

Human Resources Development Strategy In Baitul Mal Watamwil An-Najah, Pekalongan District

Bambang Sri Hartono

Fakultas Ekonomi dan Bisnis Islam, Institut Agama Islam Negeri Pekalongan

Email: bambangsrhartono83@gmail.com

Farida Rohmah

Fakultas Ekonomi dan Bisnis Islam, Institut Agama Islam Negeri Pekalongan

Email: faridarohmah@iainpekalongan.ac.id

Arif Budiharjo

UniversitasPekalongan

Email: arifbudiharjo21@gmail.com

Received: 19 April 2021, Accepted: 5 May 2021, Published: 24 May 2021

ABSTRACT

This study aims to describe the human resource development strategy, analyze the internal and external environment of the business, and compile a plan for the development of aspects of human resources in Baitul Mal Wa Tamwil An-Najah. This research is a field research and the approach used in this study is a qualitative method. Conducted at Baitul Mal waTamwil An-Najah Pekalongan from July to December 2017. Data collection techniques in this study were through observation, interviews, and documentation. This study uses descriptive analysis techniques that aim to provide an overview of the research subject based on the data and variables obtained. In addition, there is also a SWOT analysis to provide several recommendations for companies in developing their employees to achieve company goals. Based on the research results, it is known that the human resource development strategy in Baitul Mal waTamwil An-Najah, Pekalongan Regency through orientation, training and education programs, as well as career development. Through the SWOT analysis, points of development plans related to aspects of human resources in Baitul MalwaTamwil An-Najah were obtained which could serve as recommendations and reminders for the company. The development plan is built with the SO (Strength-Opportunity) strategy, the WO (Weakness-Opportunity) strategy, the ST (Strength-Threats) strategy, and the company's WT (Weakness-Threats) strategy. This analysis is expected to improve human resource development strategies.

Keywords: *Human Resource Development, Employee Performance, Training and Education, Career Development.*

ABSTRAK

Penelitian ini bertujuan untuk mendeskripsikan strategi pengembangan sumber daya manusia, menganalisis lingkungan internal dan eksternal usaha, dan menyusun rencana pengembangan aspek sumber daya manusia di Baitul Mal Wa Tamwil An-Najah. Penelitian ini merupakan penelitian lapangan dan pendekatan yang digunakan dalam penelitian ini adalah metode kualitatif. Dilakukan di Baitul Mal waTamwil An-Najah Pekalongan pada bulan Juli hingga Desember 2017. Teknik

pengumpulan data dalam penelitian ini melalui observasi, wawancara, dan dokumentasi. Penelitian ini menggunakan teknik analisis deskriptif yang bertujuan untuk memberikan gambaran subjek penelitian berdasarkan data dan variabel yang diperoleh. Selain itu juga terdapat analisis SWOT untuk memberikan beberapa rekomendasi bagi perusahaan dalam mengembangkan karyawannya untuk mencapai tujuan perusahaan. Berdasarkan hasil penelitian diketahui bahwa strategi pengembangan sumber daya manusia di Baitul Mal waTamwil An-Najah Kabupaten Pekalongan melalui program orientasi, pelatihan dan pendidikan, serta pengembangan karir. Melalui analisis SWOT diperoleh poin-poin rencana pengembangan terkait aspek sumber daya manusia di Baitul MalwaTamwil An-Najah yang dapat menjadi rekomendasi dan pengingat bagi perusahaan. Rencana pengembangan dibangun dengan strategi SO (Strength-Opportunity), strategi WO (Weakness-Opportunity), strategi ST (Strength-Threats), dan strategi WT (Weakness-Threats) perusahaan. Analisis ini diharapkan dapat meningkatkan strategi pengembangan sumber daya manusia.

Kata Kunci: Pengembangan Sumber Daya Manusia, Kinerja Karyawan, Pelatihan dan Pendidikan, Pengembangan Karir

INTRODUCTION

One of the organizational resources that has an important role in achieving its goals is human resources (HR). Because the role of humans is important in short-term competition as well as long-term competition in the business agenda, an organization must have better value than other organizations (Bangun, 2012).

Organizations that are oriented towards efficiency and effectiveness will always try to find and get experienced human resources or workers who have an adequate formal educational background, as demanded by every position in the organization. Therefore, HR problems must always be a concern. HR attention is unique, different from the character of assets. This human resource works with special characters, namely feelings, thoughts, emotions, hopes, and so on. The productivity of human resources is very dependent on the environmental situation. According to Sofyan (2005).

