



Education to the Community about the Concept of Waste Banks, Green Economy, and Money Supply

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Abstract. *Education on the Concept of Waste Bank, Green Economy, and Circulating Money to the Community is carried out in order to understand how its application becomes a household income opportunity, for example by becoming a new source of income from saving household waste that has been applied so that it is able to read the economic and environmental problems that occur. How the impact of the Waste Bank on income from household waste. Which is related to improving household welfare through community knowledge / understanding related to Waste Bank, Green Economy, and Circulating Money. From this community service, the results show that with the existence of the Waste Bank, the application of the Green Economy concept can be seen from the collection of household waste easily collected at the Waste Bank, the community becomes a customer, has savings, withdraws money, then continues consumption shopping from the money, which means there is buying and selling activity in the market because there is money circulating in the community. This affects economic activity in the Medan Belawan sub-district.*

Keywords Waste Bank; Green Economy; Money Supply; the Community

1. INTRODUCTION

In Indonesia, although there is no law that specifically regulates waste banks, several regulations related to waste management have provided a legal basis for the existence and operation of waste banks. Law Number 18 Year 2008 on Waste Management. This law provides the legal basis for waste management in Indonesia. Although it does not specifically mention waste banks, the principles in this law support waste management efforts including through waste banks. Some regions in Indonesia may have regional regulations (Perda) that specifically regulate waste management and waste banks in their region. These bylaws can provide a more specific legal basis for the existence and operation of waste banks. With this regulation, it is expected that waste banks can develop and play a more effective role in sustainable waste management efforts.

Waste bank is a waste management system that involves community participation in the process of collecting, sorting, and managing waste effectively. Waste banks provide a solution that is able to generate benefits not only for a clean environment but can also increase economic value and empower the community. The concept is similar to conventional banks, but in this context, the “deposit” received is not money, but waste. Communities or individuals can deposit their segregated waste into a waste bank and then

get certain rewards or incentives, such as money or goods, as a reward for their contribution in protecting the environment. Waste banks are usually equipped with facilities to sort waste into various categories, such as plastic, paper, metal, and others. Once sorted, the waste can be sold to those in need, such as recycling factories, to be processed into new products. Thus, waste banks help reduce the amount of waste that goes to landfills and promote a culture of recycling and sustainable waste management. In addition, waste banks can also provide economic benefits to local communities by creating jobs and earning income from the sale of segregated waste.

2. LITERATURE REVIEW

Waste in a similar sense is stated by Kuncoro¹⁰, namely as discarded or wasted material; the result of human or natural activities that are no longer used because the main elements or functions have been taken. As a result of human activity, the amount of waste will remain as long as humans are still active. However, according to Anwar, human activities (including industrial activities) are not biological activities because human waste is not included in the waste category. In addition to the general definition of waste that is often used to express solid waste, waste is also defined based on other perspectives. From an economic point of view, for example, waste is defined as the remnants of materials that have undergone treatment, either because the main part has been taken, or because of processing, or because there is no benefit in terms of social and economic value¹¹. Or it is defined as material that is wasted or discarded as a result of human activities or natural processes that have no economic value.

According to Kusumantoro (2013), a waste bank is a place where people can dispose of their household waste for recycling with the 3R system (reduce, reuse, recycle) which allows people to independently reuse their waste and process their own waste at the household level through waste banks. Unilever (2010) states that waste banks are part of an urban waste system. Waste that is processed in waste banks becomes economic goods that can be sold. Waste that is not processed will be sold to collectors. The waste bank as the smallest waste management facility is the basis for the formation of a waste management network pattern in a city.

3. METHODS

The method of approach offered to solve the problem of community groups in Medan Belawan Sub-district is to do community service by providing socialization/counseling:

- a. Education of understanding and insights related to the role of the Waste Bank, the concept of Green Economy, and Money Supply in the community of Medan Belawan Sub-district.
- b. Providing community interest in collecting household waste and delivering it to the Waste Bank so that it can become a customer, which is an opportunity to get one of the additional sources of household income.
- c. Finally, evaluate the results by re-observing the community's interest in collecting household waste and delivering it to the Waste Bank so that they can become customers, which is an opportunity to get one of the sources of additional household income.

