
Analysis Of The Role Of Waste Bank In Improving The Ecomy Of The Community Of Weru Kidul Village, Cirebon District.

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*Analysis, role, junk
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ABSTRACT

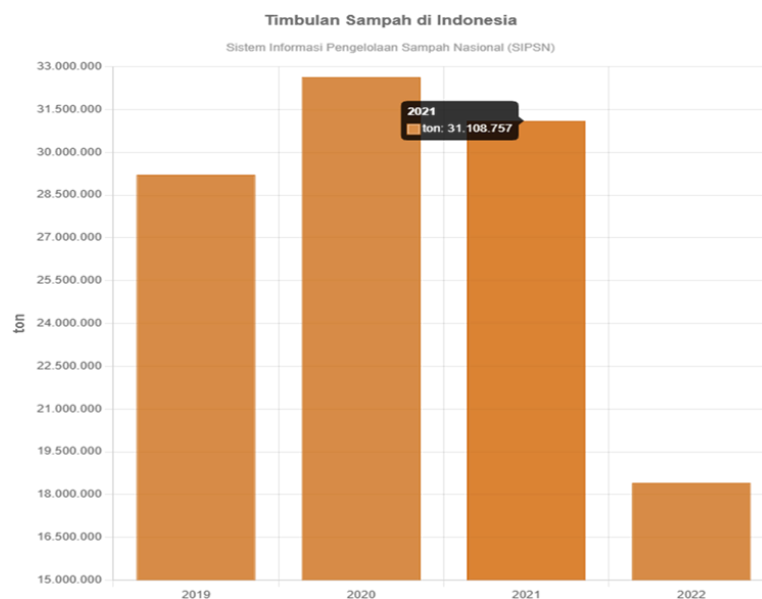
Banks are the solution for garbage management, because they can collect and manage garbages effectively. By using banks, governments can not only reduce garbage but also contribute to the overall economic development of the country. The research is aimed at analyzing the management of Nur WK Waste Bank, to analyze the supportive and inhibitory factors of nur WK waste bank, to analyse the contribution of garbage bank in increasing the economic income of the community in the village Weru Kidul district of Cirebon. The research method used is qualitative. Data is obtained through in-depth interviews, observations, and documentation studies. The results of the research show that the Garbage Bank has a significant role to play in improving the economy of the people of the village through various garbage management programmes that are integrated with economic activities. The implications of these findings could contribute to the development of environmental-based economic development policies in rural areas.

INTRODUCTION

According to the Law No. 32 of 2009 on the Protection and Management of the Living Environment, the living environment is “the unity of space with all things, circumstances and living beings, including humans and their behavior, which affects nature itself, the survival of life, and the well-being of humans as well as other living creatures. Developing countries like Indonesia are facing complicated garbage problems, due to a lack of innovation and a helpless foundation. As a partner, the government plays an important role in this, and the government is also committed to updating a compelling administrative framework in dealing with garbage. In the expansion to the government, open is also expected to help address the problem by raising attention to the presence of garbage (Padliani et al., 2021).

The balance of the living environment has been disrupted by the destruction of the natural environment. The negative effects of normal environmental damage occurred in floods, fires, and so on. Competing for the Environmental Quality Index (IKLH) 2017 and the Indonesian Environment Status (SHLI) 2017 issued by Indonesia Environment Service. Within that index is that all the water in Indonesia that has been contaminated comes about 30% mainly in the big cities. The same applies to the reduced air conditions caused by green land, discussing contamination from vehicle smoke and industrial factory smoke. From the miracle of natural destruction that occurs, an effort is needed to minimize the destruction of nature (Gabriella & Sugiarto, 2020).

One of the causes of natural problems is garbage. Waste will end up becoming an environmentally related problem when waste is not legally and properly monitored, as it can affect open welfare and can affect hygiene and environmental advantages. Natural problems caused by human hands, a lot of people throwing garbage into that doesn't work, and actually there are people who throw garbages in the rivers or on the streets that cause all kinds of problems. If the garbage is not handled effectively and skillfully at that time, the proximity of the waste in the environment will turn into destroying the life of the environment around it. The increase in the amount of garbage is due to the level of population and the standard of lifestyle, the more advanced and rich a person's life, the higher the amount will be delivered.



