

## GREEN ECONOMY OF WASTE BANK IN THE PERSPECTIVE OF MAQASHID SHARIA IN SURABAYA

### GREEN ECONOMY MELALUI BANK SAMPAH DALAM PERSPEKTIF MAQASHID SYARIAH DI KOTA SURABAYA

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#### ABSTRAK

Lingkungan hidup merupakan tempat tinggal semua makhluk hidup yang harus dijaga dan dilestarikan. Kurangnya kepedulian masyarakat dalam melestarikan alam dapat menyebabkan pencemaran lingkungan dan banyaknya sampah berserakan. Hadirnya bank sampah menjadi salah satu upaya guna mewujudkan lingkungan yang bersih, asri dan sehat. Dalam sistem operasionalnya, bank sampah menerapkan nilai-nilai pada maqashid syariah yang kemudian diwujudkan melalui green economy pada bank sampah. Tujuan dari studi ini adalah untuk menganalisa nilai maqashid syariah sekaligus green economy yang terkandung pada Bank Sampah Induk Surabaya. Penelitian ini menggunakan metode kualitatif deskriptif dengan strategi studi kasus guna memberikan gambaran detail terkait sistem operasional pada Bank Sampah Induk Surabaya. Hasil penelitian ini menunjukkan adanya penerapan nilai maqashid syariah pada sistem operasional Bank Sampah Induk Surabaya melalui ketetapan, pengadaan kegiatan, dan peraturan yang ditetapkan serta mewujudkan 10 prinsip pada konsep green economy yang sekaligus mendukung tiga program pada Sustainable Development Goals (SDGs). Bersesuaian dengan ulasan sebelumnya mulai dari tujuan, metode penelitian dan hasil maka saran yang relevan dengan studi adalah perlu perhatian khusus bagi pengelolaan Bank Sampah Induk Surabaya agar penerapan nilai maqashid syariahnya lebih dioptimalkan sehingga mampu memberikan manfaat lebih banyak bagi masyarakat selain aspek ekonomi.

**Kata Kunci:** Bank Sampah, Maqashid Syariah, Green Economy, Sustainable Development Goals (SDGs).

#### ABSTRACT

The living environment is a home for all living things that should be protected and preserved. Lack of environmental awareness can cause environmental pollution and waste problems. The presence of waste banks becomes an attempt to create a clean, beautiful, and healthy environment. In its operational system, waste banks apply the values of maqashid sharia that is called green economy. The purpose of this study was to analyze the values of maqashid sharia and green economy which were applied by the Central Waste Bank of Surabaya. This study used a descriptive qualitative method with a case study strategy to provide a detailed description of the operating system at the Central Waste Bank of Surabaya. The results showed that the application of maqashid sharia values in the Central Waste Bank of Surabaya was applied through stipulations, procurement activities, and established regulations as well as realizing 10 principles in the green economy program concepts which also supported three programs in the Sustainable Development Goals (SDGs). According to the findings of this study, the relevant suggestion is that the management of the Central Waste Bank of Surabaya requires special attention so that the application of maqashid sharia values can be optimal. The optimization of maqashid sharia values will benefit the community, not limited to the economic aspect.

**Keywords:** Waste Bank, Maqashid Sharia, Green Economy, Sustainable Development Goals (SDGs).

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## I. INTRODUCTION

The environment is a unitary space with all objects, power, circumstances, and living things in which there are humans, and their actions have an impact on the survival of life and the wellbeing of other living things (Haryanti et al., 2020). As a place to live, the environment will not feel comfortable if public awareness of nature conservation is low. Communities as living beings have the sense to protect the environment rather than the damage that can threaten human existence and result in environmental pollution and global warming. A small example of environmental pollution is a large amount of waste piled up on roads, markets, and/or other public places (Mandasari et al., 2021).

In the Qur'an, Allah explains the importance of protecting the environment from damage as stated in Surah Ar-Ruum verses 41-42 which reads:

ظَهَرَ الْفَسَادُ فِي الْبَرِّ وَالْبَحْرِ بِمَا كَسَبَتْ أَيْدِي النَّاسِ لِيُذِيقَهُمْ بَعْضَ الَّذِي عَمِلُوا لَعَلَّهُمْ يَرْجِعُونَ قُلْ سِيرُوا فِي الْأَرْضِ فَانظُرُوا كَيْفَ كَانَ عَاقِبَةُ الَّذِينَ مِن قَبْلَ كَانَ أَكْثَرُهُمْ مُشْرِكِينَ

Meaning: Corruption has appeared throughout the land and sea by [reason of] what the hands of people have earned so He [ie, Allah] may let them taste part of [the consequence of] what they have done that perhaps they will return [to truth]. Say, [O Muḥammad], “Travel through the land and observe how was the end of those before. Most of them were associators [of others with Allah].”

The verse above explains that there is damage to nature caused by humans who are not responsible for nature conservation. These humans will be classified as polytheists and will receive their punishment. Thus, humans are given the mandate to become Khalifah on earth where one of the goals is to maintain, preserve, and make good use of nature.

