



## REALIZING THE BLESSING ACCOUNTING AND CREATE UNIQUE PRODUCTS IN EFFORTS TO IMPLEMENT ISLAMIC ECONOMICS IN LUENG PUTU, PIDIE JAYA, ACEH

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### Abstract

*Blessing Accounting is a financial report and business activity transactions that are in accordance with Islamic law, the Qur'an and As-Sunnah. Efforts to maintain the stability and development of a business are by maintaining and managing a good and correct financial system, not only paying attention to large profits but also the important value of blessings measured in each transaction. This service aims to realize the implementation of blessing accounting while creating unique products, this is to implement Islamic economic values in the Pidie Jaya area, Aceh. Participants in this activity were 21 students at the Lueng Putu Pidie Jaya Islamic boarding school. The method of activity used was the lecture or counseling method, education and training, case studies and field surveys, practice of finding unique products and application of blessing accounting. The results of this community service show that around 90% of students are able to understand and apply the concept of Islamic economic values in the application of blessing accounting in business transactions, this is important because after completing their education, the students will spread and preach to convey important information about the truth in transacting according to sharia so that blessings in their business are born and more goodness increases in their business.*

**Keywords:** Accounting Blessing; Islamic Economics; Islamic Finance; Unique Product; MSMEs

### INTRODUCTION

Islamic economics has an important role in developing the economy and maintaining the stability of a country or region, this is because there is Islamic law which does not allow haram activities to be included in its muamalah activities. In Aceh, muamalah trading activities are the biggest activity, in every city area we always find wholesalers or coffee shops throughout Indonesia whose owners are Acehnese. In its heyday until now, Aceh was also known as a center for literature and production of cadres of Muslim scholars, not only that, Aceh also had many entrepreneurs so that the biggest activity in Aceh was traders.

Trade activities in Aceh are very widespread, ranging from Micro, Small and Medium Enterprises (MSMEs) to large-scale industrial businesses. In the case of Micro, Small and Medium Enterprises (MSMEs), we try to directly explore the trading system, financial calculations and application of Islamic economics in their businesses. The results found turned out that there were still many traders who did not understand financial reports and sadly there were still traders who committed fraud. We tried to explore it in depth by creating 2 groups, including group 1, those who commit fraud when trading, such as reducing measurements, reducing raw material levels, committing usury, taking other people's rights and acting unfairly. Then, group 2 are those who

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maintain Islamic values by not committing fraud, being honest in trading, giving charity regularly, being kind to customers and building relationships with customers. After we conducted simple research, it turned out that group 2 had better merchandise results than group 1. This means that group 1 was experiencing difficulties due to increasing debt and decreasing customers due to decreasing trust. Meanwhile, group 2 has many blessings in the form of profits that are always sufficient for everyone and even always get excess wealth. "treasures where you don't know where they come from." So, Blessings in trading is the most important thing, even in the application of accounting reports it must be based on Blessings accounting reports.

In the application of Blessing Accounting, the elements assessed in it do not only talk about profits and losses but whether or not the trade being sold is a blessing or not. If someone insists on getting the maximum profit in terms of setting the selling price by using all kinds of methods, even illegal ones, this will be the downfall of the business. The importance of maintaining good halal practices in trading and even in transactions. In the Blessing Accounting concept, keeping money so that it is halal and blessed is the main point, because if the money we receive is done in a bad way even though the merchandise we sell is halal, then this will reduce the Blessing in our transactions. "But if they were honest with Allah, that would be better for them" (QS. Muhammad: 21).

Realizing Blessing Accounting through Islamic boarding schools, especially those in Aceh, is the best solution so that young Muslim entrepreneurs are born who are experts in trading and maintain Islamic values in their trading. Dayah Misbahud Dhulam Al-Aziziyah is located in Lueng Putu Pidie Jaya, which is a place where the seeds of new Muslim scholars are printed and in Pidie Jaya is a place with great potential for trading because of its environment, apart from that, Pidie Jaya Aceh also has a lot of great potential in creating products. new ones that don't yet exist on the market, so it is a great opportunity for young entrepreneurs to create new opportunities and discoveries in their respective regions. By studying Blessing Accounting and techniques for making new products and making unique products, it is hoped that direct training with them can be a solution to improving the regional economy based on Islamic Economics.

