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The Role of Family Planning (KB) Programs and Family Financial Management to Support Demographic Bonuses in West Java Province EcceS: Economics Social and Development Studies



Indri Arrafi Juliannisa¹, Tri Siswantini², Sugianto³

^{1,2,3} Faculty of Economics and Business, UPN Veteran Jakarta-Indonesia

ABSTRACT: The Role Of Family Planning (Kb) Programs And Family Financial Management To Support Demographic Bonuses In West Java Province Robert Maltus said that population growth is much faster than the growth of natural resources, and the existing population cannot be filled into a full workforce because of the limited available jobs. The government in Indonesia, especially the National Family Planning Coordinating Board (BKKBN) launched the Family Planning (KB) program to help suppress or slow down the rate of population growth, because if this is not done at the time of the Demographic Bonus, there will be a surge in the productive population which not all of them can be absorbed by the population. employment. In carrying out family planning, of course, it must be accompanied by clear financial planning, when the child is ready to go to school, the type of school chosen and to the extent that parents can afford to pay for their child's schooling. As a parent, of course, you have to plan all of this when your child is born or even when carrying out a pregnancy program. Based on the research results, it turns out that the partner support variable influences a person to participate in the program, although this variable is also very dependent on other variables, and most importantly, the desire variable is not the main key variable that determines a person's decision to join the family planning program, but the cost information variable. , education and type of family planning are the 3 key variables for someone to join the family planning program and underlie someone to make financial planning, because clear financial planning from the start of marriage really helps families to create proper education.

KEYWORDS: Family Planning; KB Programs; Family Financial Management; Support Demographics; Population

INTRODUCTION

An economist named Thomas Robert Malthus sparked a theory related to population. Malthus said that the population tends to increase naturally in geometric progression, so many people choose to reduce this so that it does not happen, which is called a " check ". Malthus argues that in order to check population growth it can be done effectively by getting married, using contraception in dangerous situations such as wars, natural disasters and disease outbreaks (Faruq & Mulyanto, 2017). Demographic bonus is a condition where the number of productive age population is worth 2x of non-productive age. The demographic bonus will of course have a lot of influence on human life both socially, economically, culturally, educationally, healthfully and technologically which is increasingly dynamic and unstoppable and requires a wise attitude in responding to developments in various fields of life which lead to the quality of human resources (Mulianingsih & Sunasih, 2019) (Janssen et al., 2022).

There are three conditions if the country wants to benefit greatly from the first demographic bonus, quality human resources because a quality society will increase the per capita income of a country if there are productive employment opportunities, secondly, the absorption of labor because if unemployment decreases welfare will increase, thirdly, the role of women entering the labor market will help increase income and there will be more productive age population who are truly productive (Umar, 2017). Each region must be able to take advantage of the demographic bonus it has, because if it is utilized properly it can provide positive input for the economic growth of a region. This can be done by providing jobs, increasing education and literacy, and providing other soft skill improvements to support the human resource component belonging to the demographic bonus situation (Subandowo, 2017) (Cowana & Goldhabera, 2018).

West Java is the province with the most population in Indonesia, according to the Central Bureau of Statistics the population of West Java in 2020 is 48.27 million people or as much as 17 percent of Indonesia's total population are in West Java

Province. In 2020 the percentage of the population of West Java based on the young age classification is 25.79 percent; productive age 68.22 percent; old age 6.03 percent. The high population in West Java indicates that the school graduation rate each year is the highest in Indonesia, thus leading to high open unemployment rates. Actually, if you look at the economy in West Java, there are many industries that should be able to absorb labor in West Java, but the large number of immigrants has resulted in workers from West Java not being able to be absorbed. Not only in terms of education and employment, West Java is also faced with high health problems where the number of infectious diseases and *stunting* in West Java is very high. This indicates that if the local government is not responsive in dealing with existing problems, it will impact on the quality of human resources. Given that human resources are the most important thing in driving the success of the demographic bonus (Central Bureau of Statistics for West Java Province, 2022) (Cowana & Goldhabera, 2018).



