
MANAGEMENT VILLAGE OWNED BUSINESS ENTITIES IN IMPROVING
VILLAGE ORIGINAL INCOME ISLAMIC ECONOMIC PERSPECTIVE (STUDY
ON BUSINESS ENTITY OWNED VILLAGE MAJU BERSAMA)

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ABSTRACT

There are still many Village Owned Enterprises in the Sambas Regency area that have not been managed optimally so that only 10% of Village Owned Enterprises in Sambas Regency are in a healthy condition in terms of management. This resulted in the amount of capital that had been disbursed by the village government was not proportional to the Village Original Income received by the Village Government. This study uses a qualitative approach with a descriptive type of research. Data collection techniques with interviews, observation, and documentation. Data analysis used Miles and Huberman technique analysis and SWOT analysis. The results of this study indicate that BUM Desa Maju Bersama Sejiram applies management in the form of planning, organizing, implementing and being accountable according to existing regulations. Based on the strengths, weaknesses, opportunities, and threats that exist in the field, several alternative strategies can be applied in the management of BUMDes, namely the expansion strategy of leading business units, human and institutional development, business partner development strategies and business innovation, and illegal business action strategies. BUMDes Management Forward Together in terms of increasing Village Original Income using the concepts of ownership, justice and balance.

Keywords: Islamic Economy, Village Owned Enterprises, Village Original Income

INTRODUCTION

The village government is the smallest and lowest government system that is directly related to the community. In the local government system, the village is the spearhead of the success of government programs. Regional autonomy, which has been rolled out since 2001, has indirectly had an impact on spurring economic acceleration, including improving people's welfare. But on the other hand, regional autonomy also raises new problems, namely the increasing inequality of development between regions. The evaluation results show that the most visible inequality is between areas that are rich in natural resources and human resources compared to areas that have limited natural resources, the worst inequality is between urban and rural areas. Village economic development aims to achieve village economic independence. The economic independence of the village in question is a village that is able to solve the problem of the basic needs of its citizens. Efforts to improve welfare are carried out by seeking to build sources of Village Original Income (Pades). The sources of village income are in the form of business entities, or Village-Owned Enterprises (BUM Desa). The establishment of BUM Desa is very necessary, in the future it will be a village that can not only live because of assistance from outside parties (government, private or grant and donor institutions), but a village that is able to solve the problems of the basic needs of its citizens by utilizing and optimizing the potential of its economic resources.

BUM Desa is a policy strategy to develop Indonesia from the periphery through the development of collective village economic enterprises. The main objective of the policy is to improve the standard of living of people in rural areas and as an effort to achieve village economic independence that is able to move strategic business units in accordance with the potential of the village. Various potential natural resources of the village can be developed as an attraction for development resources that should be utilized properly by stakeholders (interested) in an effort to promote equitable development. Potential is an ability that has the possibility to be developed such as strength, ability, and power that can be developed to be greater. The potential in the village is not only shown for humans but also for other entities, such as the term village natural potential, tourism potential, plantation potential and so on.

The management of a BUM Desa must have the basic principles of transparency, accountability, independence, fairness and equality. Transparency means openness in running a business through the provision of information that is easily accessible and relevant and can be understood by various parties. Accountability, the creation of functions, implementation and accountability by all village BUM organizations. Independence means independence and the absence of intervention by other parties to the BUM Desa organization, so that it can run in accordance with its regulations, duties and authorities. Fairness and equality, implementing the principle of fairness to all stakeholders, as well as equality in applying attitudes to the public, market and capital owners.

The existence of BUM Desa as a new formulation in increasing Village Original Income is not as easy as imagined. There are still many doubts from many parties regarding the management of the existing BUM Desa. In the implementation of BUM Desa, problems that are often faced include: (a) lack of community participation in the management of BUM Desa; (b) the village government is not maximally empowering the community to develop BUM Desa; and (c) the non-operation of BUM Desa like a business organization. The lack of adequate Human Resources (HR) in the management of BUM Desa, as well as the lack of Village Original Income is still a separate problem in terms of managing BUM Desa. So that in the current era of modernization a strategy is needed in realizing village independence and alleviating problems or obstacles to the management of BUM Desa through an innovation program to improve welfare and Village Original Income.