Source: National Waste Management Information System (SIPSN)

Figure 1.1
Garbage landscape

According to the Garbage Management Information System (SIPSN), the garbage accumulated by 2022 is much more. Based on the landings carried out in 147 districts/cities across Indonesia, the month of garbage decreased by 41.93% compared to the previous year. It shows that people are increasingly concerned about waste reduction and good waste management. Most of it came from household garbage, especially food waste.

The range is quite large for 2022 because if you look at the 2019 garbage month, it is estimated to be very high at 29 million tons, then it will increase in 2020 and decrease by 1 million tons in the following year. Furthermore, as a form of handling so that the garbage does not multiply and does not endanger the environment, the government provides waste administration offices at every location in Indonesia.

The economy of a country will flourish when the financial conditions of the individual provinces have improved. It requires an effort to push a profitable social order, especially the younger era, to become an entrepreneur so that the door to open the profession will open wide. It is in line with the Government's aspirations to realize the national goal of advancing the beloved common welfare within the structure of the Republic of Indonesia. With the rise of the economy will boost the pace of development so that it will have an impact on the change in individual standard of living (Krisdiawan & Yulyanto, 2020).

Waste is in fact waste material that is unused or no longer needed by most of society. Based on the way it is treated, garbage is distinguished between dry (inorganic) and wet (organic). Organic garbages are wet garbings that quickly decompose in the soil, while inorganic are dry ones that take a long time to disintegrate in the ground. Village landfills often separate dry and wet garbage so that it can be reused. The waste is subsequently classified as two types of recyclable garbage. Examples of paper, bottles, glass, plastic, unmanufactured objects. One solution to the garbage problem is the existence of a trash bank (Mudviyadi, 2021).

A waste bank is a bank that houses the garbage or a place for collecting the trash that has been disposed of. In addition to reducing the amount of garbage in the neighborhood, the Garbage Bank can also benefit its people. Good waste management provides important benefits in addition to reducing pollution. The recovery of such garbage can increase its economic value and benefit the society that manages it.

In order to be able to provide economic benefits to the community, the management of garbage must be carried out through the trash bank. In addition to the economy, Garbage Bank also has the educational goal of educating people to be more creative. The purpose of the garbage bank is also to teach people the right patterns of behavior in handling garbages so that they don't just get thrown away. The mechanisms of the garbage bank are the same as traditional banks where people are savers and accept savings/cash. It's not just the local community that dumped it, the garbage bank became a management hub and already had advanced technology that could be used to produce plastic seeds, then sold to one of the factories in partnership with the bank with a net profit of about 15 million to 20 million.

According to Linton, a society is a group of human beings who have lived and worked together long enough to form an organization that regulates each individual in the society and allows each individual to regulate himself and think of himself as a social unity with certain limits. According to Soerjono Soekanto, a society generally has the characteristics of humans living together, at least two people, being together for a long period of time, aware that they are one unity, is a system of living together (Margayaningsih, 2018).

Besides the role of a garbage dump, the community activity in Weru Kidul Village is also interesting, the common public action is to dispose of unused trash. With the presence of these garbage banks, the people of Weru Kidul Village are different from the people in general.

They collect and store garbage and process it for money, rice, and electronics. The role of garbage banks is crucial to boosting the local economy.

In the village Weru Kidul initially still a lot of garbage that scattered around its surroundings, such as bottle trash, residue trash and other kinds of trash, even before the community in the village of Wru Kidul throwing garbages in the river so that the neighborhood in the Village of Waru Kidul is filled with garbaging and causing river water that flooded as a result of the acts of the community that throws the garbagem to the rivers. With the presence of the Bank Nur WK in the town of Wiru Kidul this people no longer throw garbam or throw waste to the River but the people in this village gathered the waste then after the accumulation of much of the waste is stored in the waste bank WK Nur.

The program is actually aimed at the social environment, but the public is more focused on financial goals. Based on the discussion above, here are some assumptions about the role of garbage banks that can affect the rise of the economy. Based on this background, the authors analyzed the role of garbage banking and garbages transportation services, waste banking savings, waste moon management, socialization of waste management through proper waste disposal, and so on. Studying how important it is in improving the economy of the village Weru Kidul. Then the author wishes to carry out the research with the title "Analysis of the role of garbage bank in the improvement of the community economy of village Wru Kidul, district of Cirebon".