Figure 1. Population of West Java by Gender

(Source: Central Bureau of Statistics (BRS Population Census 2020))

Based on graph 1 it can be seen that the productive age in the West Java region is more than 2 times the number of vulnerable non-productive age 64-84 years. Millennials and Generation Z have an average age of more than 1,500,000 people. It is predicted that in 2030 West Java will experience a peak in the demographic bonus with 70% of the workforce being of productive age, between 15-64 years. In the RPJMD of West Java Province, the population growth rate in 2023 is projected to be 1.41 percent. This figure is still relatively high and could threaten the demographic bonus. Efforts to control the rate of population growth and reduce birth rates are translated into the Kampong Champion program. Kampung Champion is a program to reduce birth rates and increase participation in family planning (KB) by using contraceptives for villagers. In an effort to reduce the population growth rate, another effort is to increase community participation in education, so that early marriages can be reduced (Central Bureau of Statistics, 2021).

In modern times like this, education about family planning is not a difficult thing to obtain, however, the desire for each family to run government programs on family planning is still very few, and it is not entirely the community's fault that the government also feels less concerned about the success of the program. Currently, there are no incentives or rewards given to every family that implements the family planning program in their household, even though if it is implemented properly, poverty, unemployment and development inequality can be reduced (Anisa & Juliannisa, 2022). Better financial planning will be present for every family that implements the family planning program, because it can estimate how income and expenses are in the household. Children's education can also be provided with good quality, parents can prepare education savings even up to old age programs that parents can enjoy. The financial situation is the basis that can strengthen a household, so that if it is well planned regarding the number of children, location of education, housing to retirement savings, then the economy of a household can run well, and other social problems that start from the household. can be resolved (Muhatiah, 2012).

LITERATURE REVIEW

1. Thomas Robert Malthus' Population Theory

Thomas Robert Malthus (1776 -1834) is famous for his theory of population. Malthus said that humans have the sense to increase their population and if the population is not prevented, the number will be more than equal to the universe (Reisman, 2018). He disclose that there is two use effort hinder rate growth resident, that is First positive check Which where this can be in the form of natural disasters, disease outbreaks and poverty, both preventive checks are efforts to slow down the rate of population growth with the help of contraception, abortion and abstinence, but Malthus argues that the best way is through birth

prevention known as *vice* (badness). According to Malthus, this method can create families that are not trapped in poverty and have an impact on reducing the quality of life of the community (Bidarti, 2020).

Malthus was also a classic figure who associated wages with changes in population. He said that population is a strategic factor used to explain various things, as well as on the labor side. According to Malthus, if the population increases, the supply of jobs will also increase so that the wage rate will tend to decrease, conversely if the wage rate increases, the supply of jobs will decrease which is the result of a decrease in population (Faruq & Mulyanto, 2017).

Malthus said population growth is the result of economic development, but population growth cannot occur without an increase in welfare. Malthus suggested that in order to increase economic development two factors need to be increased, namely economic factors, namely balanced growth and increased effective demand, while non-economic factors, namely education, moral standards, employment, good administration and efficient law (Kabul, 2019) (Schug et al., 2023) .

2. Demographic Transition Definition

Demographic transition is a change in population conditions where high population growth is indicated by high birth and death rates leading to conditions where population growth is low and accompanied by low birth and death rates (Slavov, 2012). The term demographic transition is usually used to indicate changes in population conditions that are influenced by three main components related to population, namely births, deaths and population movements (Cowana & Goldhabera, 2018).

In the demographic transition, there are four stages in which the four stages are based on the experience of changes in fertility and mortality in Europe. The four stages are the first stage marked by the number of births and deaths which are quite high and uncontrollable, which also affects the soaring prices of basic commodities, as a result many people go hungry and the emergence of infectious diseases which causes high death rates. The second stage is characterized by a still high birth rate where at this stage the assumption appears that an increasing number of children will bring good luck, while the death rate has begun to decrease, this is due to the presence of the industrial revolution and technological progress so that the creation of antibiotic drugs. The third stage is marked by reduced birth and death rates, where birth rates fall due to the availability of contraceptives, this also applies to countries outside Europe, namely developing countries which already know the concept of small families which are supported by the presence of family planning programs. The fourth stage is the birth and death rates which have reached a stable level which is indicated by the progress of the socio-economic conditions of the community (Slavov et al., 2014).

The demographic transition that occurs in each country is certainly different. This is due to several factors that influence it, such as social, economic and cultural. The demographic transition that is occurring in Indonesia is influenced by the absolute number of women of childbearing age (age 15-49 years) which will increase more rapidly due to *population momentum* (Wang et al., 2023).

3. Public Policy Theory

Public policy is a rule that regulates social life which must be obeyed and binds all citizens. The study of public policy was coined by Thomas R. Dye in " *Understanding Public Policy* " in 1987 as a study that describes content, assessment of impact, analysis of the consequences of the political process and evaluation of the expected impact of the existence of a public policy (Sahlberg et al. al., 2022).