Waste management issues have now spread throughout Indonesia, including to Surabaya. With the increasing volume of waste that is difficult to reduce, the Surabaya City Government has established an innovation, namely the Waste Bank as an alternative in waste management so that it can be recycled later. This is also an endeavor to decrease plastic waste and offer additional economic value to the community by using it as a fuel for power plants while still preserving the natural environment.

Nature conservation needs to be done to create a clean, beautiful, and healthy environment that can be applied from small things such as waste management (Silviana & Kaukab, 2021). This waste management also requires awareness and concern for the surrounding community so that it is maintained and utilized properly. Waste management in each region has been regulated in the Regulation of the Minister of Public Works Number 21/PRT/M/2006 concerning National Policies and Strategies for the Development of Solid Waste Management Systems by providing waste management services that are in good condition (Wulandari et al., 2017). The conditions in question include the community having access to waste handling, being in clean settlements, being able to maintain health, and having the opportunity to participate in waste management to obtain welfare benefits (Nasution & Ichsan, 2020). One of the efforts in realizing good and sustainable waste management is the existence of a Waste Bank which can turn things that initially did not have a selling value into useful goods (Dewi et al., 2021).



Source: Central Bureau of Statistics (BPS), 2019

Figure 1.

Number of Waste Banks in Indonesia 2014-2018

The existence of a waste bank brings benefits to the environment and the surrounding community (Kalempouw, 2021). Figure 1 above shows an increase in the number of waste banks every year (Restuningdiah et al., 2021). In 2016, 7,488 waste bank units were recorded, which is five times the number of waste banks in the previous 4 years of 1,172 units. The number of waste banks is scattered in numerous regions, with 371 waste banks in Surabaya alone. The Cleanliness and Green Open Space Office of the Surabaya City Government recorded that there were 9,896.78 cubic meters of waste generated every day (Muthoharoh & Syamsuri, 2021).

In reducing the volume of waste transported to the Final Disposal Site, the Mayor of Surabaya Tri Rismaharini took effective steps by sorting through compost houses or waste banks. One of the waste banks in Surabaya that plays an active role in waste management is the Surabaya Central Waste Bank, which is located on Jl. Ngagel Timur No. 26, RT.09/RW06, Pucang Sewu, Kec. Gubeng. It is recorded that 1.2 tons of inorganic waste are sorted every day by the Surabaya Central Waste Bank, then processed and recycled into goods that are useful and have economic value. The types of inorganic waste that are processed include plastic bottles, glass, plastic, glass bottles, and others. In addition to building a comfortable and healthy environment through various innovations carried out by the government in each region, waste management provides several benefits in economic and welfare aspects which are included in the *maqashid sharia* value (Dewi et al., 2021).

*Maqashid sharia* has the goal of benefiting mankind by reflecting five general values, namely *kulliyat al-khamsah* which include *hifdzu din* (protecting religion), *hifdzu nafs* (protecting the soul); *hifdzu aql* (protecting the mind), *hifdzu mal* (guarding wealth) (Zustika & Yudha, 2020); and *hifdzu nasab* (guarding offspring) (Novita Andriana & Prasetyo, 2019). These five values are implemented in the Surabaya Central Waste Bank operational system to realize sustainable economic development. This can also be applied with a breakthrough in realizing the concept of a green economy that supports human welfare, environmental sustainability, and ecosystems.

The green economy is present as an effort to deal with various threats caused by the exploitation of natural resources (Antasari, 2020). With the number of economic activities that employ natural tools and materials, unscrupulous people are destroying the environment and habitat of various species only to gain money. This is what makes the green economy able to increase the level of environmental feasibility applied in the community.

Towards a Green Economy compiled by the United Nations Environment Program (UNEP) states that the green economy can improve welfare and social justice. This concept is also able to reduce the negative impact on environmental damage and the scarcity of natural resources. So that it can create healthy environmental conditions for the community and other living things. In this case, the Surabaya Central Waste Bank has a critical role in implementing the green economy movement following *maqashid sharia* value and can foster a clean, beautiful and healthy environment. Not only that, but the green economy concept also supports the implementation of the Sustainable Development Goals (SDGs) program, by realizing three programs on the SDGs including good health and well-being, decent work and economic growth, as well as sustainable cities and communities.

This study examines the application of *maqashid sharia* values in waste management at the Surabaya Central Waste Bank. The uniqueness of this research is the focus on *maqashid sharia* values that are applied to the Surabaya Central Waste Bank operational system through provisions, procurement activities, and regulations which are then realized in the 10 principles of the green economy which are also listed in the Sustainable Development Goals (SDGs). This research is based on two problem formulations, namely, how is the value of *maqashid sharia* in the operational system of the Shariah Central Waste Bank and how is the concept of the green economy through a waste bank in the perspective of *maqashid sharia* in Surabaya. The qualitative approach used in this study is used to describe in detail the quality and privileges of the Surabaya Central Waste Bank through the concept of the green economy from the perspective of *maqashid sharia*. It is expected that the Surabaya Central Waste Bank, as a waste management engineering that conveys the concept of waste management in a green economy, would be able to draw public interest in environmental protection. Not only that, but we hope to bring economic value to society by cutting trash volume, implementing waste management systems, and providing *maqashid sharia* education in a universal and easily understood language.