LITERATURE REVIEW

Bank Understanding

The word bank comes from the Italian word "banca" which means "change of money". The general definition of a bank is a financial intermediary, usually established with the power to accept cash deposits, borrow money, and issue promises or commonly called paper notes. Banks are financial institutions whose main activity is to collect funds from the public, return them to the public and provide other services. According to article 1 of Act No. 7 of 1992 on banking as amended by law No. 10 of 1998, an enterprise is an entity that collects funds from the public in the form of deposits and canals them to the public as credit and other forms in order to improve the standard of living of many people (Fernandes & Marlius, 2018).

Understanding Garbage

According to the Regional Regulation No. 5 of 2022, waste is material residues that are subject to defence from everyday human activities and/or natural processes in solid form.

Waste is unwanted residual waste left behind after a process is completed. Waste is defined by humans according to the degree of use, but in fact there is no concept of waste in natural processes, that there is only a product that is produced after and during a natural process. Waste is generally understood to be produced from a variety of items that have been used by humans and are no longer needed. "Waste" means any solid or semi-solid organic or inorganic substance, metal or non-metallic, either flammable or inflamable, which is no longer considered useful, unwanted or undesirable (Nuha, 2021).

The Garbage Bank

Waste Bank is a 3R system for reducing the amount of garbage, collecting and separating various kinds of waste, such as weight, type of garment, sale price, and so on. Waste that is separated and disposed of is collected within a certain period of time and in a certain amount, sold, reused, even recycled so that it generates economic value and is reused.

Basically, trash banks are almost the same as money banks in general. The difference here is that the banker didn't collect his money, but rather the garbage collected from everyday life activities, whether it was household or other waste from other waste sources that were no longer used (Rahmadani, 2020).

Type of garbage

Waste can be classified into different groups, and the classification of waste can be done based on several verification, namely, by type: organic waste and anorganic waste, by degree of depletion: dirty waste and hard-to-drop, by form: solid, liquid, gas, by source: household, industrial, agricultural.

The impact of garbage

Waste impacts air pollution like unpleasant smell of garbage not only disturbs the communities around the TPA, but when the waste is burned, the smoke from the incineration creates new environmental problems. Thus, the environment is filled with waste smoke that causes environmental contamination that can subsequently affect public health. Besides, the surrounding community will be lacking in clean oxygen due to dirty air. It has a very bad impact on health

The impact of religiosity (tauhid) on garbage

In Islam, the principle of tauhid is the most basic and essential principle. This principle is not without the belief of all Muslims that there is no god but Allah and His Messenger Muhammad.

The sign above is a very familiar call in the ears of the public, and it is often used as a slogan or a reminder for the public to keep clean. It is for those who believe that the management of garbage and the sanitation of the environment is a characteristic of the faithful.

Garbage Management

Waste Management According to Regional Regulations No. 5 2022 is a systematic, comprehensive, and continuous activity that includes waste reduction and disposal. Waste management is organized on a basis of responsibility, sustainability, participatory, and educational basis.

Garbage Management in Islam

MUI's Fatwa talks about garbage management to prevent environmental damage. All Muslims are obliged to keep the environment clean, use the goods that are useful, and protect themselves from various diseases and acts of tabzil and ishraf. The role of the community in the management of garbage is to reduce the waste. It includes an active role in reducing garbage deposits, recycling and reusing waste, as well as managing waste as an economically valuable resource that can be used to create added value.

Bank Sampah Mechanism

The garbage bank mechanism is the same as the ordinary bank. The difference is, in trash banks, savings receive money in the form of garbage, whereas in savings banks it generally takes money as money. The existence of a garbage bank is expected to help people to care more about the environment around us. According to the Law No. 13 of 2012, the

mechanism of the garbage bank covers the disposal of garbages according to the type of waste that is allocated, the storage of the separated waste in the trash bank, the waste bank includes the registration or registration of the participants of the program, the trash or trash collected. The garbage is stored in the trash bank committee, where the quantity of trash stored at the landfill is weighed, recorded, and recorded. Every customer of the trash bank gets a trash savings book, and the garbage bank manages the trash into hand crafts with the customer as a craftsman. The garbage bank sells hand crafts made by the community of the customer of the garbages bank (Prayati & Kartika, 2018).