Thomas R. Dye and James E. Anderson in " *Public Policy Making* " classify that there are 3 reasons for studying government policies, namely the first scientific reasons are intended to find out in more depth about a policy and the consequences that will be caused to society as a result of the policy, the second is professional reasons, namely knowing the factors behind the formation of a policy to solve an everyday social problem, and the third is a political reason which aims to improve government policies (Smith et al., 2021) .

Experts express opinions regarding the notion of public policy, namely, according to Thomas R. Dye, it has its own understanding of public policy, namely " *Public policy is whatever governemnets choose to do or not to do"* which has a translation of public policy is whatever the government chooses to do or not to do, whereas according to James E. Anderson public policy is a series of actions that have specific goals that are followed or carried out by actors to solve a problem (Anisa & Juliannisa, 2022)

Solichon Abdul Wahab said that public policy has several characteristics that distinguish it from a decision, namely public policy includes expectations and behavior, has the final result to be achieved emerging from a process that takes place all the time, includes relationships between organizations, concerns the role of key government institutions and is formulated subjectively (Central Bureau of Statistics, 2021) (Anisa & Juliannisa, 2022).

4. Definition of Family Planning

According to the World Health Organization (WHO), family planning is an action that helps married couples avoid unwanted pregnancies, obtain the births they want, manage the spacing of pregnancies and control the number of children they want (Adioetomo & Pardede, 2018).

Family planning is a program on a national scale that is used to control the rate of population growth in a country. This program aims to create socio-economic welfare for residents of a country. This program was made not only for the benefit of the country, but also to reduce health problems that occur in society such as infant mortality, abortion, HIV AIDS and maternal mortality (Wahhab, 2020).

The Family Planning Program for couples of childbearing age (PUS) is a way to avoid unwanted pregnancies (Andrianto & Sutarto, 2021). According to Puan Maharani, family planning is not only for birth control but also as an effort to build awareness of each family on social, economic, educational and cultural issues in order to create family welfare (BKKBN, 2017).

The Family Planning Program has been implemented by the government since the 1970s, from the time the program was first launched to the present, through a fairly long process. In the 1970s, the average Indonesian woman living on the island of Java had 5-6 children, while those outside Java had 7-8 children. Initially this program aimed to change the perspective of the Indonesian people from a large family to a small family. This program demonstrated its impact by reducing the infant birth rate (IMR) in 2006 which was known at that time to have amounted to 26 infant deaths per thousand births, which was far from the previous implementation of the family planning program in 1967 which was known to be 145 deaths out of 1000 births (Adioetomo & Pardede, 2018).

METHODS

This study analyzes the level of income, level of education and employment on participation in family planning programs in West Java. The age population that will be in this study are women who are classified as vulnerable aged 23-35 years. The selected sample locations are Bekasi City, Depok City and Bogor City. This study used 92 respondents who were used as samples. This amount is obtained by calculating the determination of sample size using the *Slovin formula*. The calculation is as follows:

$$n = 1286 / (1 + (1286 \times 0.1^2)) = 92$$

In this study, the dependent variable *used* in this study was the participation of family planning participants, while the independent variables *used* in this study were income, education and employment. The following is a table regarding the variables in this study:

Table 1. Variable Indicators

Variable	Indicator	Scale
Participation in the Family Planning Program	Basic desire of participants in following the family planning program	Ordinal Scale Scale Remarks:
	The existence of health facilities providing family planning programs at the place of residence Partner support in joining the family	1: Strongly Disagree 2: Disagree 3: Agreed
	planning program Type of birth control device	4: Strongly Agree
Income Level	The amount of current income makes it	Ordinal Scale
	possible to join the family planning program	Scale Remarks:
	Cost of living	1: Strongly Disagree
	Government program support	2: Disagree
		3: Agreed
		4: Strongly Agree
Level of education	Insights about family planning will increase in line with the education taken Insight into the family planning program	Ordinal Scale Scale Remarks:
		1: Strongly Disagree
		2: Disagree
		3: Agreed
		4: Strongly Agree

1. Data analysis technique

Data analysis used in this study is a sustainability analysis technique using Micmac software (Cross Impact Matrix Multiplication Applied to Classification). This micmac analysis is based on the multiplicative nature of the matrix where the main goal is to map variables and determine the main variables (Ariyani & Fauzi, 2019). This analysis technique is used to classify factors and validate interpretive structural model factors in research to reach results and conclusions. This data analysis technique can be used as a tool to identify key variables for policy (Isa et al., 2019).