## II. THEORETICAL BASIS

### Waste Bank

A waste bank is an institution that implements a dry waste management system collectively and aims to encourage the community to participate in protecting the environment to create a beautiful, clean and healthy living environment (Asteria & Heruman, 2016). It is intended that the introduction of a waste bank will shift people's perceptions regarding the existence of waste because properly managed waste can provide economic value, which can subsequently be used to replenish the community's rupiah coffers.

The Government of the Republic of Indonesia on October 15, 2012, has issued Government Regulation No. 81 of 2012 concerning Management of Household Waste and Household-Like Waste which is also the implementing regulation of Law no. 18 of 2008 concerning Waste Management as well as strengthening the legal basis for the implementation of waste management in Indonesia (Wijayanti & Suryani, 2015).

The waste bank is one of the strategies for implementing 3R (Reuse, Reduce, and Recycle) to manage waste at the source at the community level (Wibowo & Izzuddin, 2021). The implementation of the waste bank is based on the principle of social engineering to invite the public to participate in sorting waste. The implementation of a waste bank can provide real output for the community in the form of job opportunities in carrying out waste bank operation management and investment in the form of savings.

Basically, the concept of a waste bank is to collect dry and sorted waste and have management like a bank, but what is saved is not money but waste. Residents who save or submit waste are also called customers and have a savings book and can borrow money which will be returned with waste for the money borrowed (Nikmah & Syarifudin, 2021). The saved waste will be weighed and rewarded with a certain amount of money, then it will be sold to waste bank partners such as middlemen or directly to factories.

### *Maqashid Sharia*

*Maqashid sharia* or the purpose of Islamic law is an important discussion in Islamic law that cannot be ignored by scholars and experts in the field (Enggardini & Fauzy, 2017). Some scholars place the discussion on the purpose of Islamic law in the discussion of *ushul fiqh*, while other scholars discuss it as an expanded and separate material in the philosophy of Islamic law. After doing the research, all the commands and prohibitions of Allah SWT in the Qur'an, as well as the invitations and prohibitions of the Prophet Muhammad SAW in the Sunnah formulated in *fiqh*, have a purpose and are all useful. All of them have deep wisdom, namely as a blessing for mankind.

Etymologically *maqashid sharia* consists of two words, namely *maqashid* and *sharia* (Soediro & Meutia, 2018). *Maqashid* is the plural form of *maqshid* which means purpose or intention. While *sharia* is defined as a path to a water source or it can also be referred to as a path to the main source of life, which means the intent or purpose of the law in Islam. Meanwhile, the concept is the development of the concept of *maslahah*, plural *masalih*. *Masalih* in Indonesian means something that brings goodness (virtue).

The essence of *maqashid sharia* is to bring benefit and reject harm. Imam As-Syatibi highlighted that the formation of sharia, or Islamic law, strives to benefit humans both in this world and in the afterlife. According to Imam As-Syatibi, there are two aspects of legal provisions which are a form of safeguarding human benefit, namely the positive aspect (*ijaibiyah*) and the negative aspect (*salbiyah*). As for some of the values contained in *maqashid sharia* or known as *al-kulliyat al-khamsah*, among others (Yudha et al., 2020): (a) Protection of Religion (*hifdzu din*); (b) Protection of the Soul (*hifdzu nafs*); (c) Protection of the Mind (*hifdzu aql*); (d) Protection of Wealth (*hifdzu mal*); and (e) Protection of Offsprings (*hifdzu nasab*).

The five values of *maqashid sharia* above are graded according to the level of benefit and significance. There are three levels of interest, namely (Sahroni & Karim, 2015): (a) *dharuriyat*, a need that must be met, if not fulfilled it will ruin life; (b) *hajiyyat*, a need that should be met, otherwise it will cause difficulties; and (c) *tahsiniyat*, complementary needs, if not met, will make life less comfortable.

### **Green Economy**

The green economy is an economic paradigm that aims to improve human well-being and social equality, while significantly reducing environmental risks. A green economy also means an economy that has low or no carbon dioxide emissions and environmental pollution, saves natural resources and is socially just.

The concept of a green economy is very good to apply because it has the benefit of keeping environmental conditions stable so that it can improve the quality of human life evenly and can also boost economic growth. This concept is not a substitute for sustainable development, but rather an affirmation that sustainability can only be achieved by ensuring life in the right economic concept. The fulfillment of the green economy concept has many benefits, and the community plays an essential role in the endeavor to achieve this movement. (Antasari, 2020).

Green economy has several principles which are fundamental statements or general and individual truths that are used by a person/group to think or act. The principles of green economy, among others: (a) Prioritizing use-value, intrinsic value and quality; (2) Following the flow of nature; (3) Waste is food; (4) Neat and have a variety of functions; (5) Appropriate scale/Relatedness scale; (6) Diversity in the world will depend on continuous change, health and stability; (7) Self-ability, self-organization and self-design; (8) Direct participation and democracy; (9) Creativity and community development; and (10) Green economy conversion must be radical (Setiawan & Fitria, 2016).

