

ABSTRAK

Penelitian ini menganalisis hambatan pengelolaan keuangan Badan Usaha Milik Desa (BUMDes) BNDJY di Kabupaten Sampang. Menggunakan pendekatan kualitatif studi kasus *eksploratif*, ditemukan bahwa BUMDes BNDJY menghadapi hambatan internal berupa keterbatasan sumber daya manusia (SDM) yang tidak aktif dan kurang kompeten, pelaporan keuangan tidak memadai dan sulit diadaptasi ke digital, serta kurangnya transparansi dan pemisahan keuangan akibat pencampuran aset pribadi/BUMDes dan keterlibatan keluarga dalam struktur organisasi. Hambatan eksternal meliputi minimnya dukungan dan pendampingan pemerintah yang efektif, serta rendahnya partisipasi dan kepercayaan masyarakat yang menganggap fasilitas BUMDes sebagai milik gratis, diperparah oleh intervensi politik kepala desa yang menghambat profesionalisme. Hasil penelitian menunjukkan bahwa pengelolaan keuangan BUMDes BNDJY belum optimal, dengan pendapatan yang tidak stabil dan pengelolaan yang kurang terstruktur.

Kata Kunci: BUMDes, Pengelolaan, Hambatan.

ABSTRACT

This study analyzes the obstacles to financial management of the Village-Owned Enterprise (BUMDes) BNDJY in Sampang Regency. Using an exploratory qualitative case study approach, it was found that BUMDes BNDJY faces internal barriers in the form of limited human resources (HR) that are inactive and lack competence, inadequate financial reporting that is difficult to adapt to digital formats, and a lack of transparency and financial separation due to the mixing of personal/BUMDes assets and family involvement in the organizational structure. External challenges include insufficient government support and guidance, as well as low community participation and trust, with residents viewing BUMDes facilities as free resources, exacerbated by political interference from village heads that hinders professionalism. The research findings indicate that BUMDes BNDJY's financial management is not yet optimal, with unstable income and poorly structured management.

Keywords: BUMDes, Management, Barriers