METHOD

In this study, the researchers used a type of field research (field research) with a qualitative approach. Qualitative research is research that intends to understand the phenomenon of what is experienced by the research subject by describing it in the form of words that utilize the scientific method (Lexy J Moleong, 2014). Descriptive qualitative research is aimed at describing events or phenomena that occur in the field to be appointed as situations or conditions that occur in the field. The research design used in this study is a case study because it can be used mainly to develop theories that are lifted from several similar research backgrounds, so that theories can be generated that can be used by BUM Desa Managers in economic development. As a research case study as stated by Bogdan and Biklen that is a form of research design that is used primarily to develop theories taken from several similar research backgrounds, so as to produce theories with broader and more general generalizations. The object of research in qualitative is a natural object or object as it is and is not manipulated by the researcher. As for the focus of research in this case is the Management of BUM Desa in Increasing Village Original Income Islamic Economic Perspective at BUM Desa Maju Bersama Sejiram Village, Tebas District, Sambas Regency.

The source of data in research is a very important factor, because the source of the data will involve the quality of the research results. Therefore, data sources are taken into consideration in determining the data collection method (Wahyu Purhantara, 2017). The types of data based on the source can be divided into two, primary data and secondary data. Primary data is data obtained from the source directly (Endraswara, 2003), while secondary data is data obtained from existing data and has a relationship with the problem being studied or complementary data sources that function as complementary primary data. The primary data sources in this study are all parties who have a stake and know exactly in economic development activities in the village, in this case the BUM Desa manager, the Village Government, Experts in the Sambas Regency Village Community Development and Empowerment Program, the Social Service, Empowerment Community and Village of Sambas Regency. Meanwhile, the secondary data in this study are data related to village economic development activities, interviews, documentation and others.

Data collection techniques are the main step in obtaining data. In principle, the main purpose of research is to obtain data. In order to obtain correct and accurate data, correct sources and accurate techniques are needed, so that research results can be scientifically justified (Nawawi, 2019). Data collection techniques that researchers will use in this study are observation, interviews, and documentation. Data analysis is a process carried out to organize and sort data into categories of patterns and basic units of description, so that themes can be found and working hypotheses can be formulated as generated by the data itself. The data analysis technique used is the Miles and Huberman model data analysis and SWOT.

RESULTS AND DISCUSSION

Sejiram Village, formerly known as Makrampai A Village, is one of 23 villages in the Tebas District, Sambas Regency, which is located in the west of the city of Sambas. According to geographic location, Sejiram Village is located between 1°13'23.3"N 109°10'10.2"E, the distance from the sub-district capital is 4.5 km and the distance from the capital city of Sambas Regency is 33 km which can be reached by motorized vehicle for 45 minutes. Administratively, Sejiram Village is a village that was formed on November 9, 1987 through Governor's Certificate Number 353 of 1987. Sejiram Village has an area of 34.1 Km2 consisting of 2 Hamlets namely Peluntan and Asam Palam Hamlets and is divided into 8 RT. Sejiram Village borders:

- To the North : Bekut Village and Seberkat Village
- East side : Seberkat Village
- To the South : Tebas Sungai Village and Makrampai Village
- West : Makrampai Village and Bekut Village