### **Sustainable Development Goals (SDGs)**

Sustainable Development Goals (SDGs) are a nation-building proposal that is a continuation and improvement of previous development proposals called the Millennium Development Goals (MDGs). The MDGs proposal contains development goals and targets to be achieved, where the goals and targets are responses to crucial issues or problems faced by nations in the world, such as the issue of poverty, maternal and infant mortality, water, hygiene, and more. The MDGs have several points which are then followed by 17 points contained in the SDGs Program (Widyaningsih et al., 2015).

UN member countries have carried out the SDGs Program which has a total of 17 goals, 169 targets, and 241 indicators, with 5 main foundations, including people, planet, prosperity, peace, and partnership, which is expected to end the problem of poverty, achieve equity and tackle climate change over a time span from 2015 to 2030.

The Sustainable Development Goals (SDGs) program has 17 goals, each of which has targets and indicators that must be met, including: (1) No Poverty with 7 targets and 12 indicators; (2) Zero Hunger with 8 targets and 14 indicators; (3) Good Health and Well-Being with 13 targets and 26 indicators; (4) Quality Education with 10 targets and 11 indicators; (5) Gender Equality with 9 targets and 14 indicators; (6) Clean Water and Sanitation with 8 targets and 11 indicators; (7) Affordable and Clean Energy with 5 targets and 6 indicators; (8) Decent Work and Economic Growth with 12 targets and 17 indicators; (9) Industry, Innovation and Infrastructure with 8 targets and 12 indicators; (10) Reduced Inequalities with 10 targets and 11 indicators; (11) Sustainable Cities and Communities with 10 targets and 15 indicators; (12) Responsible Consumption and Production with 11 targets and 13 indicators; (13) Climate Action with 5 targets and 7 indicators; (14) Life Below Water with 10 Targets and 10 indicators; (15) Life on Land with 12 targets and 14 indicators; (16) Peace, Justice and Strong Institutions with 12 targets and 23 indicators; (17) Partnerships for the Goals with 19 targets and 25 indicators (Yudha et al., 2021).

### **III. RESEARCH METHOD**

The research method used in this study was a qualitative method with a qualitative descriptive approach. Researchers in this study used a qualitative descriptive case study to provide an in-depth picture of the background, character, and unique nature of a case so that the purpose of analyzing the green economy through waste banks in the perspective of *maqashid sharia* in Surabaya can be described in detail. The research strategy used by the researcher was a case study to be more specific. The purpose of this study was to determine the value of *maqashid sharia* in the operational system of the Surabaya Central Waste Bank and green economy through a waste bank in the perspective of *maqashid sharia* to support the SDGs program in Surabaya (Arifah & Zaki, 2020).

The data used in this study include primary data and secondary data. Primary data was obtained from interviews with the Director, Staff of Public Relations, Tellers, and Customers of the Surabaya Central Waste Bank. While secondary data were obtained from books, journals, and notes related to research. The data collection techniques used in this study were observation and interviews (Syarifudin et al., 2020). Observations were made on the value of *maqashid sharia* at the Surabaya Central Waste Bank. Observations were carried out for approximately 2 months. The interview was conducted using a semi-structured technique regarding the value of *maqashid sharia* at the Surabaya Central Waste Bank (Alfarisyi & Fauzi, 2020). Data analysis techniques used in this study include data reduction, which focused on the data obtained to answer a problem by sorting out valid, important, useful, interesting, and renewable data (Sugiyono, 2012). To determine the validity of the data, this study used the data triangulation method. The triangulation method is a data collection technique in the form of combining several data collection techniques and data sources that have been used previously. The triangulation method chosen in this study was a triangulation of data sources, namely certain information that was extracted to find out the truth. Some information were obtained from data sources through interviews and observations then collected using the same technique (Nugrahani, 2014).

#### IV. RESULTS AND DISCUSSION

##### Surabaya Central Waste Bank

The Surabaya Central Waste Bank is a financial institution engaged in waste management and located at Jalan Ngagel Timur No. 26, Surabaya. The Surabaya Central Waste Bank was established on October 11, 2010, with the initial name Bank Sampah Bina Mandiri (BSBM). The Bina Mandiri Waste Bank was once the Assessment Team for the Surabaya Adiwiyata School and the Surabaya Green and Clean Jury Team in 2015. In 2017, the Bina Mandiri Waste Bank officially changed its name to the Bank Sampah Induk Surabaya (BSIS) or Surabaya Central Waste Bank (Alfarisyi & Fauzi, 2020).

The Surabaya Central Waste Bank accepts various types of waste, both inorganic and organic waste which have been previously sorted and with some predetermined requirements. Then the results of depositing waste can be in the form of cash or can be saved and stored by the waste bank. The Surabaya Central Waste Bank has also won awards, one of which was awarded as the Best Waste Bank by the Ministry of Environment and Forestry in 2017.

