

Case Study : Financial Management and Marital Quality of Long-Distance Marriage Families

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Abstract

Long-distance marriages conducted by street vendors impact financial management, including financial recording, the ability to save, and the wife's role in economic management. In addition, interactions and communication are also affected by conflicts due to work demands and lack of communication. This study analyzes marriage quality and financial management among street vendors in families who undergo long-distance marriage. This study used a descriptive qualitative method with a purposive sampling technique. The participants in this study amounted to three husbands who worked as street vendors and had long-distance marriages, as well as five people from various walks of life. This research was conducted in Bogor City from April to May 2022. Data collection techniques were observation and semi-structured interviews with data analysis, including reduction, presentation, and conclusion drawing. The results showed that most street vendors experienced difficulties managing finances due to limited knowledge, but marriage quality has been maintained over the years. Long distance reduces the frequency of conflict, and the mutual acceptance of long-distance conditions before marriage makes married couples understand and respect each other. The conclusion of this study suggests the importance of external support and financial education for street vendors to improve marriage quality and financial management.

Keywords: financial management, marriage quality, street vendor, long-distance marriage

Abstrak

Pernikahan jarak jauh yang dilakukan oleh pedagang kaki lima berdampak pada pengelolaan keuangan termasuk pencatatan keuangan, kemampuan menabung, serta peran istri dalam pengelolaan ekonomi. Selain itu, interaksi dan komunikasi yang terjalin juga dipengaruhi oleh konflik karena tuntutan pekerjaan dan kurangnya komunikasi. Penelitian ini bertujuan untuk menganalisis kualitas pernikahan dan pengelolaan keuangan pada keluarga yang menjalani pernikahan jarak jauh di kalangan pedagang kaki lima. Penelitian ini menggunakan metode deskriptif kualitatif dengan teknik purposive sampling. Partisipan dalam penelitian ini berjumlah tiga orang suami yang bekerja sebagai pedagang kaki lima dan melakukan pernikahan jarak jauh serta lima orang dari berbagai lapisan masyarakat. Penelitian ini dilakukan di Kota Bogor pada bulan April hingga Mei 2022. Teknik pengumpulan data menggunakan observasi dan wawancara semi terstruktur dengan analisis data meliputi reduksi, presentasi, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa sebagian besar pedagang kaki lima mengalami kesulitan dalam mengelola keuangan karena keterbatasan pengetahuan, namun kualitas pernikahan tetap terjaga selama bertahun-tahun. Jarak jauh mengurangi frekuensi konflik dan adanya rasa saling menerima kondisi jarak jauh sebelum menikah membuat pasangan suami istri saling memahami dan menghormati satu sama lain.

Kesimpulan penelitian ini menyarankan pentingnya dukungan eksternal dan edukasi keuangan bagi pedagang kaki lima untuk meningkatkan kualitas pernikahan dan pengelolaan keuangan.

Kata kunci: pengelolaan keuangan, kualitas pernikahan, pedagang kaki lima, pernikahan jarak jauh

Introduction

As an archipelago with a large population spread throughout the region, Indonesia has significant demographic data. According to the Central Bureau of Statistics (BPS) (2024), in 2023 Indonesia's population will reach 278,696 million people, with men reaching 140,786 million people and women reaching 137,909 million people. The results of the 2020 Population Census (SP2020) show that Java Island, whose geographical area is only about seven percent of the entire territory of Indonesia, is inhabited by 151.59 million people or 56.1 percent of the total population, making it the largest population center in Indonesia. Factors such as the center of government, advanced development, a wealth of natural resources, complete infrastructure, abundant employment opportunities, and many educational centers are the main reasons for population migration to Java. According to the BPS (2016), the working population in February 2024 reached 142,179 million. Nationally, the number of non-agricultural businesses in the 2016 Economic Census (SE2016) reached 26.7 million businesses, of which 18.9 million businesses did not occupy notable business buildings, such as itinerant traders, street vendors, and businesses in residential houses.