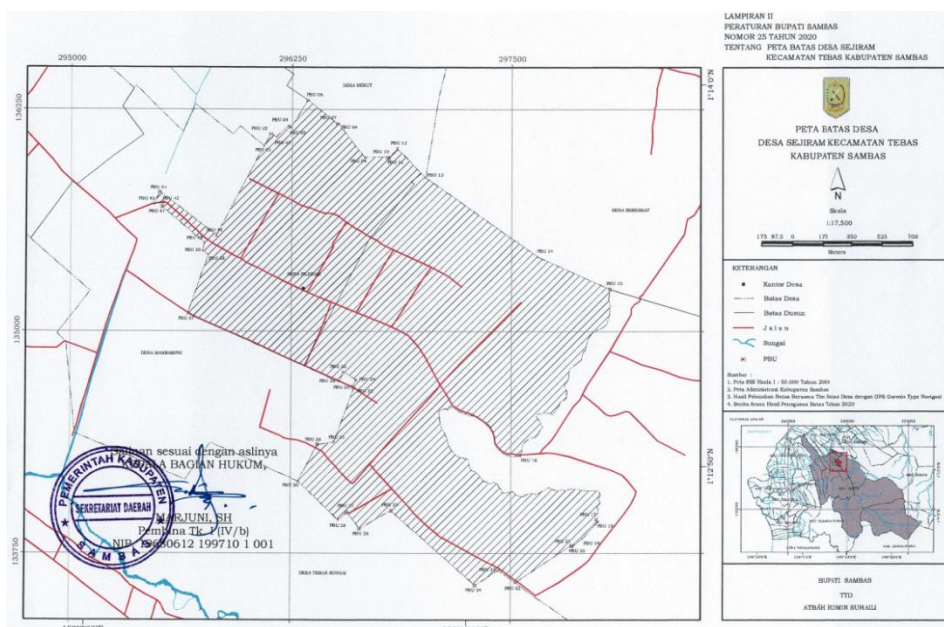


Figure 1. Sejiram Village Map

Following up on the mandate of the Minister of Village Regulation, Development of Disadvantaged Regions and Transmigration Number 4 of 2015 concerning Guidelines for the Establishment, Management and Management and Dissolution of Village-Owned Enterprises, the Sejiram Village Government took the initiative to form a business entity with the name Maju Bersama. BUM Desa Maju Bersama Desa Sejiram is a BUM Desa which was formed through Village Regulation Number 1 of 2017 concerning Village-Owned Enterprises on July 27, 2017.

- 1. BUM Desa Management
 - a. BUM Desa Planning

Planning is the initial document that must be prepared and prepared by the BUM Desa management. The planning document should at least contain a business feasibility analysis that includes the calculation of net present value, payback period, profitability index, and internal rate of return. In addition, planning also involves the preparation of a financial budget which includes capital expenditure, operational expenditure, break event point analysis, profit and loss projections, and sources of funds (Suharyono, 2019). BUM Desa Maju Together with Desa Sejiram in preparing the plan begins with the preparation of the Program and Annual Work Plan which is submitted at the Village Deliberation Forum. The Operational Executor of BUM Desa

Maju Bersama presented future business plans in the form of a work plan matrix, profit and loss projections, projected cost of goods, projected balance sheets, cash flow projections, investment and financing projections, as well as projections of the health level of BUM Desa.

b. Organizing BUM Desa

Organizing aims to form work units that are organized in achieving business goals. With the organization it will clarify job descriptions and work achievement targets. Without an organization, a program that is formed is difficult to run and be accounted for, because if there is a problem, you don't know who is working and responsible so that the managed program becomes neglected without a clear board in managing it (Iryani, L. & Mauliza, R, 2020) . To achieve a sustainable pattern of organizing, the organization or business entity should have three main elements, namely: people, cooperation, and common goals. These three elements do not stand alone, but are interrelated or interconnected so that they form a unified whole. Based on Government Regulation Number 11 of 2021 concerning Village-Owned Enterprises, the Village BUM Organization consists of village councils, advisors, operational implementers and supervisors.

c. Implementation of BUM Desa Activities

The objectives of the BUM Desa Organization will not run if the implementation stage is not carried out. BUM Desa Maju Bersama was formed based on the Articles of Association and Bylaws with the aim of accommodating all activities in the economic sector as well as public services managed by the village or inter-village cooperation. BUM Desa Maju Bersama Desa Sejiram currently runs 6 business units, namely:

1) INSANAK (Internet Pedesaan Akomodatif)

The telecommunication signal problem experienced by the village because it is still in the blank spot area is a blessing for BUM Desa in developing the Internet Business unit. Accommodative Rural Internet or known as INSANAK is a BUM Desa business unit which is engaged in rural internet. This business unit since it was formed in 2017 is the flagship unit of BUM Desa Maju Bersama. Almost 80% of BUM Desa Maju Bersama's income is supported by this business. In 2021 the Sejiram Village internet business unit has collaborated with 16 villages in Sambas Regency.