There are 2 Certificates (SK) that are proof of legality from the Surabaya Central Waste Bank, namely the Decree of the Minister of Law and Human Rights: AHU-0012341.AH.01.04 in 2017; and the Decree of the Surabaya City Environmental Agency: 660.1/77/436.7.12/2017. Now, the Surabaya Central Waste Bank has various programs or services for the community, including (a) Buying and selling of waste; (b) Waste savings; and (c) Pay for electricity with waste.

##### *Maqashid Sharia* Value in the Surabaya Central Waste Bank Operational System

The Surabaya Central Waste Bank has Human Resources (HR) totaling 14 people, consisting of 3 core managers, 4 employees, and 7 field employees. The manager of the Surabaya Central Waste Bank had previously participated in the selection conducted by the Yayasan Bina Bhakti Lingkungan as the foundation in charge of the Surabaya Central Waste Bank.

The operational activities of the Surabaya Central Garbage Bank, apart from aiming to gain profit, also have an orientation towards protecting the environment to implement the concept of a green economy in the Surabaya and to support the Sustainable Development Goals (SDGs).

The assessment category in this study was supported by the results of interviews in the field which include 3 resource persons from the managers, 3 resource persons from the customers, and 1 resource person by the Head of the Surabaya City Environmental Service (DLH). Several indicators in this study used the values in *maqashid sharia*, which include:

In this study, the triangulation method was used to compare information or data in different ways. To obtain the right information, researchers performed interviews, documentation, and observations with the Human Resources of the Surabaya Central Waste Bank. The informants in this study were split into two sources of competent and broad-minded information on the benefits and management of the Waste Bank, including the Human Resources of the Surabaya Central Waste Bank which included Anjar Putro (director), Nurul Chasanah (public relations staff) and Siti Nur Khasanah.

Then other sources of information are Surabaya Central Waste Bank customers, namely Nurul Maslacha who works as the manager of the Mugi Lestari Waste Bank, Rizal Syahbana who is a student and Fardhol who works as a sweeper.

Interviews were conducted with several informants to assess the accuracy of information shared by one source and another. This demonstrates the study's triangulation of sources and time. Source triangulation aims to provide an overview of information about the operational activities of the Surabaya Central Waste Bank through interviews conducted from various primary sources or informants, and observations can be made to find related secondary sources such as written documents, archives, official records, pictures and photos owned by the Surabaya Central Waste Bank.

In this study, data was collected for two months by interviews, documentation, and observations to acquire information and supporting data as needed. Interviews with informants were also conducted periodically to gather accurate data from one source to another (Syarifudin et al., 2021). The following are the results of the researcher's analysis of the Surabaya Central Waste Bank's operational activities in terms of 5 Maqashid Syariah values:

**Protection of Religion (*hifdzu din*)**

Religion in the Qur'an is called *din*, this word consists of three letters: *dzal*, *ya*, and *nun*. The basic meaning of all the words formed by these letters is the relationship or interaction between two parties. Thus, *Ad-Din*/religion is the interaction between man and God, with fellow human beings, with the environment, and himself. There is an expression that is temporarily attributed to the Prophet Muhammad, namely: "*Ad-Din al-mu'amalah*/religion is a reciprocal relationship". Here it can be concluded that if religion is similar to *mu'amalah*, the better the *mu'amalah*/interaction, the better the diversity of a person.

In daily operational activities, the manager of the Surabaya Central Waste Bank implements several regulations to provide religious protection (*hifdzu din*) for all Human Resources (HR) of the Surabaya Central Waste Bank. The activities carried out by this manager are intended to be replicated by all Surabaya Central Waste Bank HR, so that waste management operational activities geared toward environmental protection and profit do not cause Surabaya Central Waste Bank HR to abandon their responsibilities as Muslims (Prastyo et al., 2017). Regulations and also things implemented by the manager include regulations regarding prayer times and activities carried out based on religious values. Several regulations, activities, and provisions set by the Surabaya Central Waste Bank management include:

Table 1.  
Efforts to Protect Religion (*hifdzu din*)

No.	Protection Effort	Status	Information
1.	Provisions regarding Prayer times	Applied	The manager of the Surabaya Central Waste Bank sets the Duhur prayer time between 12 and 1 noon, while the Asr prayer is performed after the time of returning home, which is half-past 5 p.m. The break time for Friday prayers is prolonged from 11 a.m. to 1 p.m. so that preparations for prayer can be done properly.
2.	Activities related to religious values	Applied	Iftar and tahlil activities were held during the month of Ramadan with PLN Surabaya. In addition, it also fulfilled the invitation for joint istighosah activities from the PLN Surabaya. In the future, the manager has a plan to conduct regular discussions and istighosah for all human resources.
3.	Pray before operational activities start	Applied	Before 08.00 WIB, all managers and employees gathered to pray together and were led by one of the representatives.

Source: Primary Data, 2020

**Protection of the Soul (*hifdzu nafs*)**

In the world of economy, there is always a risk that every employee must bear to fulfill their responsibilities, such as the operational activities of the Surabaya Central Waste Bank, where managers

and staff may encounter various types of waste. Sorting and managing waste must be done with caution to avoid contracting infections that can be spread by improperly treated waste.