Street vendors are a trade activity in small and medium enterprises, often known as the informal sector. Street vendors (PKL) sell goods and services in urban public spaces without a permanent building structure and are usually not formally regulated by law. Street vendors include mobile vendors who move around, fixed vendors with fixed locations, and semi-fixed vendors who use temporary structures to display merchandise (Peimani & Kamalipour, 2022). Nonetheless, street vendors are subject to the basic rules stipulated in Law No. 20/2008 on micro, small, and medium enterprises.

Street vendors are essential in the informal economy, providing affordable goods and services to low-income communities. However, their presence also creates problems such as disruption to public order, congestion, and hygiene issues (Roever & Skinner, 2016). Many street vendors must be aware of these regulations and often run their businesses without official permits.

Street vendors often opt for long-distance marriages to maintain urban employment. Long-distance marriages can be divided into several types based on the reasons and circumstances, such as work, education, or family needs. Couples are often forced into long-distance marriages because one partner has to work in a distant location or pursue studies elsewhere (Crystal et al., 2013; Guldner & Swensen, 1995). A long-distance relationship is between two geographically separated individuals (Borelli et al., 2015). Research shows that limited economic and employment opportunities in rural areas encourage street vendors to operate in urban areas, often resulting in physical separation from family (Peimani & Kamalipour, 2022; Roever & Skinner, 2016). Husbands and wives in long-distance marriages face challenges such as lack of communication, vulnerability to infidelity, lack of trust, and financial problems.

Financial management in street vendors involves effectively managing income and expenses to ensure business continuity and family well-being. Given the informal

nature of these businesses, many street vendors need access to formal financial services such as banks and credit. Therefore, sound financial management includes recording daily transactions, managing savings, and using micro-loans for business capital. This is important to avoid reliance on high-interest moneylenders and ensure economic stability (Peimani & Kamalipour, 2022; Roever & Skinner, 2016).

Good financial management is necessary, mainly because of the husband's job. However, problems in personal financial management are often underestimated, so people tend to learn about personal finance through trial and error (Navickas et al., 2014). Street vendors usually face busy schedules and high mobility, thus having little time to communicate with their spouses and manage family finances, which can negatively impact marital quality (Peimani & Kamalipour, 2022). Economic uncertainty, financial stress, and difficulty accessing formal financial services are challenges for street vendors in managing finances effectively (Graaff & Ha, 2015; Roever & Skinner, 2016). This study aims to analyze the quality of marriage and family financial management in street vendors with long-distance marriages.

Methods

Participants

This research uses a case study, a method used to examine one of the actual symptoms in social life. This research uses a descriptive qualitative phenomenological method with a purposive sampling technique. The participants in this study amounted to three husbands who worked as street vendors in Bogor City and underwent long-distance marriage, as well as five respondents from various walks of life. The participants involved are men (husbands) who work as street vendors in Bogor City and undergo long-distance marriages. Data collection took place from April to May 2022.

Measurement

The data collection technique in this study used semi-structured interviews with instruments in the form of interview guidelines. The purpose of using semi-structured interview techniques is to explore in-depth information from subjects and informants. The interview process begins with asking for consent from participants to be involved in the research (informed consent). After obtaining approval, the interview was conducted directly at an agreed time with the respondent. Measurement methods in qualitative research on street vendors use various techniques to understand respondents' experiences and views. The decision to become a street vendor was measured through semi-structured interviews that asked respondents about their reasons and motivations for choosing this profession. Questions regarding the economic and social hardships faced represented the challenges and barriers faced by street vendors. The financial management of street vendors was analyzed by interviews that explored how respondents managed income and expenses. The wife's role in household financial management practices was revealed through interviews about her contribution to the family economy. The quality of street vendors' marriages was explored by asking about communication and emotional support based on spouses' perceptions. Family problems of street vendors focused on issues such as financial problems, health, and children's education. Community perceptions of street vendors were collected through interviews with various community groups to gain an in-depth view of street vendors. In addition

to interviews, data collection techniques also used observation. Data analysis was conducted through data reduction, presentation, and conclusion drawing.

Analysis

The data analysis technique in this study refers to the three-way analysis model developed by Miles & Huberman (1994), namely data reduction, data presentation, and conclusion drawing or verification. These three activities intertwine in parallel before, during, and after data collection to build a general insight called analysis. Data from the interviews were analyzed using descriptive analysis to determine the factors that influence the quality of marriage and family financial management in long-distance marriage.