4. RESULTS

The purpose of this research is to find out the role of waste banks as one of the solutions to handling waste in the community. Furthermore, the benefit of this research is to contribute, namely making waste banks better by knowing the role of waste banks as one of the waste management in the community. The formulation of the problem is how the role of waste banks in handling waste problems in the community.

The issue of waste accumulation in Belawan is one of GNI's concentrations because this accumulation of waste can bring various kinds of diseases to Belawan residents, especially children. For this reason, the idea of a waste bank was agreed upon because it was also considered to have the potential to produce economic benefits for the community. People can bring their waste to the Blessing Waste Bank. In return, they will get money in the form of a balance in a savings account. The balance in the customer's savings book can be redeemed for various family needs, such as buying groceries or buying school supplies for their children. In addition, customers can also pay their children's school fees, and there are even customers who can pay their house rent. What is needed is the willingness of the community to be disciplined in collecting household waste every day, or waste in the neighborhood, then delivering it to the waste bank. Even now, the waste bank has implemented the ball pick-up method. Waste bank administrators come to customers' homes to collect garbage using Viar vehicles.

Bank Sampah in Belawan is a non-bank financial institution that manages recyclable waste with a saving and lending system. Waste Bank customers are people who save their

waste. The saved waste is then sorted, processed, and recycled into new useful products. The emergence of the Waste Bank because it has realized the urgency in overcoming the waste problem, the Waste Bank in Belawan comes as an innovative solution. Established with the aim of managing waste sustainably and providing benefits to the community, the Waste Bank has become an important part of efforts to maintain cleanliness and environmental sustainability in Belawan. Bank Sampah Berkah Belawan is a waste management institution established in 2016 by a group of women in Belawan II Urban Village, Medan Belawan Sub-district, Medan City, North Sumatra. Born out of concern for the condition of the polluted environment due to waste, Bank Sampah Berkah is present as an innovative solution to manage waste and empower the community.



Figure 1. Piles of Garbage at Medan Berkah Waste Bank

Waste is an integral part of the life of the Belawan community. Belawan people have various ways to manage waste, from utilizing it as a source of income to working together to clean up the environment. Increasing public awareness about the importance of maintaining environmental cleanliness is the key to overcoming the waste problem in Belawan. For the people of Belawan, waste is not just an unwanted object. It has a more complex meaning, closely related to their daily lives, environment and culture.



Figure 2. We as a team for education to the Community

This service was carried out with a presentation approach, questions and answers and open discussions with the community at the Blessing Garbage Bank, Medan Belawan District. The relationship between this service and the author's courses, namely macroeconomics and monetary economics and the relationship between the community analyzing the level of the inflation rate and how to understand it so that it can be applied in meeting the daily economic needs of the community in increasing income.

Examining and analyzing the role of the Blessing Garbage Bank in Medan Belawan Subdistrict is important as one of the innovations in applying the Green Economy concept to the environment around the community in Medan Belawan Subdistrict. The existence of the Waste Bank can absorb workers and reduce the volume of household waste around. The existence of the Blessing Garbage Bank in addition to inviting the community to become customers for those who collect household waste at the Waste Bank. By becoming a customer, then at any time can withdraw the money owned as a source of income to be used in consumption shopping in meeting daily needs. It is simple through a smartphone by providing information to good relations through the WhatsApp chat application, and on various social media such as Facebook and Instagram. So this is a small business opportunity that can be profitable and reflects a high level of productivity in community business groups in Sampe Cita Village.