Contributions

A contribution is a contribution made by a person in an attempt to help the loss or lack of what is needed. With the existence of Nur Wk Garbage Bank this will bring many benefits to the community in particular the village of Weru Kidul. The existence of these garbage banks has two contributions, namely, a contribution to social life and an economic contribution.

System Reuse, Reduce, dan Recycle (3R)

The 3R system, Reuse, Reduce, Recycle, is a waste management system that aims to prevent garbage spills and minimize waste by reusing items that can still be used. Recycle garbage into something meaningful and do environmentally friendly disposal. This 3R system has actually been implemented by the government for quite some time. However, not everyone knows.

Economy

The general definition of economics is the social science that studies human activities related to the production, distribution, and consumption of goods and services. The word economics comes from the Greek word *oikos* which means family, home, and *nomos* which means rules, rules, and laws. According to this term, economics is about budgetary rules or budgetary control.

Society

In general, a society is a group of individuals who live together, working together to common interests, who have an order of life, norms, and customs adhered to in their environment. A society in the broad sense is a whole relationship of living together without limiting the environment, nations and so on. A society is simply a group of people who interact with each other or are associated with common interests. A society is a group of human beings who interact in a social relationship. They share culture, territory, and identity, have customs, traditions, attitudes and feelings of unity bound by commonality (Prasetyo & Irwansyah, 2020).

Economics of the Society

The economy of a society is crucial to its formation and survival. All economies are designed to meet ever-increasing needs as economic conditions change. Therefore, the economy is one of the components of society, and society is the framework in which the economy functions. A society is a unit of individuals, groups, and organizations that strive to unite different traditions, values, languages, etc. The economy is where most members of society interact with each other and improve their quality of life and without social infrastructure, economic relations cannot be built andined (Jakaria et al., 2021).

The Economic Growth of the Society

The rise of the economy of the people is dependent on the sustainability of the environment. Through effective waste management, communities can keep the environment clean and create a healthy environment. Increased public interest in garbage disposal has turned out to generate huge revenue for the community. That's what's causing a lot of people to be interested in being customers of a garbage bank. In addition to direct economic benefits, waste management efforts also have long-term environmental and social benefits. Reducing the amount of garbage can reduce the consumption of natural resources (Miswar et al., 2023).

Income

Income is the amount obtained from the sale of goods and services during a certain period of time. Income also refers to the results achieved by carrying out an activity or enterprise. The higher the profit achieved, the more dealers can invest in the sales activity.

According to Milton Friedman's theory, the income of a society is divided into two categories:

- a. permanent income.
- b. transitory income.

There are a number of factors that influence revenue such as Trader Capital, Trader Skills, and Market Conditions (Maleha et al., 2021).

RESEARCH METHODS

Qualitative research method is a research method based on the philosophy of postpositivism, used to research the condition of natural objects where the researcher is the key instrument, data collection techniques are carried out by triangulation (combination), data analysis is inductive/qualitative, and the results of qualitative research emphasize more meaning rather than generalization (Sugiyono, 2013).

The approach in this research is a descriptive approach, namely research carried out to find out and understand the mechanisms and work programs of the Cahaya Weru Kidul Waste Bank in improving the community's economy and efforts to increase community income.

This type of research is a survey research method. The survey method is used to obtain data from certain natural (not artificial) places, but researchers carry out treatments in collecting data, for example by distributing questionnaires, tests, structured interviews and so on, the treatment is not like in experiments (Sugiyono, 2013).

The researcher made observations about improving the community's economy in the waste bank program from the results of answers to interview questions that had been prepared by the researcher for the resource person.

The object of this research is improving the community's economy through the Cahaya Weru Kidul Waste Bank, Cirebon Regency, which includes management variables, supporting and inhibiting factors, and community contributions through the existence of the Cahaya Weru Kidul Waste Bank, Cirebon Regency.

The location for this research is the Secretariat of the Cahaya Weru Kidul Waste Bank, Cirebon Regency. The address is Siroyom Block, Weru Kidul Village, Weru District, Cirebon Regency, West Java (45154).

This research uses primary data sources. Primary data is data collected by an individual or an organization directly from the object under study and for the purposes of the study in question which can be in the form of interviews, observations (Situmorang & Lutfi, 2014).