Findings

The interviewees in this study consisted of 3 respondents who work as street vendors in the food sector. Mr. MKB is 55 years old and sells Batagor, then Mr. AEL is 50 years old and sells Ice Loder, and the last is Mr. JMA, at 55, who sells chicken noodles. In this study, researchers discussed three themes, namely (1) the reasons for deciding to become a street vendor, (2) family financial management, and (3) marital quality during long-distance marriage.

The Decision to Become a Street Vendor

The existence of street vendors in urban areas is often underestimated and not seen as supporting the real sector that is resilient to the economic crisis in Indonesia. Street vendors play an essential role in the urban economy by providing affordable goods and services to the community. The number of workers in the informal sector is increasing, along with the tendency of development to focus more on urban areas than rural areas (urban bias). Hence, employment opportunities in rural areas are increasingly narrow. As a result, many villagers migrate to cities for better economic opportunities, even if they work in the informal sector, such as street vendors. In addition, the flexibility and adaptability of street vendors in the face of economic change demonstrate their ability to survive and even thrive despite the challenges they face.

"I've been selling batagor for 20 years...Because my source of income is in Bogor. And I'm used to the city of Bogor because I used to work at the internet cafe at IPB Dramaga Campus." (MKB)

"There are 25 years (selling ice loder)...Yes, I have been selling here for a long time and I make everything myself." (AEL)

"...trading since 2009... Yes, everything is made by myself, noodles, dumplings and others... because it is called a necessity, meaning that if I stay at home it is not enough, from farming it is also not enough, so I choose to sell" (JMA)

Challenges and Obstacles that must be Faced while being a Street Vendor

Being a street vendor presents various challenges, including licensing and legality issues that make vendors vulnerable to policing and eviction. Intense competition in the market and limited access to capital and resources add to the difficulties. Erratic working conditions, such as inclement weather and pollution, as well as social stigma

that views street vendors as a nuisance, are also significant obstacles. Despite this, street vendors struggle and adapt to maintain their businesses.

"No, it's normal. There are no obstacles, if we produce our own products, we have the goods, we don't depend on people. If it's someone else's product, we have to wait for staples." (MKB)

"Selling needs a process and needs trust from customers, but now thank God there are no obstacles." (AEL)

"The fortune is in Bogor, because in the village there are already many who sell the same thing." (JMA)

Financial Management

Financial management for street vendors involves three main aspects. First, financial records are kept to track income and expenses in detail, which helps to identify profits and losses and make better financial decisions. Second, saving aside a portion of sales profits is essential for building emergency funds and future investments, which can improve financial stability. Third, wives' role in financial management is critical, as they are often involved in setting the household budget, planning spending, and managing family savings. Their active involvement can help maintain the family's financial balance and ensure more efficient use of resources.

The main problem, however, is mixing business income with family needs. This indicates needs to be a clear separation between business expenses and daily needs, such as rent and remittances to family in the village.

"Family and business expenses are mixed." (MKB)

Efforts have been made to meet essential obligations such as children's education through high school, but many traders still need long-term plans for higher education or family health.

"I have to finish high school" (MKB)

Limited income means that available savings are short-term, making sound financial record-keeping and long-term planning essential. These findings highlight the need for better financial education for street vendors, especially on separating business and family finances and long-term planning to support children's education and health.

Financial Recording

Financial recording is an essential step for street vendors to know the financial condition of their business. Vendors can track all income and expenses in detail by keeping financial records. This helps understand cash flow, identify profits or losses, and make better financial plans. Merchants may experience difficulties managing funds without proper record-keeping, resulting in poor business decisions and potential financial losses. In addition, organized financial records make it easier for merchants to fulfill administrative requirements, such as tax reporting, and gain access to formal financial institutions for business capital.

"No... no, I just saved it. If necessary, I transfer it to the village. Once a week, I sometimes transfer money for my wife and children. I mix it up between family

and trading, prioritizing obligations and needs, such as paying rent and sending money to my wife and daily needs." (MKB)

"There is no (financial recording), just as much as possible, and my wife understands if I sell, sometimes there is a large income." (AEL)

"Nothing, just the amount, if you get a large amount, transfer it, if not, it's okay." (JMA)

Saving

Saving is an essential aspect of street vendors' financial management. Many vendors need help saving due to erratic income and urgent daily needs. However, saving is critical for building emergency funds and future investments. Some vendors may know the importance of saving and try to set aside a small portion of their daily profits.