Various efforts have been made by the manager of the Surabaya Central Waste Bank so that the health of all HR can be guaranteed, this can be seen from Table 2 as follows:

Table 2.  
Efforts to Protect the Soul (*hifdzu nafs*)

No.	Protection Effort	Status	Information
1.	Medical equipment supplies	Applied	Availability of medical equipment such as masks, gloves, and hand soap to maintain the health and cleanliness of the Surabaya Central Waste Bank HR.
2.	Activities to maintain HR health	Will be Applied	To maintain the health of all human resources, there is a plan to hold morning exercise activities to create a fit physical condition.
3.	Health insurance provided for HR	Applied	The manager of the Surabaya Central Waste Bank provides insurance for all human resources which can be paid for by themselves. Regarding the next plan, all HR will be registered by BPJS Employment following their respective responsibilities to avoid unwanted scenarios.

Source: Primary Data, 2020

### Protection of the Mind (*hifdzu aql*)

The mind is a source of wisdom (knowledge), a light of guidance, and a channel for humans to experience happiness in this world and the afterlife. A command from Allah SWT is transmitted through the mind; with it, humans have the right to be leaders on Earth; with it, humans become noble creatures distinct from Allah SWT's other creations.

Every human being's knowledge of things that exist in the surrounding environment can be used as a reference point for determining future actions. Likewise, being a part of a community of people who care about the environment through the Surabaya Central Waste Bank's media is a benefit of applying common sense. Because of course, good use of common sense in thinking about the benefits provided by waste when it has been managed professionally, there will be innovations and new creations in waste management.

The Surabaya Central Waste Bank has numerous goals to help individuals in Surabaya who care about the environment fulfill their potential by utilizing their knowledge to build a green, beautiful, and healthy environment through waste management initiatives that provide a variety of tangible advantages. The following agenda has been owned by the Surabaya Central Waste Bank and carried out by managers and employees, including:

Table 3.  
Efforts to Protect the Mind (*hifdzu aql*)

No.	Protection Effort	Status	Information
1.	Educate the public about the importance of protecting the environment	Applied	Conducting socialization to the community in the city of Surabaya regarding the benefits and existence of the Surabaya Central Waste Bank. The manager also explained the program mechanism owned by the Surabaya Central Waste Bank to the surrounding community and customers.
2.	Survey on the benefits of the Surabaya Central Waste Bank	Applied	Conducting field surveys to obtain information on what benefits were known to the local community and customers. It aims to be used as a benchmark for evaluation in the marketing activities of the Surabaya Central Waste Bank.

Source: Primary Data, 2020

### Protection of Wealth (*hifdzu mal*)

One of the most fundamental human needs is wealth, which cannot be separated from humans.



Humans are driven to acquire wealth to sustain their standard of living and expand their material enjoyment. The motivation in seeking wealth is limited by three conditions, namely, the assets are collected in a lawful way, used for lawful purposes, and the rights of God and the community in which humans live must be paid from this property.

To protect wealth (*hifdzu mal*) the Surabaya Central Waste Bank has operational guidelines, including:

Table 4.  
Efforts to Protect Wealth (*hifdzu mal*)

No.	Protection Effort	Status	Information
1.	The amount of <i>ujrah</i> for the HR of the Surabaya Central Waste Bank.	Applied	Daily employees are given <i>ujrah</i> of 20-75 thousand per day and are paid once a week, and there is a bonus for daily employees at the end of the month if they meet operational targets. As well as for managers and employees, they are given an <i>ujrah</i> of 1.5-2.5 million per month.
2.	Participate in saving waste for the Human Resources of the Surabaya Central Waste Bank.	Conditional (Not Applied)	There is no requirement or regulation to participate in saving waste for the Human Resources of the Surabaya Central Waste Bank. Every manager and employee has a personal initiative to participate in saving the waste brought from home.
3.	Infaq allocation by the Surabaya Central Waste Bank	Applied	Once a year, 10% of the net proceeds from the Surabaya Central Waste Bank are allocated to orphanages.
4.	Recording of every transaction made by the customer	Applied	Transactions made by customers are recorded by the teller using a computer and the results of the transactions are printed using printed paper that shows the nominal proceeds from the sale of waste before being recorded in the savings book. Customers assess that the recording of transactions other than in the savings book has added value to invite the public to deposit waste.

Source: Primary Data, 2020

#### Protection of Offsprings (*hifdzu nasab*)

In the world of work, every human being would doubt strive for money to provide for his family's survival, as a husband does for his wife and children. Although the Surabaya Central Waste Bank does not follow *sharia* principles in its operations, it follows laws that do not contravene religious values. The following are the efforts made by the Surabaya Central Waste Bank manager to protect offsprings (*hifdzu nasab*), including:

Table 5.  
Efforts to Protect Offsprings (*hifdzu nasab*)

No.	Protection Effort	Status	Information
1.	Operational activities do not violate religious norms.	Applied	To achieve operational targets and objectives, of course, a plan is needed so that it can run optimally but does not leave the obligation as a Muslim and the operational system does not violate the Islamic religion's values. Regarding the <i>ujrah</i> owned by the HR of the Surabaya Central Waste Bank, it is a lawful income to support the family from operational activities that do not violate the Islamic religion's value.
2.	Health check program for the Surabaya Central Waste Bank HR	Applied	There is a regular health check program so that the health of the Surabaya Central Waste Bank HR can be maintained. With the health of each individual who is maintained and a healthy lifestyle, it is expected to have healthy offspring.

