

ABSTRAK

Penelitian ini menganalisis pengelolaan keuangan dan hambatan yang dihadapi oleh Badan Usaha Milik Desa (BUMDes) Mekar Jaya Sidokerto di Kabupaten Jombang. Dengan menggunakan pendekatan kualitatif studi kasus, penelitian ini menemukan bahwa kinerja keuangan BUMDes mengalami penurunan selama periode 2020–2024, ditandai dengan menurunnya laba Unit Simpan Pinjam meskipun modal terus meningkat. Hambatan internal meliputi keterbatasan sumber daya manusia, sistem pencatatan dan pelaporan keuangan yang belum memadai, serta rendahnya transparansi. Hambatan eksternal meliputi kurangnya dukungan dan pengawasan pemerintah serta rendahnya partisipasi dan kepercayaan masyarakat dalam mendukung keberlanjutan usaha. Hasil penelitian menunjukkan bahwa pengelolaan keuangan BUMDes Mekar Jaya Sidokerto belum berjalan secara optimal dan masih memerlukan perbaikan untuk mencapai keberlanjutan usaha desa.

Kata kunci: BUMDes, pengelolaan keuangan, hambatan, ekonomi desa

ABSTRACT

This study analyzes the financial management and challenges faced by the Mekar Jaya Sidokerto Village-Owned Enterprise (BUMDes) in Jombang Regency. Using a qualitative case study approach, the study found that the BUMDes' financial performance declined during the 2020–2024 period, marked by declining profits from the Savings and Loan Unit despite continued capital growth. Internal challenges include limited human resources, inadequate financial recording and reporting systems, and low transparency. External challenges include a lack of government support and oversight, as well as low community participation and trust in supporting business sustainability. The results indicate that the financial management of the Mekar Jaya Sidokerto BUMDes has not been optimal and requires improvement to achieve village business sustainability.

Keywords: *BUMDes, financial management, challenges, village economy.*