"I can do it, as long as it's enough to support my children." (MKB)

"Alhamdulillah, I can, usually my savings are used to buy land in Garut, for investment." (AEL)

"There is a mosque savings account; one person participates for IDR 10,000/week, and I participate in five, so IDR 50,000/week. From each participation, there is a lamp fee of IDR 2,000/week, so because five people participate, they pay IDR 10,000/week for the lamp." (JMA)

The Role of Wives in Household Economic Management Practices

The wife's role in household economic management practices is vital, especially in long-distance marriage. When husbands work remotely, wives often take over greater responsibility for managing household finances. Increasing needs and uncertain income from sales add to the family economy's complexity. In many cases, wives decide to help the family economy by finding additional sources of income or managing the household budget more efficiently. Wives may be involved in small businesses, such as sewing, baking, or selling to supplement family income. In addition, wives also play a role in managing daily expenses, saving money, and ensuring that the family's basic needs are met. Wives' involvement in household financial management helps meet economic needs and strengthens cooperation and communication between husband and wife. In a long-distance marriage situation, good coordination between husband and wife is essential to maintain the financial stability and well-being of the family. Thus, the wife's role becomes crucial in overcoming economic challenges and ensuring the family's survival in uncertain conditions.

"...Ngewarung (wife's job), opening a food stall at home, to increase the family income." (MKB)

"...(wife) helps with farming the most." (AEL)

"Farming, working on my own rice field and someone else helps." (JMA)

Street vendors are highly adaptable, able to organize themselves and find work independently without relying on government policies. They operate with limited capital, rely on creativity and hard work, and provide affordable goods and services to the community. These advantages help the economy of their own families and positively impact the local economy by creating jobs and growing economic activity.

Street vendors' resilience to economic fluctuations underpins economic stability in crises, playing an essential role in the national economy and people's welfare.

"It's enough, thank God, without government assistance, we can still survive. We don't get PKH, we are all self-employed. His KTP is good, self-employed, so he doesn't get it..." (MKB)

The Quality of Marriage

The quality of marriage is inseparable from the form of long-distance marriage. Marriage quality is discussed in two dimensions: interaction and communication between married couples and family problems experienced during long-distance marriage.

Interaction and Communication

The interaction and communication between couples primarily determines marriage quality in long-distance relationships (LDR) among street vendors. Regular interaction through phone calls, video calls, and text messages is the primary way to maintain emotional closeness despite being separated by distance. This communication allows couples to share daily news, discuss family needs, and plan for the future together.

"I try to go home once a month or every two weeks. Every day, we communicate by phone or video call; the problem is the credit and quota... We ask how the children are and their health and ask for transfers." (MKB)

"Alhamdulillah, it's going well; I call every day, video call... I ask how the children are, if they are healthy." (AEL)

"Yes, usually I come home once every 1-2 months, as much as possible, I call and video call as needed." (JMA)

MKB revealed that daily communication proved to be very important in maintaining the quality of the relationship, especially in discussing child development and family conditions. AEL emphasized that smooth communication plays a crucial role in maintaining marital harmony. Every day, she tries to connect with her family, especially to find out how the children are doing. Meanwhile, JMA tries to go home once every two months to be with her family. However, telephone and video calls are the leading solution to establishing regular communication when this is impossible.

Consistent interaction and communication are not only able to maintain the warmth of the relationship but also serve as a preventive mechanism against potential misunderstandings that could lead to conflict. In addition, openness in sharing information about family conditions and daily needs plays a vital role in building trust between couples who live apart. In long-distance marriages, regular interaction and effective communication are the main pillars that ensure the relationship remains harmonious, stable, and based on solid trust.

Family Problems

Family problems experienced by street vendors during marriage include economic, communication, and health aspects. Income uncertainty often leads to

financial stress, while heavy workloads can lead to physical and emotional exhaustion and how couples problem-solve to maintain a good marriage.