Source: Primary Data, 2020

**Green Economy through a Waste Bank in the Perspective of *Maqashid Sharia* in Surabaya**

Green economy, according to the theoretical framework, is an economic paradigm that aims to improve human welfare and social equality, while reducing environmental risks significantly. The green economy concept is very good to apply because it has the benefit of maintaining stable environmental conditions so that it can improve the quality of human life evenly and can also increase economic growth.

The concept of a green economy is not a substitute for a program of the Sustainable Development Goals (SDGs), but it is an affirmation that sustainability can only be achieved by ensuring life in the right economic concept. In this case, the concept of the green economy is related to the SDGs program. Several principles in the green economy concept that will be realized in Surabaya are correlated with points in the SDGs program and in this study using the Surabaya Central Waste Bank as the object of research which in its operational activities is viewed from the 5 values of *maqashid sharia*.

Surabaya is one of the cities in Indonesia that has been proven to have environmentally friendly urban development. As one of the metropolitan cities that face challenges in environmental issues, Surabaya has been committed to preserving the environment and ultimately getting the title of a green city. To make Surabaya a city with a green, clean and sustainable environment, the green economy is the right concept to apply. The green economy concept can support the Sustainable Development Goals (SDGs) program in Surabaya.

The Surabaya Central Waste Bank is a banking financial institution engaged in waste management. The presence of the Surabaya Central Waste Bank has a major impact on the environment, namely reducing the amount of waste circulating and turning it into useful goods. Waste management activities are certainly an innovation that can be maximized by the Surabaya City Government in realizing the green economy concept.

Some of the green economy principles used by researchers as a reference in this study that describes the city of Surabaya are:

Table 6.  
Application of the concept of the green economy in the perspective of *maqashid sharia* in the operational system of the Surabaya Central Waste Bank

No.	Green economy principles	Application of the concept of the green economy in the perspective of <i>maqashid sharia</i> in the operational system of the Surabaya Central Waste Bank
1.	Prioritizing use-value, intrinsic value, and quality	In the morning it begins with praying together before operational activities begin ( <i>hifdzu din</i> ) to realize the desired expectations and facilitate operational activities carried out. The manager also applies the recording of every transaction made by the customer ( <i>hifdzu mal</i> ) which is an effort to produce good service quality for customers in enjoying buying and selling services and saving waste. As well as periodically conducting surveys on the benefits of the presence of the Surabaya Central Waste Bank ( <i>hifdzu aql</i> ) so that the Surabaya Central Waste Bank can provide services to the community and customers to achieve final satisfaction in economic activities.
2.	Following the flow of nature	Provide education to the community about the importance of protecting the environment ( <i>hifdzu aql</i> ) which aims to make the community understand the ecological aspects which show that many aspects of life require renewal.
3.	Waste is food	The existence of health insurance for human resources ( <i>hifdzu nafs</i> ) is given to all human resources of the Surabaya Central Waste Bank because, with daily waste management, insurance is needed to minimize unwanted scenarios. In addition, a survey on the benefits of the Surabaya Central Waste Bank ( <i>hifdzu aql</i> ) conducted by the manager can help people who do not understand the dangers of non-optimal waste management and provide a solution, namely joining the Surabaya Central Waste Bank. Another effort is the health check program for the HR of the Surabaya Central Waste Bank ( <i>hifdzu nasab</i> ) which is an effort to protect offspring by maintaining the health of every HR of the Surabaya Central Waste Bank.
4.	Neat and has a variety of functions	By participating in saving waste for HR, the Surabaya Central Waste Bank ( <i>hifdzu mal</i> ) can provide additional functions for HR to get rupiah coffers apart from the <i>ujrah</i> earned. Then, the recording of transactions carried out by the Manager related to waste deposit transactions by customers ( <i>hifdzu mal</i> ) shows that to

