⁴Muhammad Zaki Fadli Supandi, *Pemberdayaan Ekonomi Masyarakat Oleh Bank Sampah Gemah Ripah Bantul Perspektif Maqasid Syari'ah*,: 62-68.

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