"Economic problems, there are rarely serious arguments due to long distance because from the beginning of marriage, we have done LDR, so we are used to it." (MKB)

"Since marriage, my wife has been in Garut, but I am in Bogor. The name of domestic life must have a fight but not a big one, and everything can be overcome because we understand each other understand each other, even if far away; thank God, conflicts rarely occur. Instead, we miss each other, so when we meet, we immediately meet." (ALL)

"So far, there is none because we understand each other; if I have an interest in the village, I go home and leave work in Bogor. There must be conflicts in the household, but they can all be resolved. The most severe conflict was when I was sick for a while." (JMA)

Community Perception

The resource persons in this study comprised five respondents from various walks of life, and the study was conducted through a forum group discussion facilitated by the Tirta Pakuan Regional Company. Respondents consisted of Mrs. P, who works as a financial manager; Mrs. Y, who works as a director; Mrs. D, who works as a supervisor; Teteh M, and Mrs. L, who works as an office girl. In this study, the researcher discusses three themes, namely (1) the driving factors for the emergence of street vendors, (2) public perceptions of street vendors, and (3) suggestions for street vendors.

The Main Factors Driving the Emergence and Increase of Street Vendors, Especially in Bogor City

The main factors driving the emergence and increase of street vendors in Bogor City include external and internal factors. Rapid urbanization, economic crisis, government policies that are less supportive of the informal sector, and the high cost of living in the city encourage many people to become street vendors. Internally, low start-up capital, time flexibility, specialized skills, and social network support make this an attractive option. Combining these factors creates an environment conducive to the growth of street vending, which offers an economic alternative for city dwellers facing limitations in the formal sector.

"If it's a street vendor, it's cheaper because there is no shop fee, if it's a shop, it's more expensive because of the shop rent, in the mall or in the market, that's probably what it is, ma'am." (Mrs. Y)

"...maybe they can get closer to their customers and also maybe because of economic factors because many are unemployed, many have been laid off, finally because there are no business opportunities, so they choose to trade on the street." (Mrs. P)

Factors from internal street vendors

"Because street vendors' finances are also conventional. Conventional finance is usually difficult to develop. If they have capital, they turn it around again, if they make a profit, they turn it around again, and that's it, even if there is money, it's usually for daily life." (Ms. Y)

"And usually they don't have financial records." (Ms. P)

Public Perception of Street Vendors

Public perception of street vendors is generally positive as they provide goods and services at affordable prices and are easily accessible. The presence of street vendors adds to the bustle and social dynamics in urban environments. It provides convenience for residents who do not need to travel far to fulfill their daily needs.

"The reason is because it is cheaper, closer, more effective because they come to you." (Teteh M)

"It really helps mom, I can bargain for that." (Mrs. L)

"Avoiding taxes." (Mrs. P)

"If we are lazy to cook, lazy to look far away, let's just look for something close, it helps the small economy, we don't have to go to the supermarket...but the clean factor is also a consideration, for example there are two porridge vendors, one of which is cleaner, usually we will prefer the clean one." (Mrs. D)

"It helps, both in terms of time, in terms of price about cheaper costs, more effective and efficient... that's a consideration, cheap, lots and delicious." (Mrs. Y)

Negative Impacts Felt by the Existence of Street Vendors

The existence of street vendors also has negative impacts felt by the community, such as disruption of traffic flow due to the use of sidewalks and road shoulders. Hygiene issues are a concern as garbage accumulates in the trading area, creating potential health problems. In addition, unhealthy competition with legitimate traders who pay taxes and rent for the space adds to the complaints.