Human resource development (HR) must be in line with the business strategy outlined by the company and this requires cooperation in human resources to support it. Therefore, to achieve these goals an appropriate strategy is needed.

The importance of human resources in the implementation and achievement of organizational goals, human resource management must pay attention to various aspects: aspects of staffing, training and development, motivation and maintenance in more detail. Human resource management is a very important aspect of the education process in general. Therefore, the functions in human resource management must be carried out optimally so that needs related to individual, company, organizational, or institutional goals can be achieved (Tjurtju, 2008: 2)

Education and training is a planned effort by the organization to increase the knowledge, skills and abilities of employees. Education is more directed at increasing abilities or abilities, while training is more oriented towards increasing abilities or skills to do specific jobs. The reasons for education and training include: employees who are recruited have not been able to do a good job, changes in the work environment, to increase productivity, and adjust to regulations (Hariandja, 2002: 190-191).

The establishment of BMT An Najah in Pekalongan aims to empower micro-businesses as well as to socialize and implement sharia economy in Indonesia. BMT An Najah was founded in 2003. BMT An-Najah is a financial institution that grows from the participation of community members, does not differentiate and limit social and economic backgrounds. All components of society can play an active role in developing and mobilizing

the economy by participating as members in BMT An-Najah. As a sharia economic institution, BMT An-Najah always promotes Islamic values.

Thus the issue of human resources is still a priority for BMT An-Najah to survive in the face of increasingly fierce competition. Human resources have a major role in every organizational activity. Supporting facilities and infrastructure as well as good resources will not mean that without the support of reliable human resources, organizational activities will not be resolved properly.

One of the microfinance institutions in Indonesia is BMT. BMT (BaitulMaalwaTamwil) is a microfinance institution that operates based on Islamic principles (Strong et.al, 2015). BMT, as the name implies, consists of two main functions; (1) baitultamwil (construction of treasure houses) which carries out productive business development and investment in improving the economic quality of micro and small entrepreneurs by encouraging saving activities and supporting financing of economic activities. (2) baitul mal (treasure house) in the early days of Islam, as was done by the rosul and his direct successors, however the meaning of baitul mal has changed, because its function is more as a social institution now receiving compensation. zakat, infaq and alms funds, as well as optimizing their distribution in accordance with the provisions and mandates.

There are several BMT institutions in Indonesia. One of them is BMT An-Najah, which is located in Pekalongan Regency, Central Java Province. This company has succeeded in increasing its total assets from 2014 to 2016. Therefore, there must be good company management which of course human resources have a role in it.

This research was conducted at BMT AN-Najah to find out what strategies are most suitable to be used at BMT An-Najah in increasing employee productivity.

Strategy is at the heart of every decision made now and regarding the future. Each strategy is always associated with achieving a goal in the future, near or far. Without goals to be achieved, there is no need to develop a strategy. Furthermore, a strategy can only be devised if there are at least two options. Without it, people only need to take the only alternative that exists and can be explored (Adnanputra, 1994: 8)

This study describes the strategy of developing human resources (HR) in BMT An-Najah that is appropriate to the circumstances. SWOT analysis is given to analyze the four elements that BMT An-Najah has; Power; Weakness; Opportunity Threats. The four elements are used to identify several strategies that are needed by managers to develop a development plan in the human resource aspect, namely the SO strategy (strength-opportunity), WO strategy (weakness-opportunity), ST strategy (strength-threat), and WT strategy (weakness-threat).

FRAMEWORK OF REFERENCE

In all but the smallest organizations, a human resource department is responsible for the functions of human resource management. On average, an organization has roughly two full-time Human Resource staff persons for every hundred employees on the payroll. One of the ways to think of Human Resource responsibilities is in terms of specific activities. Table 1.1 details the responsibilities of human resource departments (Noe, 2014).