In accordance with the schedule, method and program implementation plan that has been determined, the sequence of activities and results obtained in this activity are as follows:

- a. Lectures and Q&A Discussions, with lecture material, namely: EDUCATION ON THE CONCEPT OF WASTE BANK, GREEN ECONOMY, AND MONEY SUPPLY TO THE COMMUNITY IN MEDAN BELAWAN SUB-DISTRICT. The speakers were: Dewi Mahrani Rangkuty, S.E., M.Si. as Team Leader, Ir. Suryani Sajar, M.P. as Member 1, Rahmadhani Fitri, S.T., M.Si., as Member 2 and Yanti Br. Naibaho as Member 3. Where in the lecture, Q&A there was a discussion and question and answer dialog between the service team and the Workers and Customers of the Berkah Waste Bank. And in the dialog, the forum/participants received information about the Blessing Garbage Bank which has been established for 8 (eight) years since 2016. Workers number \pm 12 people while customers to date amount to \pm 42 people. The types of waste collected by the Berkah Waste Bank are household waste such as plastic, paper, liquids and so on. Or in other words, organic and non-organic waste.

- b. After completing the lecture activity by the speaker, question and answer sharing is carried out between the speaker and the forum where this becomes a communication tool in finding and offering solutions to existing problems.

5. DISCUSSION

Waste banks are considered to have economic value and be a solution to the waste problem. However, ironically, many waste banks are currently struggling to operate optimally because they do not receive adequate support from the community and government (voaindonesia.com, 2022). One of the waste banks in Medan city that is considered to have great potential is the Bank Sampah Berkah owned by an NGO - Gugah Nurani Indonesia (GNI) located in Medan Belawan Sub-district.

Waste Bank directly contributes to the circulation of money at the community level, among others through:

Increased Family Income: Waste that is usually thrown away becomes a source of additional income.

Business Innovation: Recycled products can be sold as high-value items, such as bags, wallets, or accessories, which increases people's purchasing power.

Challenges: Lack of Awareness: There are still many people who do not understand the importance of sorting waste.

Market Access: Limited access to sell recycled products at competitive prices.

Infrastructure Support: Uneven distribution of supporting facilities such as recycling equipment.

Opportunities: Partnership with Private and Government: To increase the scale of operations and impact.

Continuous Education: Building an environmentally conscious generation through school and community programs.

Integration with Technology: Digital applications for Bank Sampah customer management and marketing of recycled products.

Waste Bank is one of the concrete examples of the implementation of a community-based green economy. By managing waste wisely, communities not only protect the environment but also improve economic welfare. The success of this program relies heavily on the collaboration of all parties - the community, government, private sector, and education sector - to create a more inclusive and sustainable economic system.

Bank Sampah is a community initiative that manages waste with an economic approach, where waste becomes a valuable asset. This system not only helps with waste management but also influences the dynamics of money circulation in the community.

- a. Bank Sampah Berkah is an innovation in reducing the amount of waste volume in Medan Belawan Sub-district.
- b. Bank Sampah Berkah has become an example of application in the concept of Green Economy in Medan Belawan Sub-district in particular and in Medan City in general.
- c. Bank Sampah Berkah has become an opportunity to increase the income of the community in Medan Belawan Sub-district through the initial process of becoming a customer, having savings, withdrawing money which will later be used in buying and selling transactions in the market for consumption or shopping needs so that it becomes money circulating in the community.

Bank Sampah Berkah needs support from the local government to facilitate the location so that it is not managed independently. Bank Sampah Berkah needs educational coaching to increase knowledge and productivity by Waste Bank workers from the local location.

6. CONCLUSION

This community service activities that have been carried out by the team by providing education about the role of the Waste Bank, the concept of Green Economy, Money supply in the community in Medan Belawan District. Workers and Customers of the Waste Bank are blessed to welcome the contribution of the Service Team and get appreciation from those who need motivation in the form of understanding the role of the Waste Bank and the application of the Green Economy concept so as to increase public interest in collecting household waste and delivering it to the Waste Bank so that they can become Customers, which is an opportunity to get one source of additional household income.

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