"It's slum because they like to use the sidewalks, so it's difficult for pedestrians." (Teteh M)

"Street vendors don't follow the rules." (Mrs. P)

"So, ma'am, if I may tell you a story, there are chicken vendors at the entrance to my complex. Now, when it rains, the sewers are clogged. It turns out that he disposes of his waste into the sewer. Why did he do that? Yesterday, he sacked the chicken scraps and feces from the chicken. So I got caught because only one guy was selling chicken there." (Mrs. Y)

"Traffic jams, like making noise... lack of awareness, anyway if there are many street vendors it is usually slum, that's why when they open it becomes dirty because of the traces." (Mrs. D)

Suggestions from the Community for Street Vendors and the Government

The community gave several suggestions to street vendors for the good and sustainability of the business, such as keeping the neighborhood clean by providing trash bins, ensuring the area is kept clean, and maintaining order without disrupting traffic flow. For the government, the community suggested better regulation and infrastructure support, such as providing a dedicated legal and safe area to trade and providing training and access to micro-loans to improve the quality of products and services. Collaboration between street vendors and the government is essential to mitigate negative impacts and maximize economic benefits, with the government

listening to the needs of street vendors and vendors complying with regulations set for their mutual benefit.

"Suggestions are more orderly, more cleanliness." (Mrs. P)

"The place was made/relocated, but it didn't sell well, so they left again... If you want to fix it, you must know the traders and the buyers. If the street vendor sells clean and orderly, it will bring in many buyers, automatically increasing their income." (Mrs. Y)

"More frequent control by related agencies. And also the cleaning service for garbage. Conditioning is not a lot of thugs and evil people." (Mrs. D)

"Subsidized for rent because when they are relocated, they also have to pay their rent, and it is expensive." (Mrs. M)

"The hope is that by being provided with a place by the government, street vendors can be more orderly and increase their income, as well as with a cleaner, more comfortable, and well-lit place." (Mrs. Y)

Discussion

Economic development in the era of globalization has increased the need for several things in developing countries. This motivates married individuals to obtain employment and income to fulfill the needs of their families. However, due to the lack of available jobs, many individuals are required to work outside the region, which results in many married couples undergoing long-distance marriage.

Based on the study's results, the reasons why respondents decide to become street vendors are often driven by economic needs and limited job opportunities in rural areas. However, the existence of street vendors in big cities like Bogor is frequently underestimated and only sometimes recognized as supporting the real sector resilient to economic crises. The role of street vendors is vital in the urban economy as they provide goods and services to the community at affordable prices. The increase in the number of workers in the informal sector, including street vendors, occurs along with the tendency of development to focus more on urban than rural areas (urban bias), causing employment opportunities in rural areas to narrow and encouraging many villagers to migrate to cities in search of better economic opportunities, even if they end up working in the informal sector (Fathy & Rachmawan, 2020; Roever & Skinner, 2016). When one spouse works away from home, the additional income from informal businesses such as street vending can help address financial pressures and improve overall family well-being (C.A & C.I., 2020).

Street vendors show great flexibility and adaptability in the face of economic change, enabling them to survive and even thrive despite challenges. The study by Mramba (2015) highlights how street vendors can adopt effective strategies to overcome operational constraints and increase income. Those who initially worked in villages as farmers often found that the income from farming was insufficient to fulfill their daily needs, thus deciding to work in cities and become street vendors. Despite no significant constraints in selling, street vendors still need help with substantial challenges, such as income instability and unfavorable working conditions (Al-Jundi et al., 2020).

In addition, street vendors often work in non-ideal conditions, such as in open areas vulnerable to bad weather and pollution, and lack access to basic amenities such as clean water and sanitation, which can affect their health (Roever & Skinner, 2016). Hygiene issues are also a significant concern as the lack of adequate waste disposal facilities causes garbage to accumulate around their premises, posing a health risk to traders and customers (Hadi et al., 2021; Saepuloh et al., 2022). The social stigma of being a disruptor of public order is often attached to street vendors, even though they provide much-needed goods and services at affordable prices (Al-Jundi et al., 2020).

The results showed that street vendor respondents did not keep financial records because the proceeds from selling were used directly for family needs and business capital. Despite not keeping financial records, respondents have daily savings. In household economic management, wives also play an essential role by opening a grocery stall and farming to increase family income. Family financial management is the process of managing or organizing finances to meet the needs of daily life (Garman & Forgue, 2000). Economic pressure encourages families to improve financial management and maintain survival (Raharjo et al., 2015). Grable et al. (2011) stated that the better the financial management carried out by families, the better their quality of life tends to improve.