Table 1
Responsibilities of HR Departments

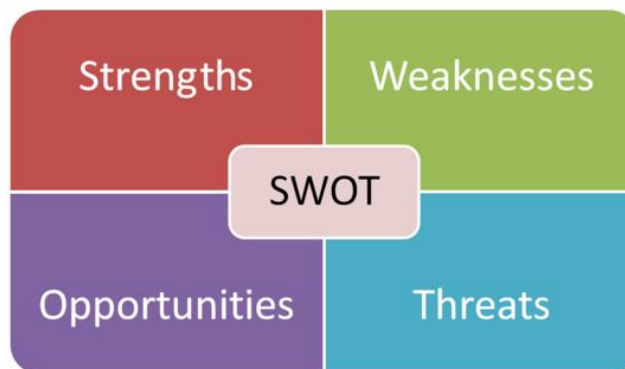
FUNCTION	RESPONSIBILITIES
Analysis and design of work	Work analysis; job design; job descriptions
Recruitment and selection	Recruiting; job postings; interviewing; testing; coordinating use of temporary labor

Training and development	Orientation; skills training; career development programs
Performance management	Performance measures; preparation and administration of performance appraisals; discipline
Compensation and benefits	Wage and salary administration; incentive pay; insurance; vacation leave administration; retirement plans; profit sharing; stock plans
Employee relations	Attitude surveys; labor relations; employee handbooks; company publications; labor law compliance; relocation and outplacement services
Personnel policies	Policy creation; policy communication
Employee data and information systems	Record keeping; HR information systems; workforce analytics
Compliance with laws	Policies to ensure lawful behavior; reporting; posting information; safety inspections; accessibility accommodations
Support for strategy	Human resource planning and forecasting; talent management; change management

The function of HR department above that will be discussed in this research is training and development which is through orientation program, training and education, and career development (Ramli, 2014)

SWOT is a strategic analytical tool for assessing strengths and weaknesses of a business, analyzing opportunities available to the business, as well as, threats faced by the business. SWOT analysis can be used at organizational and personal levels.

SWOT Analysis



SWOT analysis has important practical implications. Specifically, with findings of SWOT analysis in their hands, the senior level management identifies and builds upon their strengths, discover new opportunities and work upon eliminating or minimizing threats to the business. Accordingly, SWOT can be a powerful aid for senior level management to develop appropriate strategy for the business (Rusminingsih, 2010). Eric and Augustinus (2013) defined the SWOT analysis as an important matching tool that helps managers develop four types of strategies, namely SO strategy (strength-opportunities) strategy, WO strategy (weakness-opportunities), ST strategy (strength-threats), and WT strategy (weakness-threats).

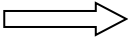
RESEARCH METHOD

This research type is a field research. It was conducted at BMT An-Najah in Pekalongan Regency. This research data is obtained by making an interview with some respondents especially Human Resource division manager, marketing staff, financial staff documents of BMT An-Najah, and direct observation related to Human Resource development strategy in BMT An-Najah Pekalongan Regency.

RESEARCH RESULTS

The Human Resource Departement strategy in BMT An-Najah according to Heru Sukmanto as the manager of HR division is through orientation program, training and education, and career development. Orientation program tells new employees things they do not know yet and gives them opportunity to ask questions and initial steps to socialize the values and culture adopted by the company. It takes one until three weeks. Meanwhile, education in BMT An-Najah is conducted in Islamic sharia principle such as reading of Holy Quran together, giving some Islamic teachings every morning before starting working etc while the training program is mostly skill trainings which are conducted by BMT An-Najah itself and other institutions. The impactfor the employees of BMT An-Najah of Islamic education is that they always try to perform their work with full of sincerity and honesty. Meanwhile, the skill training has benefit to improve the quality of their ability in their work. For career development, BMT An-Najah has conducted so programs such as job rotation and budget allocation for the scholarship programto employees who will continue study to a higher level of education.

Table 2.
HRD Development Plan for BMT An-Najah through SWOT Analysis

<p>Internal Factors</p> 	<p style="text-align: center;"><u>Strength</u></p> <ol style="list-style-type: none"> 1) The existence of a good enough organizational structure that is able to become a supporting line for the institution. 2) Sense of kinship between the board and managers. 3) There is awareness about the balance of rupiah (finance) and ruhiyah (spiritual). 	<p style="text-align: center;"><u>Weakness</u></p> <ol style="list-style-type: none"> 1) The optimal running of connecting lines, either command line or coordination lines, has resulted in overlapping of communications and coordination of several divisions. 2) Not yet running optimally SOP and SOM that already exist. 3) Lack of controlling the implementation of SOP and SOM that exist.
--	--	--