Tabel 1
Insanak Cooperation Agreement with BUMDes in Sambas Regency

NO	BUM DESA	DESA	KECAMATAN	PKS
1	Gayung Bersinar	Gayung Bersambut	Selakau	already
2	Gunung Mas Sejahtera	Parit Kongsi	Selakau	already
3	Usaha Jaya	Pangkalan Bemban	Selakau	already
4	Cakra Timba Baya	Twi Mentibar	Selakau	already
5	Mutiara	Bentunai	Selakau	already
6	Sejahtera	Serunai	Salatiga	already
7	Serumpun Terpadu	Serumpun Buluh	Tebas	already
8	Sepuk Tanjung Bepadu	Sepuk Tanjung	Sebawi	already
9	Mandiri Jaya	Matang Segantar	Teluk Keramat	already
10	Sepakat	Teluk Pandan	Galing	already
11	Sumber Rejeki	Semperiuk A	Jawai Selatan	ALREADY

12	Sutera Mandiri	Suah Api	Jawai Selatan	Already
13	Tunas Kuala	Sarang Burung Kuala	Jawai	Already
14	Subur	Sungai Baru	Teluk Keramat	Already
15	Sinar Pemuda	Pelimpaan	Jawai	Already
16	Karya Maju Bersama	Sarang Burung Usrat	Jawai	Already

Source: Table of Innovation Control of the Government Award 2021 PMD Office of Sambas Regency

2) Agricultural Production Facilities

The majority of the population of Sejiram Village make a living as rice and orange farmers. This is the basis for BUM Desa Maju together to form a unit for Agricultural Production Facilities. Due to the limited location and warehouse for storing fertilizers, herbicides and other goods, the unit is handed over to a food stall that has a warehouse for storing goods with a profit sharing system.

3) Desa Mart

Desa Mart is a business selling basic necessities, food and snacks developed by BUM Desa Maju Bersama. The concept of a BUM Desa supermarket is the first in Sambas Regency.

4) Digital Screen Printing

The digital screen printing service is an effort of BUM Desa Maju together to empower the younger generation in Sejiram Village. After holding training by the Manpower and Transmigration Office of Sambas Regency for youth, especially Digital Screen Printing, the youths took the initiative to join BUM Desa as a business unit. Several events from the government and sports groups often use digital screen printing services from Sejiram Village, for example T-shirts from the KPU, Covid-19 program T-shirts, SDGs Program T-shirts, football club T-shirts, badminton and others.

5) Pick Up Car rental service

Pick Up Rental Service is an effort of BUM Desa in distributing agricultural products and goods in Sejiram Village. The relatively low cost of Pickup Car rental services in general makes this business a social prenuership but does not forget the business principles owned by BUM Desa. Besides being used for transportation of agricultural products in the form of citrus fruits, rice and orange seeds, the Pick Up Car belonging to BUM Maju Bersama Village is also used as a free ambulance for residents of Sejiram Village..

6) Canteen management of Badminton Sports Hall (GOR)

The availability of the Canteen at the Badminton Sports Building of Sejiram Village is utilized by BUM Desa as a business unit in terms of trading snacks. It also aims to provide comfort for residents who carry out activities in the Sports Building.

d. Accountability And Evaluation Of BUM Desa

This management accountability report is used as a form of responsibility for BUMDes managers in carrying out their duties for one year for the current period. Through this report, it is hoped that it can provide an overview of the journey of BUMDes management in developing their businesses as well as evaluation material in making activities in the following year.

Operational implementers are required to prepare periodic reports containing the implementation of the Village BUM work program plan. The periodic reports referred to include semi-annual reports and annual reports submitted to advisors. According to PP No. 39 of 2006 concerning procedures for controlling and evaluating the implementation of development plans, evaluation is a series of activities comparing the realization of inputs (inputs), outputs (outputs), and results (outcomes) against plans and standards. This is relevant to goal setting. This means that control activities are directly in contact with controls regarding the goals that have been set and measurement, comparing performance with performance standards and managerial actions in relation to the BUMDesa program.

2. Strengths, weaknesses, opportunities and threats in BUM Desa Management.

In order to provide a more intensive, detailed, and in-depth description of the Management of BUM Desa Maju together, the researchers conducted in-depth interviews with key informants and observed the field. The SWOT analysis includes internal strengths (Strengths) and weaknesses (Weaknesses) as well as external factors, namely opportunities (Opportunities) and threats (Threats) contained in BUM Desa Maju Bersama. Prior to the SWOT analysis, classification and analysis of internal factors (strengths and weaknesses of the business) were carried out. The SWOT matrix analysis uses data that has been obtained from the IFAS and EFAS matrices. The four main strategies suggested are S-O (strength and opportunities), W-O (weakness and opportunities), S-T (strength and threats) and W-T (weakness and threats) strategies. Based on the results of the SWOT matrix analysis on BUMDes, four alternative strategies were obtained from one S-O strategy, one ST strategy, one W-O strategy and one W-T strategy. The results of the SWOT matrix analysis on BUM Desa Maju Bersama Sejiram village.