**RESEARCH METHOD**

This method is needed to find out the flow and process of implementing research or community service activities. According to Agustian, et al. (2024), the main objective of the research method is to provide clear and structured guidance for researchers in exploring research problems and finding solutions that can be scientifically accounted for. In this case, the Community Service activity method to realize blessing accounting and create unique products in an effort to apply the concept of Islamic economics at Dayah Misbahud Dhulam Al Aziziyah located in Lueng Putu Pidie Jaya, Aceh Province on Friday, July 12, 2024, is described in the following stages:

a) Coordination of Activities

At the beginning of the activity, the implementing team will conduct a survey. This will make it easier for the implementing team to determine the location of Community Service, identify the main problems faced and provide alternative solutions to overcome the problems.

b) Socialization

The socialization of the activity was carried out in the form of delivering materials in the form of workshops and training with face-to-face delivery of training materials to provide

clearer information and knowledge to the students at Dayah Pidie Jaya about the intent and purpose of holding accounting workshop training.

c) Training

The training activities will be carried out through direct practice with students at Dayah starting from learning accounting reports, the value of Blessings in trade, determining capital prices and selling prices, making discoveries of unique new products and training in making attractive packaging for marketing.

d) Realizing the Concept Blessing Accounting

In the application of the concept of accounting blessings, students at Dayah must master the basic knowledge of finance in accounting to the ability to understand intermediate starting from Profit and Loss, Changes in capital, balance sheets and cash flow. So, after they can master the basics, especially understanding where the flow of money comes in and out, they can learn the concept of blessings.



**Figure 1. Concept of Implementing Blessing Accounting**

e) Mentoring

Mentoring will be provided by the service implementation team by conducting online monitoring, where at this stage evaluation and sharing of problems faced in running the business are carried out.

**RESULTS AND DISCUSSION**

The Community Service and Application of the Blessing Accounting Concept activity was carried out starting from April until the final stage in the process of creating unique products for each participant from Islamic boarding schools which were then presented and implemented on July 12, 2024. The implementation of this program is basic research to find the potential for new products and basic research in applying the concept of blessing accounting to apply Islamic economic values.

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**Figure 2. Blessing Accounting & Young Entrepreneur Implementation Program**

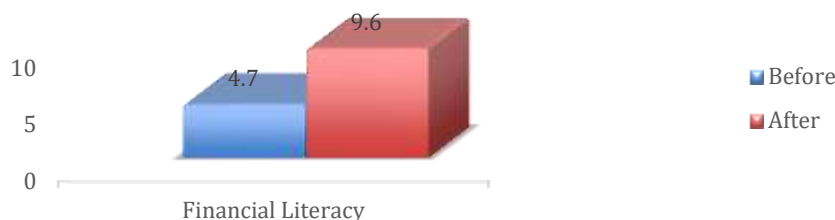
**Special Mentoring Program**

The strengthening of this program is motivated by the low level of financial literacy and young entrepreneurs who are born from Islamic boarding school education, especially in remote areas, financial knowledge is limited. In addition, this program is motivated by the many traders who experience unblessings in the businesses they run, only pursuing maximum profit without prioritizing blessings in their transactions, based on all of this so that this program can be planned until it is realized. This community service activity is carried out with various types of programs, including:

1. Panel discussion and lecture method between speakers and participants by means of Q&A and conducting socialization on financial literacy, Islamic economics and especially on blessings in transactions. The students at Dayah Lueng Putu are given a full understanding of the concept of Islamic economics and halal transactions in trading, then the students will be given the obligation to observe the market within a few weeks to find various problems of events that occur in the market regarding how to transact. Then the students also observe unique products and have high selling value to foster the spirit of making new products for the students.



### Islamic Financial Literacy Information



**Figure 3. Average financial literacy knowledge score before and after**

Based on the data in the image above, it shows that financial literacy knowledge in the market and students is at point 4.7, but after education and training, the value increased to 9.6. This proves that educational activities about finance are very important, starting from learning to calculate expenses and income, distinguishing sales income from personal finances to the process of good buying and selling transactions according to Islamic law.

2. Giving survey assignments. Field observation and market surveys are one of the important tasks for students to assess traders around them to be traced and researched, if there is a bad transaction (cheating, cheating, unfair, unclear, hidden goods and so on). Within 1 week they summarize and draw conclusions which will then be reported. The reports required include looking for information on how to transact, looking for products that are not yet on the market, looking for unique products and have high selling value.



**Figure 4. Participants in the Application of the Blessing Accounting Concept**

3. Educating the public about finance and the importance of blessings in transactions verbally. The students were divided into several groups to spread out to find MSMEs that have medium-sized businesses but have difficulty in managing finances and businesses that have been running for a long time but have no blessings in their business. In this case, they were tasked with providing important information to MSME actors, how to manage finances properly and correctly.

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4. Implementation of a special Accounting Workshop. This workshop is given specifically to students at Dayah to improve more deeply about the knowledge of blessings in accounting, the theme discussed in this training is "Building Muslim Entrepreneurs through Blessing Accounting". The purpose of implementing this program is to create new Muslim entrepreneurs who have reliable abilities in managing finances and understand Islamic law about Islamic economics.

Creating unique and superior products. Based on all the knowledge about Islamic business and finance that has been obtained, all participants will be given the opportunity to create their own unique products, this is based on the results of their own handiwork. In addition, all students are required to sell their products for 1 month and report the results of their sales.