<p style="text-align: center;">External Factors</p> <p style="text-align: center;">↓</p>		<p>4) Lack of a sense of loyalty to the institution, and still only carry out daily work routine.</p> <p>5) There are still many employees that got low education.</p>
<p style="text-align: center;"><u>Opportunities</u></p> <p>1) Characteristic of the average partners that are street vendors has not been Bank Minded so they are afraid to apply for bank financing and feel more comfortable to the BMT.</p> <p>2) The location is near to the market (close to the partners).</p>	<p style="text-align: center;"><u>SO (Strength & Opportunity)</u></p> <p>a. Improving coordination and teamwork among boards and managers in an effort to increase the number of customers to maintain institutional operations. (S1, S2, O1, O2)</p> <p>b. Providing training to employees regarding sharia-based financial management. (S3, O1, O2)</p> <p>c. Conducting many more agendas about religious study in daily and or in certain time where the participants are employees and wide community. (S3, O1, O2)</p>	<p style="text-align: center;"><u>WO (Weakness & Opportunity)</u></p> <p>1) Employees must be often involved in training especially motivational training to raise awareness of the importance of teamwork. (W1, O1, O2)</p> <p>2) Employees need to be involved in workshops of SOP and SOM and leaders can remind employees about it when they are mistaken in working. (W2, W3, O1, O2)</p> <p>3) Conducting meetings many often between the board, managers and employees to strengthen the sense of kinship and awareness to upgrade themselves and institution. (W4, O1, O2)</p> <p>4) Giving many more scholarships with low educational background to improve academic ability and work ability. (W5, O2, O3, O4)</p>

Threats	ST (Strength & Threats)	WT (Weakness & Threats)
1) Many rivals from banks and BPRS have the same market share and captive market 2) Capital assets are not more than banks and BPRS. 3) The cost of technology is quite expensive so it has not been able to expand maximally and develop a system other than the accounting information system that has now been used by BMT.	1) Strengthening unity of organization structure owned by BMT An-Najah to prevent weakening of institution influenced by banks and BPRS. (S1, S2, T1) 2) Having cooperation with banks and BPRS to increase business capital. (S3, T2, T3) 3) Maintaining trustworthy stewardship in order to become one of the characteristics of BMT to be able to compete with other institutions. (S3, T2, T3)	1) Keep giving understanding of Islamic sharia to employees as the excess of BMT in providing services with sharia principles that will attract the public interest to save and apply for financing to maintain the operations of the institution. (W1, W2, W3, W4, W5, T1, T2, T3)

The SWOT analysis provides SO strategy (Strength-Opportunity), WO strategy (Weakness-Opportunity), ST strategy (Strength-Threats), and WT strategy (Weakness-Threats) in From the data analysis and discussion of this final project entitled “Human Resource Development Strategy in KSPPS BMT An-NajahPekalongan Regency”, therefore it is concluded that and human resource development. BMT An-Najah in the next can consider which strategies should be applied.

DATA SUMMARY

From the analysis and discussion of the data, it can be concluded that: HR strategy at KSPPS BMT An-NajahPekalongan Regency through orientation, training and education programs, as well as career development. This is in accordance with the current situation in the company. From the SWOT analysis, there are points of development plans related to the human resources provided that can be recommendations and reminders for BMT An-Najah in improving human resource development strategies to achieve company goals.

SWOT analysis

SWOT analysis is a way that companies often use to see a brief overview of the entire company, namely the internal and external environment. The internal environment consists of Strengths / Strengths (S) and Weaknesses (W) while the external environment includes Opportunities (O) and Threats (T).

Strength (Strength)

Is the advantage of the company's resources against competitors and the needs of the market that the company offers or wants to offer.

Weakness

Is a limitation or deficiency of one or more company resources or the company's ability to competitors that affect performance.

Opportunities (Opportunities)

Is the main situation that is favorable to the corporate environment. Trends are a key source of opportunity. Identification of previously overlooked market segments, changes and regulations in law, changes in technology, improvement of buyer and supplier relationships, which are one of the opportunities for the company.

Threat (Threat)

Is an unfavorable situation for the company. The entry of competitors, slow market growth and increasing bargaining power of buyers or suppliers, less than optimal technology and government regulations are also threats to the company's success.