Tabel 2. Qualitative model SWOT matrix

<p>EFAS</p> <p>IFAS</p>	<p>Strength</p> <ol style="list-style-type: none"> 1. Central and Regional Government Support for BUM Desa. 2. Fast Service and Complaint Information (online System) 3. Affordable and competitive prices 4. Featured Business Unit 	<p>Weaknesses</p> <ol style="list-style-type: none"> 1. Lack of working capital for market expansion. 2. Big business operations 3. Lack of Business Packages 4. Human Resources
<p>Opportunity</p> <ol style="list-style-type: none"> 1. Many Blank Spot Areas 2. Many Interests in Schools and Agencies 3. Government Policy to Go Digital in All Sectors 4. There are Investors who are Interested in the BUM Desa Business Unit 	<p>S-O . Strategy</p> <p>Conducting Business Expansion more broadly in leading business units</p>	<p>W-O Strategi Strategy</p> <p>Conducting HR Improvement, Innovation of existing businesses and Collaborating with other business partners</p>
<p>Threats</p> <ol style="list-style-type: none"> 1. Business Competitors Are Increasing 2. Many Illegal Internet Entrepreneurs 3. Natural Conditions (Far and hilly) 4. Cheaper Competitor Prices 	<p>S-T Strategi Strategy</p> <p>Strengthening human resources and institutions through Government Support</p>	<p>W-T Strategi Strategy</p> <p>Strengthening training programs for BUM Desa Operational Implementers and encouraging the Government to take action against illegal businesses that are business competitors</p>

Alternative strategies were chosen based on the opinion of key informants and field observations, namely the strategy of leading business unit expansion, human and institutional

development, business partner development strategies and business innovation, and strategies for legal action against illegal businesses. Based on table 2 above, the following is the determination of alternative strategies in the management of BUM Desa Maju Bersama:

- a. The determination of the leading business unit expansion strategy is based on efforts to maximize the strength and opportunity variables (S1, S2, S3, S4, O1, O3, and O4) to overcome or minimize the weaknesses and threats variables (W1, W3, T1, T2 and T3).
- b. Determination of HR and institutional development strategies is based on efforts to maximize the variables of strengths and opportunities (S1, S2 and O3) to overcome or minimize the variables of weaknesses and threats (W1, W4, T1, T2, and T4).
- c. The determination of business partner development strategy and business innovation is based on efforts to maximize the variables of strengths and opportunities (S1, S4, O3 and O4) to overcome or minimize the variables of weaknesses and threats (W1, W2, W3, T1, T2, and T4).
- d. The determination of strategies for strengthening the extension/training program and providing information is based on efforts to maximize the variables of strengths and opportunities (S1 and O3) and efforts to minimize the variables of weaknesses and threats (W1, W3, W4, T1, T2, and T4).

The next stage, based on the four alternative strategies, is the selection of alternative strategies using qualitative SWOT analysis. The priority matrix for the management strategy of BUM Desa Maju Bersama shows that the main priorities that must be implemented are Expansion of superior business units, human and institutional development, development strategies for Business Partners and Business Innovation, and strategies for Enforcement of Illegal Businesses.

The first strategic priority is the expansion of INSANAK's flagship business unit. This strategy is important to do because these superior units receive special attention and support from the government. The next stage is to identify the efforts that can be made in implementing the expansion strategy of the leading business unit. Efforts that can be made to realize the first strategy include:

- 1) Establish new business partners with other BUM Desa or individuals.
- 2) Development of a separate ISP (Internet Service Provider) without relying on Providers who are also business competitors so that they can expand their business throughout Indonesia and even neighboring countries.
- 3) Provision of business support facilities and infrastructure (places, equipment, business transportation facilities, etc.).
- 4) Internet information technology training for employees in the INSANAK business unit.
- 5) Cooperation with investors to strengthen business capital and expand market share.