Street vendors often need to keep systematic financial records, which can lead to difficulties in tracking income and expenses and hinder the ability to plan finances properly. Research shows that many street vendors need formal financial records, which makes them vulnerable to financial problems and potential bankruptcy. A study by Forkuor et al. (2017) revealed that street vendors in developing countries rarely record their financial transactions, thus needing help managing money and sustaining their businesses. Lack of education and understanding of the importance of financial records is a significant reason street vendors do not engage in this practice (Roever & Skinner, 2016). Unstable working conditions and uncertain income often make street vendors focus on short-term needs rather than long-term financial planning.

The results of research on marriage quality show that respondents have been married for 20-30 years. During long-distance marriages, respondents try to maintain communication with their families through video calls or chats and ensure that money is sent on time (once every two weeks). Wives also try to understand the conditions of their husbands who are working far from home. The problems faced by couples in long-distance marriages are diverse and complex. The main challenge is limited communication. Couples must rely on technology such as video calls, text messages, and social media to stay in touch, leading to miscommunication and a lack of physical intimacy. A study by Crystal Jiang and Hancock (2013) showed that although technology can help, nuances of communication, such as body language and physical contact, remain missing, exacerbating the relationship's uncertainty.

Logistics are also a big issue in long-distance marriages. Couples often need help arranging schedules, transportation, and high communication costs. Emotional issues such as loneliness, longing, and insecurity can increase due to the lack of physical interaction and the inability to share important moments in person (Waterman et al., 2017). Conflicts in long-distance relationships can be more challenging to resolve as physical absence makes it difficult to provide in-person emotional support, such as a hug or soothing touch, which is crucial in conflict resolution and emotional recovery (Maguire & Kinney, 2010).

The economic issues street vendors face in long-distance marriages are complex and include several vital aspects. The biggest challenge is income instability. Street vendors often need a steady income, making planning and managing family finances difficult. This is compounded by the additional cost of communication and transportation to maintain a long-distance relationship (Forkuor et al., 2017). Couples in long-distance marriages also have to deal with separate living expenses, with each partner possibly needing to spend money on housing and daily necessities in two different locations, increasing financial pressure (Roever & Skinner, 2016). This uncertainty often forces couples to focus on short-term needs rather than long-term financial planning.

To address this challenge, there is a need to provide better financial management education and financial support for street vendors. This could help them plan their finances better and reduce the stress caused by economic uncertainty (Graaff & Ha, 2015). To maintain harmony in a long-distance marriage, couples need to develop effective and consistent communication strategies. Technology such as video calls, text messages, and social media is essential to maintain intimacy and reduce uncertainty in the relationship (Crystal et al., 2013). In addition, empathy, respect, support, and equality in interpersonal communication are vital aspects of maintaining happiness and commitment in long-distance relationships (Mokambu, 2023). Couples need to establish a regular communication schedule and plan regular physical visits. Research shows that this helps maintain emotional connection and ensures both parties feel valued and supported (Kelmer et al., 2013). Maintaining openness and transparency regarding feelings and concerns can also prevent miscommunication and strengthen trust (Hammonds et al., 2020).

The results of the FGD regarding public perceptions of the existence of street vendors (PKL) show that the main factors driving the emergence and increase of street vendors in Bogor City are cheaper capital costs because there is no need to rent a shop and limited access to work in villages. Another reason people shop at street vendors is the low prices, close location, and effectiveness because street vendors generally go around people's homes. However, the negative impact is that the environment becomes dirty, and it becomes difficult for pedestrians to walk because the sidewalks are used by street vendors, who are often disorderly.

The results of this research align with research by Nurbudiyani et al. (2020), which shows that the growth of the informal sector (PKL) in urban areas has two sides. On the positive side, street vendors contribute to employment absorption and local income. On the negative side, street vendors in public spaces, such as sidewalks, hinder pedestrian movement and create traffic jams and a dirty environment. Advice from the public for street vendors is to be more orderly and maintain cleanliness. The government is advised to subsidize rental costs or control street vendors selling on sidewalks and roadsides.

Research shows that the main factors driving the emergence of street vendors are economic issues and the quality of human resources (HR). Most traders are poor people who cannot afford to rent shops and are forced to sell on the side of the road. Urbanization and migration from villages to cities also increase the number of street vendors due to limited employment opportunities in villages (Manepong & Walsh, 2013; Roever & Skinner, 2016).