The advantage of Micmac compared to other structural methods is that it allows grouping and determining the hierarchy of strategic variables from a system and knowing their mutual effects, where often other analytical techniques lead to irrelevant variables which result in failure in a study. The explanations presented by Micmac's analysis will create greater confidence and trust in the issues raised and present various assumptions (Ariyani & Fauzi, 2019) (Rumbiak et al., 2022).

In its operation, the micmac method is divided into 3 stages, namely defining the problem, identifying internal and external variables; assessment of the relationship between variables according to the level of influence and dependence, which is assessed by a rating scale between 0 = none; 1 = weak; 2 = moderate; 3 = strong; P = potential, and analyze the intensity of the influence and dependence of the variables determined by the location of the variables on the quadrant map of the variables' influence and dependence. The variables are compiled by Micmac's analysis in the *Matrix of Direct Influence* (MDI) to determine the intensity of the influence of each variable. MDI is the basic matrix for compiling the Matrix of Indirect Influence (MII) which shows the intensity of the indirect influence of variables, and the Matrix Potential of Direct Influence (MPDI) which projects the intensity of the influence of variables if there is a change in the system at a later time. The variable in question is reclassified into four variable topologies which include (Fauzi, 2019):

- a. *Determinant* variable is a variable that is very important and requires maximum attention from policy makers because it greatly influences other variables.
- b. *Relay* variable (*stake variable*) is very influential and highly dependent on other variables. These variables are the least stable because any influence that occurs on them can flow throughout the system.
- c. *Autonomous* variables are divided into disconnected variables *and* secondary *levers variables*. Disconnected variables and their evolution are close to the point of origin, therefore they can be excluded from system dynamics. While the secondary lever variable is located above the diagonal line, with certain actions this variable can strengthen the system.
- d. *Output Variables* (Dependent) explain the impact resulting from other variables, especially determinant variables and relay variables.

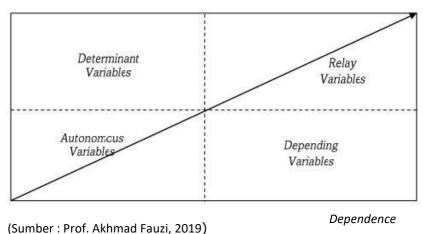
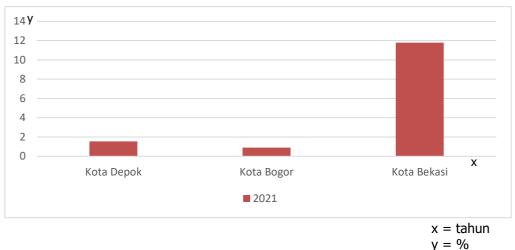


Figure 2. Variable Dependence Influence Map

RESULT AND DISCUSSION

The cities of Depok, Bekasi and Bogor are classified as cities with the highest population, if sorted by province these three cities rank 3 to 5. The high birth rate in the three cities is due to: 1) high rate of early marriage, 2) low education, 3) Lack of awareness of career paths and financial management. The rates of early marriage in the Depok, Bekasi and Bogor areas are (Central Bureau of Statistics for West Java Province, 2022):

Figure 1. Early Marriage Chart



(Source: BPS Kota Depok, Bogor, Bekasi)

Based on the r esearch area used, Bekasi City is the highest city in West Java Province that has cases of early marriage. Each region shows different characteristics of early marriage data, where for Depok City early marriage is caused by MBA (*married by accident*) factors (Adam, 2019), family economic factors, and lack of knowledge about the health impacts of marrying young. In contrast to Bogor City, which is the city with the lowest early marriage rate. The people of Bogor City who are married at the age of more than 19 years reach 59.63 percent which shows that more than half of the population is ready to marry. This shows that residents in Bogor City are married at an ideal age. For the City of Bekasi, it is the city with the highest rate of early marriage, even though it has decreased but the figure is still above 10 percent. The cause of the high number of early marriages is due to the wrong mindset of parents and also economic factors (Fauzi, 2019).