The second strategic priority is the development of human resources and BUM Desa institutions. This strategy aims to maintain the sustainability of program planning, organizing, managing and monitoring activities. Human resource development and institutional strengthening are the main determinants of success in BUM Desa. This activity aims to encourage an increase in resources and productive economic efforts; Business analysis planning, increasing access to business capital and market access; improvement of coordination, cooperation as well as monitoring and evaluation of activities. Steps that can be taken to support HR and institutional development strategies are:

- 1) Strengthening and developing Human Resources for Operational Executing BUM Desa through technical trainings.
- 2) Increasing community participation and interaction in the planning of new business units.
- 3) Empowerment of village assistants in the implementation of BUM Desa.

The third strategic priority is the development strategy of Business Partners and Business Innovation. This strategy aims to develop new innovations to support the digital economy and the

demands of the current era. Steps that can be taken to support the development strategy of Business Partners and business innovation, namely:

- 1) Development of Business Partners that have been carried out so far, for example Partners in the Internet, Capital and trading businesses.
- 2) 2) The need for new innovations in the trading system in the community, for example the delivery system for the Saprodi and Desa Mart business units.

The fourth priority strategy is the Illegal Business Enforcement strategy. This strategy aims for the sustainability of existing businesses. Steps that can be taken to support the development strategy of Illegal Business Enforcement, namely:

- 1) Carry out legal actions against illegal businesses related to the BUM Desa business.
- 2) 2) Availability of regulations in favor of BUM Desa.

3. The Concept of BUM Desa Management from an Islamic Economic Perspective

a. a. Capital Ownership

Capital is a factor of production that has a strong influence in obtaining productivity or output, macro capital is a big driver to increase investment both directly in the production process and in production infrastructure, so as to encourage increased productivity and output. Meanwhile, according to Meij capital is as a collectivity of capital goods contained in the debit side balance, what is meant by capital goods are all goods that exist in company households in their productive function to form income.

Islamic economics recognizes the terms *Mudharabah* and *Musyarakah*. *Mudharabah* comes from the word *adh-dharbu fil ardhi*, which means walking on the earth. This sentence is generally carried out in the context of running a business, trading or jihad in the way of Allah. *Mudharabah* is also called *qiraadh*, comes from the word *al-qardhu* which means *al-qath'u* (a piece), because the owner of the capital takes part of his property to trade and he is entitled to a part of the profits. Meanwhile, according to fiqh terms, *Mudharabah* is a contract agreement (business cooperation) between the two parties, where one of the two provides capital to the other to be developed, while the profits are divided between the two in accordance with the agreed terms. The law of *mudharabah* is permissible. *Musyarakah* is a cooperation agreement between two or more parties for a particular business, where each party contributes funds with the provision that it is divided based on an agreement, while losses are based on the contribution of funds. Partners jointly provide funds to finance a particular business in the community, both existing and new businesses.

The concept applied by BUM Desa Maju Bersama is the concept of *mudharabah* and *Musyarakah*. The concept applied is in line with the ownership of capital by the village to BUM Desa and does not conflict with the concept of Islamic economics. The BUM Desa capital currently owned is capital sourced from the Village Government and Investment from the Community towards superior units.

b. Balance and Fairness in profit sharing

BUM Desa business results are income obtained from the results of business activities minus expenses in 1 (one) fiscal year. In the distribution of the results of the BUMDes business, it is determined based on the provisions stipulated in the BUMDes Articles of Association/Budgets. The distribution of the results of the BUMDes business will later be submitted to Village Original Income (PADes) through the results of the BUM Desa annual accountability meeting.

CONCLUSION

Based on the results of data analysis and discussion, it can be concluded that the BUM Desa Maju Bersama Desa Sejiram has been planning, organizing, implementing and evaluating effectively, according to regulations and has maximized all its potential. The strength of BUM Desa Maju Bersama is in one business unit, namely INSANAK and the weakness of BUM Desa Maju Bersama lies in the resources of the operational implementing organization. Opportunities for developing BUM Desa are still open with the development of business unit innovations and there are still many areas that can be developed, while the threat from BUM Desa is the number of illegal business competitors specifically in the internet sector and increasing trade competition. The management of BUM Desa Maju Bersama in terms of increasing Village Original Income uses the concepts of ownership, justice and balance in accordance with the Islamic economic perspective.

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