No.	Green economy principles	Application of the concept of the green economy in the perspective of <i>maqashid sharia</i> in the operational system of the Surabaya Central Waste Bank
		complete the operational activities of the Surabaya Central Waste Bank. It is necessary to record transactions so that financial reports can be neatly arranged.
5.	Appropriate scale/relatedness scale	Holding a health check program for the Human Resources of the Surabaya Central Waste Bank ( <i>hifdzu nasab</i> ) which aims to be able to obtain maximum results from the operational activities carried out. It is also necessary to have related and support efforts, namely through a health check program held by the manager.
6.	Diversity in a world of continuous change	The existence of health insurance for HR ( <i>hifdzu nafs</i> ) provided by the manager in the form of insurance that can be paid individually and is expected to be able to realize sustainable change through the Surabaya Central Waste Bank program.
7.	Self-ability, self-organization, and self-design	The manager of the Surabaya Central Waste Bank regulates provisions regarding prayer times ( <i>hifdzu din</i> ) to provide convenience for employees in carrying out prayer schedules that are within working hours. In addition, future plans in fulfilling the hope of realizing the Surabaya Central Waste Bank human resources who are trustworthy in their work and part of worship to Allah SWT include the existence of routine recitations included in activities connected to religious values ( <i>hifdzu din</i> ).
8.	Direct participation and democracy	Periodically, the Surabaya Central Waste Bank Manager surveys the benefits of the Surabaya Central Waste Bank ( <i>hifdzu aql</i> ) to find out what the benefits of the Surabaya Central Waste Bank are known to the public and whether they have participated in protecting the environment.
9.	Creativity and community development	Starting with participating in saving waste ( <i>hifdzu mal</i> ) can develop the creativity of the Surabaya Central Waste Bank's HR in addition to working in the field of waste management. Another advantage is that human resources can transform non-value trash into useful commodities, such as handicrafts. It can also educate and inspire the community about the need for environmental protection ( <i>hifdzu aql</i> ) to enhance public awareness, for example, by safeguarding the environment to boost creation and innovation. In addition, waste management activities can also be applied as a community development activity in the city of Surabaya.
10.	The green economy conversion must be radical, but it must also be gradual and able to experience growth and repetition	Customers' transactions ( <i>hifdzu mal</i> ) are recorded by the manager of the Surabaya Central Waste Bank, who uses manual notes or computer records to follow conventional economic principles to actualize the green economy concept, which has more benefits.

Source: Primary Data, 2020

Of the 10 principles of green economy that have been listed in the table. 6 above, there is a correlation with *maqashid sharia* values at the Surabaya Central Waste Bank. After being correlated with the *maqashid sharia* value in the management of the Surabaya Central Waste Bank, and the results are 10 principles of the green economy related to the *maqashid sharia* value in the management of the Surabaya Central Waste Bank. After knowing that the green economy concept can be realized in the city of Surabaya through the *maqashid sharia* value in the management of the Surabaya Central Waste Bank, the researchers linked the 3 objectives of the SDGs program, including (a) good health and well-being; (b) decent work and economic growth; and (c) sustainable cities and communities.

The three objectives contained in the 3 objectives of the 17 SDGs programs above can be supported by the green economy concept which is realized in the city of Surabaya through the *maqashid sharia* value in the management of the Surabaya Main Waste Bank. The goal of the SDGs program, which is expected to be realized in Surabaya through the implementation of a green economy, is to provide a healthy and prosperous life for the community, provide decent jobs that are appropriate for the community's abilities, and increase economic growth in Indonesia while also ensuring a prosperous life for the people and communities of Surabaya. These 3 SDGs programs are expected to be realized maximally by 2030.

## V. CONCLUSION

Waste that was initially considered worthless may now give several advantages to the community if it is properly handled, such as in the Surabaya Central Waste Bank operational system. Based on the results of data analysis and discussions that have been carried out by researchers, the operational system of the Surabaya Central Waste Bank has implemented the five values of *Maqashid sharia* through stipulations, procurement of activities, and established regulations which include: (1) *hifdzu din* by arranging the schedule for the implementation of the Duhur prayer and Asr prayer, holding activities related to religious values such as routine discussions and istighosah for all human resources and praying together before operational activities begin; (2) *hifdzu nafs* by providing medical equipment and holding activities to maintain the fitness of human resources to provide health insurance for human resources; (3) *hifdzu aql* on how to provide education and surveys to the public regarding the importance of protecting the environment and the benefits of the Surabaya Central Waste Bank; (4) *hifdzu mal* by providing proper *ujrah* for all human resources, inviting the human resources of the Surabaya Central Waste Bank to participate in saving waste, allocating *infaq* from the sale of waste and recording every transaction made by customers in a savings book or recording using a computer; and (5) *hifdzu nasab* by ensuring that the operational activities of the Surabaya Central Waste Bank do not violate religious norms and provide a health check program for every HR of the Surabaya Central Waste Bank in the hope of having a healthy lifestyle and having healthy offspring.

The application of maqashid sharia values also embodies the 10 principles of the green economy in Surabaya, which consist of: (1) prioritizing use-value, intrinsic value, and quality; (2) following the flow of nature; (3) waste is food; (4) neat and has a variety of functions; (5) appropriate scale/relatedness scale; (6) diversity in a world of continuous change; (7) self-ability, self-organization, and self-design; (8) direct participation and democracy; (9) creativity and community development; (10) green economy conversion must be radical, but it must also be gradual and can experience growth and be repeated; and supports 3 Sustainable Development Goals (SDGs) programs, including (1) good health and well-being; (2) decent work and economic growth; and (3) sustainable cities and communities. The Surabaya Central Waste Bank is expected to improve service quality to provide convenience and increase customer enthusiasm in collecting waste. In addition, several planned activities must consistently apply *maqashid sharia* values. With this research, it is hoped that it can increase literacy and insight about the benefits of waste banks spread throughout Indonesia and in-depth research can be carried out regarding the role of waste banks to be able to provide more benefits for the community besides the economic aspect.

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