Table 2. Respondents' last education

Category	Frequency	Percentage (%)
No school	0	0
SD	12	13.04%
JUNIOR HIGH SCHOOL	3	3.26%
SENIOR HIGH SCHOOL	40	35.87%
Diploma/Bachelor Degree	48	47.83%
Total	92	100

(Source: Processed data, 2022)

Based on the results of data processing carried out by the researchers, the last education level of the 92 respondents was the highest at the bachelor's level, but if we compare it with the level of knowledge or participation rates in family planning to support government programs to create family planning it is still relatively minimal, even though in terms of graduate education Undergraduates have the highest level of understanding compared to other educational strata.

Table 3. Respondents' Income Level

Category	Frequency	Percentage (%)
Rp.0-2.000.000	65	70.65
IDR 2,000,001 - 4,000,000	17	18,48
IDR 4,000,001 - 6,000,000	10	10.87
> Rp. 6,000,001	0	0
Total	92	100

(Source: Processed Data, 2022)

If seen based on table 3 that 65 respondents or 70.65% of respondents only have income with a range of Rp. 0 - 2,000,000, with more than 2 children per head of family, it is not surprising that as a result of this problem the poverty rate is getting higher, and there is the potential for children's education to not be able to get the maximum quality. every family, and in Indonesia they still have the understanding "many children will bring a lot of fortune".

Table 4. Types of Respondents' Contraception

Category	Frequency	Percentage (%)
IUDs or Spirals	10	10.87
Pills or injections	20	21.74
Condom	11	11.96
Not using KB	51	55,43
Total	92	100

(Source: Processed data, 2022)

Based on the results of the study, 55.43% of respondents chose not to use family planning tools and tended to choose the natural way to regulate the portion of the fertile period, however, of the 51 respondents, most of them did have more than 2 children, so that in this portion of families who are in the process of family planning and braking the rate of population growth lacks positive support.

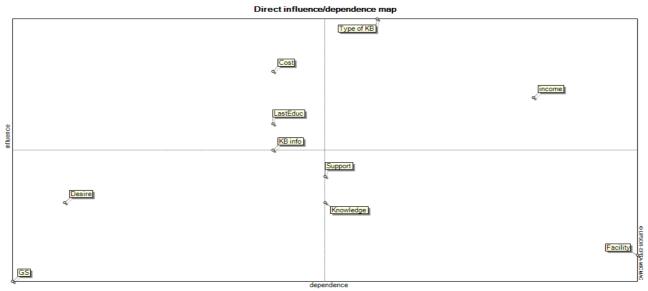


Figure 4. Direct Influence Independence Map

Based on Figure 4, the key variables in this study are divided into four quadrants. In quadrant I there are three variables included in the *determinant variables*, including Cost, KB Info, and Last Education. These variables are variables that directly influence the success of implementing family planning programs that can reduce the population rate. The price of family planning facilities makes people less interested in using them, even though some are free (a facility from the government) people don't believe in their efficacy. Family planning information is also considered to have the impression of frightening the public, the opinion that family planning can make people fat also makes people reluctant to participate in family planning, besides that there is the latest educational status that supports a person's insight into whether or not they want to use family planning (Sumiatin & Ningsih, 2020).

In quadrant II there is Income and Type of KB which are *relay variables* or variables that are very influential and depend on other variables where these variables can flow throughout the system in a policy, and if this variable changes, it will also affect other variables. Income and type of family planning can affect other variables, with high income a person can choose private facilities for family planning services and type of family planning according to the condition of the body without having to follow general recommendations from the government (Bawing et al., 2017).

In quadrant III there are 3 variables that are dependent on one another, namely Support, Knowledge and Facility. These variables have little influence and have a high level of dependence so that these variables are very *sensitive* to the influencing

factors which are located in quadrants I and II. Partner support is very important to support someone's desire to use family planning, good knowledge can also help people's mindset not to be afraid or believe in myths that are not necessarily true regarding family planning, besides that government facilities must be improved in terms of quality and service. midwives / doctors can maximize a person's desire to use family planning (Sumiatin & Ningsih, 2020).

In quadrant IV Government Support and Desire which are autonomous variable, meaning that it has little influence and is little dependent on other variables. This variable also has very little potential to produce a policy change (Sahlberg et al., 2022)

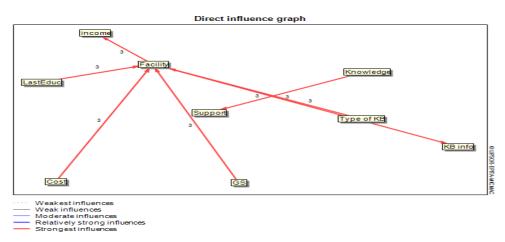
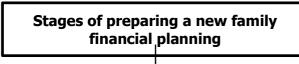


Figure 5. Direct Influence Graph

Based on Figure 5, it can be seen on a 5% scale that several variables influence each other between one variable and another. Facility is heavily influenced by Type of Family Planning, Cost, Government Support, and Last Education. Support is influenced by knowledge, and facilities can also affect income and information on using family planning. Basically by supporting the family planning program, a family has started to make good financial planning. Calculations for finances in a family can be planned to ensure well-being in a family. In this study, this study illustrates a scheme of what if a new family plans its financial program which can be inline with the family planning program.