People often transact with street vendors because of easy access, cheap prices, and practicality. However, the quality of the goods sold could be more satisfactory, even

though the public still appreciates the existence of street vendors. Public perceptions of street vendors often vary, but many see their existence as positive because they provide affordable goods and services. However, street vendors are also seen as the cause of disorder, traffic jams, and cleanliness problems in public spaces (Roever & Skinner, 2016; Torkey & Heath, 2021).

Research by Rheinländer et al. (2008) shows that despite skepticism towards the cleanliness of food sold on the street, many consumers still buy from traders they know and trust. This trust is built through repeated interactions and positive experiences. Overall, the public's positive perception of street vendors is based on good service experiences, cleanliness, and trust built through long-term customer relationships (Souki et al., 2019).

The public's main complaints against street vendors focus on order, cleanliness, and security issues. Many residents consider the presence of street vendors to disrupt public order because they occupy areas that should be free for pedestrians and vehicles (Al-Jundi et al., 2020). Cleanliness issues are also a significant concern because street vendors often do not have adequate waste disposal facilities, so waste accumulates and poses health risks (Roever & Skinner, 2016). Negative perceptions regarding product safety and quality have also emerged, with concerns about the hygiene and safety standards of food sold on the street (Hadi et al., 2021; Saepuloh et al., 2022).

To overcome these complaints, better regulations and support from the government are needed to manage street vendors effectively. For example, providing particular legal and safe trading areas and adequate hygiene facilities can help reduce negative impacts and improve public perception of street vendors (Graaff & Ha, 2015).

This research's limitation is that the sample of respondents is limited to more than just the Bogor area, so it cannot fully represent street vendors in long-distance marriages. The research also focuses on financial management variables and marital quality in long-distance marriage families. In contrast, many other factors overview the marital conditions of street vendors in long relationships.

Conclusion and Recommendation

Conclusion

The street vendor profession is often overlooked but drives the community's economy. There are many reasons why street vending is a choice for earning a living, such as ease of starting, low capital requirements, and the difficulty of employment opportunities in villages. The condition of street vendors, often found in big cities, including Bogor, has caused many long-distance marriages. Street vendors often choose long-distance marriages to maintain employment in urban areas, resulting in physical separation from family. Economic limitations and job opportunities in rural areas encourage street vendors to operate in urban areas. Due to limited knowledge, street vendor financial management is still conventional, resulting in poor management and a lack of sound financial records. However, street vendors still try to save by setting aside some profits. Good financial management is necessary, but personal financial matters are often underestimated. Street vendors often face busy schedules and high mobility, so they have little time to communicate with their partners and manage family finances together. This condition can have a negative impact on the quality of the marriage.

The long-distance marriage condition shows that the quality of the marriage experiences little conflict. This is caused by understanding, trust, and understanding

between husband and wife regarding the conditions faced and acceptance from the start of the marriage. These factors help keep the quality of street vendor marriages solid and last for decades. By understanding the realities they face and supporting each other, couples in long-distance marriages can overcome various challenges. It is essential to use effective communication strategies to resolve conflict in a long-distance marriage. Using video chat to communicate during conflict can help couples feel more heard and validated. Additionally, couples who have openness and positive attitudes report higher relationship satisfaction. External support and financial education are also essential to help street vendors manage their finances and maintain household harmony.

Recommendation

The government, through relevant agencies, needs to improve hygiene and health in street vendor locations by providing adequate waste disposal facilities and conducting regular food hygiene tests. Education on the importance of hygiene can also be strengthened through cooperation between the Ministry of Health and the Ministry of Education and Culture. In addition, the Ministry of PUPR and the Spatial Planning Office play an important role in relocating vendors to orderly and legal areas with sanitation facilities and clean water to improve their welfare. The Ministry of Cooperatives and SMEs and the Office of Cooperatives and SMEs should provide financial management and business skills training and access to low-interest microloans to help traders expand their businesses without relying on loan sharks. Future research could explore additional variables, such as the quality of long-distance marriage related to street vendors' financial management, and comparative studies across different cities to understand the differences in challenges and adaptation strategies based on regional policies and local conditions.

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