This data collection technique is carried out by visiting directly to the field location, namely the Cahaya Weru Kidul Waste Bank waste collection site or the secretariat of the Cahaya Weru Kidul Waste Bank, the partners of the Cahaya Weru Kidul Waste Bank and the customers of the Cahaya Weru Kidul Waste Bank.

In this method, the researcher looks for data sources that are closely related to the problem being studied, especially the theories in the researcher's discussion. Sources obtained from national and international journals, from ebooks and also from trusted websites.

RESULTS AND DISCUSSION

Management of Cahaya Weru Kidul Waste Bank (Nur WK) Weru Kidul Village, Cirebon Regency

Waste processing is an activity to change the characteristics, composition and quantity of waste. Waste processing places with the 3R principle (Reduce, Reuse, Recycle), hereinafter referred to as 3R TPS, are places where collection, sorting, reuse and recycling activities are carried out. Before the existence of the Cahaya Weru Kidul Waste Bank, there was waste management which continued to develop due to collaboration with parties who housed the waste.

Waste management aims to create a culture of clean, healthy living and preserving the function of the environment, realizing effective and efficient waste management service performance, increasing the participation of the community, business actors and area managers to be actively involved in waste management activities, and making waste a resource. power that has economic value.

Cahaya Weru Kidul Waste Bank (Nur WK) has developed the potential of the environment or the community itself by building the community's mindset in managing waste in accordance with the initial aim of establishing the Cahaya Weru Kidul Waste Bank (Nur WK), making waste useful again and having resale value. Waste Management is not only distributed to waste recycling factories, but the Cahaya Weru Kidul Waste Bank (Nur WK) has chosen to manage waste into a craft that makes a real contribution to reducing waste in a practical, creative and productive manner, for example managing maggots from organic waste.

With the establishment of the Cahaya Weru Kidul Waste Bank (Nur WK), the public is aware that waste, which is leftover material that is not used after its benefits have been taken, can still be reused and make money from selling the waste.

The conclusion of the interviews conducted by researchers with Mr. Murtado, Mr. Roni, Mrs. Sri Sumiyati, Mas Arif Firdaus, Mrs. Tursini, Mrs. Fidiya and Mrs. Nur Fitri regarding the management of the Cahaya Weru Kidul (Nur WK) Waste Bank, namely that the management of the waste bank has been running smoothly. correctly in accordance with existing regulations even though the management process was hampered due to the arrival of a new machine from the partner.

Based on the results of research on systematic activities in the management of the Waste Bank, namely that the management of the Waste Bank has been carried out in a structured manner or according to plans that have been determined in an efficient and thorough manner by the Waste Bank by carrying out its management flow well, starting from the waste sorting process to the waste processing process. garbage transport. And sustainable activities in managing this Waste Bank, namely waste management, include 3R activities, namely reusing it so that it does not become waste, reducing waste generation and recycling waste into other materials after going through the processing process. Waste management is carried out based on the principle of responsibility, namely the waste bank is responsible for the cleanliness of its waste bank environment, the principle of sustainability, namely the management of the waste bank is planned to integrate environmental and economic dimensions, the participatory principle, namely the waste bank involves the community and its customers in managing the waste bank, and the educational principle namely, the waste bank provides advance guidance to its customers regarding the management of their waste bank.

Supporting Factors and Inhibiting Factors for Cahaya Weru Kidul Waste Bank (Nur WK) Weru Kidul Village, Cirebon Regency

Supporting factors are things that influence something to develop, advance, increase and become more than before. Supporting factors are circumstances that can support someone in implementing something, such as the role of friends, environment, family or even self-awareness in implementing something. Supporting factors can also be said to be motivation to remain consistent in carrying out certain things. Meanwhile, inhibiting factors are things that have little effect or even stop something from becoming better than before. It can be interpreted that an inhibiting factor is something that can influence someone in implementing something, such as an influence that is caused from within oneself, namely feeling lazy and being carried away by teenage social interactions, apart from that, environmental factors, friends and even family who are less supportive will have a bad impact.

Cahaya Weru Kidul (Nur WK) Waste Bank is inseparable from various supporting and inhibiting factors. In each program, there are supporting and inhibiting factors for the program to run. Supporting and inhibiting factors of Cahaya Weru Kidul Waste Bank.