Strengths, weaknesses, opportunities and threats (strengths, weaknesses, opportunities, threats) is an important matching tool in its role of assisting managers in developing four types of strategies, namely :SO Strategy (SO Strategies), utilizing the company's internal strengths to attract an advantage over external opportunities. WO strategy (WO Strategies), aims to improve the company's internal weaknesses by taking advantage of the company's external opportunities. ST Strategies (ST Strategies), utilizing the strength of the company to avoid or reduce the impact of external threats. (Edo Christianto, 2016)

WT strategy (WT Strategies), is a way to survive the company that is useful in reducing internal weaknesses and avoiding external threats.

SO (Strengths and Opportunities)

Improve coordination and cooperation between managers and managers in an effort to increase the number of customers to maintain institutional operations Provide training to employees on sharia-based financial management Carry out more agendas on recitation in daily life and / or at certain times where the participants are employees and the wider community .

WO (Weaknesses and Opportunities)

Employees must often be involved in training, especially motivational training to increase awareness of the importance of teamwork. Employees need to be involved in Standard Operational Procedure and Standard Operational Management workshops and leaders can remind employees about this when they make mistakes in their work. between administrators, administrators and employees to strengthen a sense of kinship and awareness to improve themselves and. provide more scholarships with low educational backgrounds to improve academic abilities and employability.

ST (Strength and Threat)

Strengthen the unity of the organizational structure owned by BMT An-Najah to prevent weakening of the institutions that are influenced by banks and BPRS. Having cooperation with banks and BPRS to increase business capital. Maintain trustworthy management so that it becomes one of the characteristics of BMT in order to be able to compete with other institutions.

WT (Weaknesses and Threats)

Keep providing understanding of sharia sharia to employees as BMT's advantages in providing services with sharia principles that will attract people to save and apply for financing to maintain the institution's operations.

CONCLUSION

The strategy of BMT An-Najah Pekalongan in improving employee performance is through providing work motivation to employees, if there is an increase in employee performance, they are given the task to attend training and if employees have attended training, employees will be given better career opportunities. The training and development methods carried out by BMT An-Najah Pekalongan, one of which is through training and development in the form of training (education and training) which includes on the job training, off the job training. In this case BMT An-Najah Pekalongan feels many positive things after various development strategies are carried out, one of which is the increasing level of employee professionalism.

The obstacles faced are the problem of limited training funds, in terms of human resources (employees) the training is not evenly distributed for all employees, as well as unequal or heterogeneous backgrounds, and a centralized education and training program, so that the implementation of the training is ripe but not yet independent because sometimes the implementation of education and training is still centralized by implementing training programs with other BMTs. For this reason, BMT An-Najah needs to focus on programs and training and development for each employee so that the goals and objectives can be in accordance with the target. BMT An-Najah needs to improve facilities and more funds for the smooth running of the development program so that it can carry out the training independently

REFERENCES

- Ahmad S.Adnan putra dalam Hifni Alifahmi, 1994. *Marketing Public Relations*. Lembaga Manajemen FEUI., Jakarta.
- Bangun, Wilson. 2012. *Manajemen Sumber Daya Manusia*. Bandung: PT Gelora Aksara Pratama.
- Sofyan, Syafri Harahap. 2005. *Manajemen Kontemporer*. Jakarta: PT. Raja Grafindo Persada.
- Ismanto, Kwat. 2015. *Pengelolaan Baitul Maal Pada Baitul Maal WaTamwil (Bmt) Di Kota Pekalongan*. E-Journal IAIN Pekalongan.
- Noe, Raymond A. et. al. 2014. *Fundamentals of Human Resource Management*. Singapore: Mc Graw Hill.
- Limawandoyo, Eric Alamzah and Augustinus. 2013. *Pengelolaan dan Pengembangan Sumber Daya Manusia pada PT. Aneka Sejahtera Engineering*. Jurnal Manajemen Bisnis Petra, Vol. 1, No. 2.
- Mile, Ramli., 2014, *Jurnal EMBA : Analisis Terhadap Pelatihan dan Pengembangan Karyawan Bagi Peningkatan Kinerja Di PT Pegadaian Gorontalo Utara, Universitas Sam Ratulangi Manado*, Vol. 2 No. 4.
- Rusminingsih, Diah, 2010, *Jurnal Ekonomi Modernisasi : Pengaruh pengembangan SDM terhadap produktifitas kerja karyawan pada PT Cakra Guna Cipta Malang, Malang : Universitas Kanjuruhan Malang*, Vol. 06 No. 01
- Edo Christanto. 2016. *Strategi Pengembangan Sumber Daya Manusia pada PT. Mirota Surabaya*. AGORA Vol. 4, No. 1.