Figure 6. Financial Planning Framework



1. Set financial goals

Determine family financial goals, what are short-term financial goals, medium, and long term in order to achieve all appropriate financial goals with a targeted time period by means of coercion to save and manage finances wisely, in order to achieve all financial goals in accordance with the targeted time period.

2. Calculate all income

Aim, in order to be able to allocate salaries wisely, so that all monthly needs can be met. Good for basic needs, the need to travel and play, as well as setting aside money for savings and investment.

3. Agreement to share expenses

Aim, make an agreement in dividing monthly expenses. Even though it looks trivial, this agreement works so that we and partners do not escape responsibility.

4. Record expenses and income in detail

Aiming, so that we can manage money wisely, determine the scale priority, and prevent cash flow leaks every month.

5. Manage debt wisely

It's okay to owe. As long as we can use debt wisely. Then, make sure the debt taken is included in healthy debt. Healthy debt is a type of debt used for productive activities. Such as increasing business capital, purchasing consumption assets with a maturity of more than 5 years, and not to fulfill a lifestyle. And make sure the amount of debt

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6. Prepare a Purposeful emergency fund

as a hold when there is an emergency and unexpected situation family. So, we don't have to bother disbursing investment assets or going into debt to meet living expenses during this emergency.

7. Start investing

The aim is to protect assets from inflation, prepare for the future, and achieve financial freedom.

8. Financial evaluation with your partner

Aim, to monitor whether there is swelling in expenses every month. That way, monthly expenses will always be controlled, and financial conditions are always healthy.

A unique thing was found that the Desire variable was not included in quadrant 1 which could have a strong influence on community participation in using family planning. In fact, after conducting in-depth interviews, it was based on the Desire variable that underlies a person to support family planning programs that have been made by the government, but Info of Family Planning which can educate someone to support the family planning program. All respondents basically want to use family planning, but information and myths cannot be defeated by someone's mindset. This mindset does not only belong to the wife, but also the mindset of the husband who is present in the form of support that can change the decision to participate in the family planning program.

Last education can make a person's understanding and mindset change towards supporting the family planning program, the higher a person's education level, the greater the desire to support the family planning program. rely on government subsidized products.

In terms of partner support in a family, this is a variable that can support family planning programs, because family planning programs can be done for wives and husbands, so that in this case cooperation and open understanding are needed between husband and wife. If there is one party who has a negative view of the family planning program, for example: family planning can make you fat, conflict with religion, and add to other diseases, then the family will not be able to successfully support the family planning program.

The connection between the Family Planning Program and the "Demographic Bonus" event is very close, the results of the FGDs show that government support is very closely related if this family planning program is to be successful. The government can at least provide incentives to families who support this family planning program. The government must also align the slogan "2 children are better" with the number of dependents regulated by the government, based on Government Regulation 7/1977 concerning salary regulations for civil servants, explaining that the number of children included in the salary is 3.

To make the Demographic Bonus a success, of course, every family must prepare productive children so that they will not become a burden on the family and the country itself. Educational provisions that have had to be given to children from an early age, as well as a clear financial planning have been prepared since the beginning of marriage.

CONCLUSION

Based on the results of data processing obtained from the Forum Group Discussion (FGD), there is a mapping of variables that can show their influence on the success of the family planning program. In quadrant I there are three variables included in the *determinant variables* that can determine the initial success of the family planning program, including: Cost, KB Info, and Last Education. In quadrant II there is Income and Type of Family Planning which are *relay variables* or variables that are highly influential and at the same time depend on other variables. In quadrant III there are 3 variables that are dependent on one another, namely Support, Knowledge and Facility. These variables have little influence and have a high degree of dependence on other variables, the role of the variables contained in this quadrant is minimal. In quadrant IV, Government Support and Desire is an *autonomous* variable, meaning that it has little influence and is little dependent on other variables.

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