Based on the opinion above, it can be concluded that the supporting factors in waste management are the first, a solid management team, the second the persistence of the manager, the third the motivation of the customers, both economic and social motivation, namely to make the environment clean, and the last support from local community leaders.

From the opinions above, it can be concluded that the inhibiting factors in improving the community's economy are firstly, public awareness is still lacking regarding environmental cleanliness and cannot use it as income, secondly human resources are still minimal, and thirdly there is no fixed budget from the government.

Based on the SWOT analysis and the strategy used is the SO strategy using the available Strengths and Opportunities, namely: This Strength-Opportunity Strategy uses the strengths possessed by the Cahaya Weru Kidul Waste Bank, Cirebon Regency, which is used to take advantage of all opportunities available. exist so that the waste bank can increase the income of the community, namely as follows:

1. Maintaining a high social spirit and active participation from the community,
2. Maintaining the attractiveness of the waste bank so that customers feel satisfied being waste bank customers,
3. Maintaining administrator salaries to increase income,
4. Expand adequate facilities,

5. Add job vacancies to the community.

Contribution of the Cahaya Weru Kidul Waste Bank (Nur WK) to Increasing Community Economic Income

Contribution is one form of participation in activities or work. In everyday life, humans work together to meet their needs. In simple terms, society often defines contribution as someone's contribution or role, or participation. People who contribute are people who are involved in an interest. Contribution plays an important role in achieving goals quickly. Therefore, contribution can also be a form of cooperation in life. Apart from that, contributions are also a way to fulfill achievements. A contribution can take many forms.

The benefits of contributions do not only accrue to those who receive them. But also for yourself and society as a whole. People who contribute to others and volunteer are happier overall, have better life adjustments, and tend to see life as more meaningful.

The existence of a Waste Bank contributes to improving the community's economy. The contribution made by the Cahaya Weru Kidul Waste Bank to improving the community's economy, namely social contribution and economic contribution. Social contribution by building public awareness in managing waste and economic contribution empowering the community economically, which means that by managing waste that can be recycled, it can produce valuable goods for resale which will generate economic value.

The conclusions of the interviews conducted by researchers with Mr. Murtado, Mrs. Sri Umiyati, Mrs. Tursini and Mas Arif Firdaus regarding the contribution of the Nur WK Waste Bank are as follows: However, the Waste Bank has provided what customers need, such as money, rice or electronic goods.

Based on the results of the analysis, it can be seen that the contribution of the Cahaya Weru Kidul waste bank in improving the community's economy is very good, which can be seen from the contribution made by the Nur WK waste bank to the community, namely through social contributions and economic contributions by providing benefits to the community and the waste bank by building awareness. people in managing waste, people who previously threw away waste carelessly can now manage their waste, people's knowledge has also increased, people's mindset has also changed that waste can also be used to provide useful and economic value, and they can make the best use of waste, and with the contribution of this waste bank, the environment will be clean, free from various diseases and there will be no need to spend money on medical treatment if the environment is clean. And there is a TPA (final disposal site) contribution from the government budget.

CLOSURE

Conclusion

Based on the research conducted by the author, the following conclusions can be drawn:

1. Waste bank management is prepared and planned efficiently and effectively by the waste bank, the main activities are preventing waste, reducing waste and converting waste into other resources. Management is divided into 4 aspects, namely environmental management, economic integration, community involvement and education.
2. Several factors influence the performance of waste banks, supporting factors, namely cohesiveness and enthusiasm between management, active community participation,

and adequate facilities. The inhibiting factors are lack of community support, unstable leadership, and lack of budget in the form of money from the government.

3. The contribution made by the waste bank to increasing the community's economic income, namely providing benefits to the community and the waste bank, building public awareness that waste can be used for economic value, and the contribution of a landfill from the government budget.

Recommendations:

From the research results as in the conclusions above, several suggestions that the author would like to convey are as follows:

1. Waste bank management needs to carry out more intensive outreach and add human resources so that the management process runs smoothly.
2. Overcoming inhibiting factors by increasing public awareness of environmental cleanliness, increasing the number of employees or human resources, and requesting a fixed budget from the government.
3. Increase profits and public awareness of waste which can be utilized for economic value so that waste banks can quickly increase people's economic income.

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