**Figure 5. Creative Works and Unique Products of Dayah Students**

5. Create a simple financial report consisting of Profit and Loss and Balance Sheet. In addition, in the financial report it is also mandatory to record the accounting of blessings or non-blessed elements that are included in the sale. The indicators of blessings in business include (its goodness is increasing, its products are widely liked by consumers, it is not neglected, its business brings itself to be better, and its profits are stable). As for businesses that are not blessed (many bad things are present in the business, cheated because the business owner also cheats, the results are many but feel very little so that he reduces the measurement in buying and selling, cheating becomes a habit in trading, bad character grows while he trades). Based on these indicators, they can formulate and find out the blessings obtained in their respective trades and products.



**Figure 6. Financial Report of Blessing Accounting in Product Sales**

6. Providing mentoring and evaluation. Mentoring for the students is carried out so that the program can continue to run, in addition, each student also provides mentoring and coaching to the UMKM around them. This workshop was attended by 21 participants from Dayah Misbahud Dhulam Al-Aziziyah at the undergraduate student level. This education aims to produce young entrepreneurs who have the ability and talent in calculating business finances, especially in calculating blessing accounting, this aims to apply the concept of Islamic economics in Aceh.



*Figure 7. Providing mentoring and evaluation*

### **Important Results and Evaluation**

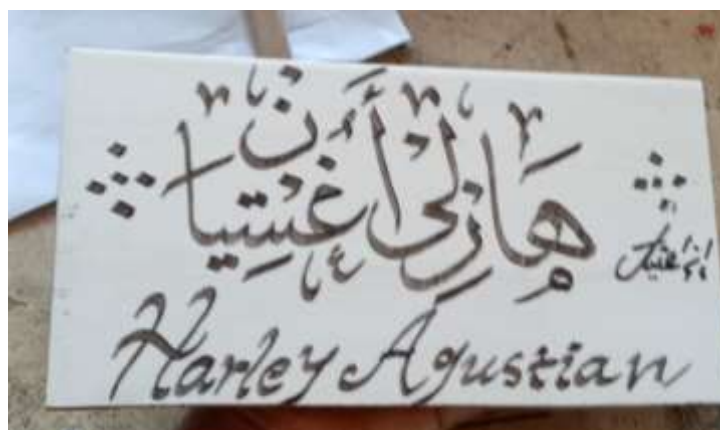
The implementation of this program and service has resulted in various new findings that can create economic opportunities and sustainable programs, including:

1. Of all the students who took the accounting education, there were 60% of students who made unique Acehese products that had high selling value. The students' products had the potential to become superior products and even have selling value abroad. The products were Arabic calligraphy with unique characteristics in each of their works, these products could be used anywhere such as mosques, houses, ornaments and others that needed a place for Islamic art. Based on a field survey, these services and products were valued at Rp. 500,000 - Rp. 2,000,000 per meter. This is a benchmark that this program and education are very important to be continued in the Islamic boarding school environment.

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**Figure 8. One of the unique products**

2. There are 79% of all students who have the ability to assess basic financial reports that are directly applied in the sale of products that have been created by each student at the Lueng Putu Islamic Boarding School in Aceh Province and 90% have the ability to understand halal and blessed transactions in trading. This is very important and is the main capital to become an entrepreneur, each Islamic boarding school in Indonesia must have the ability to understand finance and have students who have the potential to become entrepreneurs to revive the economy around them. The value of 90% in understanding Islamic law in trade transactions is high enough so that they are ready to convey and disseminate information about the truth in buying and selling transactions, not only seen from a halal perspective but must be blessed.
3. All participants of this training have below average economy even to survive in their families need struggle. Nevertheless, the spirit in learning and the spirit to become young entrepreneurs is very high we can see from the products created by each participant, they have great potential but only limited funds and capital that make them need a long time to become Muslim entrepreneurs who can illuminate this world.





**Figure 9. Unique Products From Dayah Students**

## CLOSING

Blessing accounting is the calculation of all business activity transactions starting from incoming and outgoing money in accordance with Islamic law. Studying Blessing accounting is very important because it guarantees the sustainability of a business. Indicators of a blessed business include goodness that will appear at all times in this case not only money is the benchmark, because blessings are not only based on the money obtained in large amounts or vice versa, but the blessing of a business is assessed based on the amount of goodness that continues to increase in the business that we are running such as; being presented by good people who buy our products (bringing halal money), when a major fire occurs, Allah protects our business so that it does not have a direct impact, and other goodness. But if the business is not blessed, many challenges will arise that are difficult to overcome unless the business owner evaluates and follows the rules that have been set in Islamic law, including avoiding usury, gambling, ambiguity, lying, cheating, being hostile to everyone who comes and never being trustworthy in making promises.

Instilling the values of blessing in accounting starting from the students is very important, students can be the main spearhead for spreading information about goodness, at least students can become Muslim entrepreneurs who have commendable morals in accordance with Islamic law.

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