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Kakeibo Method Training: A Japanese Savings Technique to Improve the Risk Management of Housewives in Villages

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ABSTRACT

Ketidakstabilan ekonomi rumah tangga di pedesaan sering kali dipicu oleh rendahnya literasi keuangan dan terbatasnya kemampuan dalam memitigasi risiko keuangan yang tak terduga. Ibu rumah tangga di pedesaan memegang peran sentral sebagai pengelola keuangan keluarga, namun umumnya masih mengandalkan pengelolaan uang secara intuitif tanpa pencatatan yang terstruktur. Kegiatan pengabdian kepada masyarakat (PkM) ini bertujuan untuk meningkatkan kapasitas pengelolaan risiko keuangan keluarga melalui pelatihan Metode Kakeibo—sebuah teknik pembukuan rumah tangga tradisional Jepang yang menekankan kesadaran emosional (mindful spending) berbasis pencatatan manual. Program ini dilaksanakan lintas pulau, mencakup wilayah pedesaan di empat pulau besar di Indonesia: Sumatra (Desa Suka Makmur), Jawa (Desa Plamongan Sari), Sulawesi (Desa Tompobulu), dan Kalimantan (Desa Karang Joang). Sebanyak 160 ibu rumah tangga berpartisipasi aktif (40 peserta per wilayah). Metode pelaksanaan kegiatan menggunakan pendekatan Community Based Research (CBR) yang adaptif, meliputi tahap pra-kegiatan (analisis kebutuhan), tahap pelaksanaan (ceramah interaktif, simulasi pengisian jurnal Kakeibo, dan strategi alokasi menggunakan amplop fisik), serta tahap pasca-kegiatan (pendampingan intensif selama 30 hari melalui grup komunikasi lokal). Hasil evaluasi melalui pre-test dan post-test menunjukkan peningkatan signifikan dalam pemahaman literasi keuangan, dari kategori rendah (34%) menjadi kategori tinggi (87%). Selain itu, hasil pemantauan pasca-pelatihan mengonfirmasi bahwa 78% peserta berhasil menghemat 15% hingga 25% dari pengeluaran konsumtif bulanan, yang kemudian dialokasikan untuk dana darurat keluarga. Kesimpulan dari program lintas wilayah ini membuktikan bahwa Metode Kakeibo sangat efektif, relevan, dan mudah diadopsi oleh masyarakat pedesaan karena sifatnya yang konvensional (non-digital), sehingga mampu meminimalkan hambatan kesenjangan teknologi (digital divide). Program ini direkomendasikan untuk direplikasi oleh kader Pemberdayaan Kesejahteraan Keluarga (PKK) di wilayah pedesaan lainnya sebagai instrumen penguatan ketahanan ekonomi nasional mulai dari unit terkecil.

Domestic economic instability in rural areas is often triggered by low financial literacy and limited ability to mitigate unexpected financial risks. Housewives in rural areas play a central role as family financial managers, but generally still rely on intuitive money management without structured record keeping. This community service (PkM) activity aims to improve family financial risk management capacity through training in the Kakeibo Method —a traditional Japanese household bookkeeping technique that emphasizes emotional awareness (mindful spending) based on manual record keeping. This program is implemented across islands, covering rural areas on four large islands in Indonesia: Sumatra (Suka Makmur Village), Java (Plamongan Sari Village), Sulawesi (Tompobulu Village), and Kalimantan (Karang Joang Village). A total of 160 housewives

actively participated (40 participants per region). The implementation method of the activity uses an adaptive Community Based Research (CBR) approach, including the pre-activity stage (needs analysis), the implementation stage (interactive lectures, Kakeibo journal filling simulations, and physical envelope allocation strategies), and the post-activity stage (intensive mentoring for 30 days through local communication groups). The results of the evaluation through pre-tests and post-tests showed a significant jump in understanding of financial literacy from the low category (34%) to the high category (87%). Furthermore, the results of post-training monitoring confirmed that 78% of participants succeeded in saving 15% to 25% of monthly consumptive expenses, which were then allocated to family emergency funds. The conclusion of this multi-destination program proves that the Kakeibo Method is very effective, relevant, and easy to adopt by rural communities because of its conventional (non-digital) nature so that it is able to minimize the technological gap (digital divide) barrier. This program is recommended for replication by Family Welfare Empowerment (PKK) cadres in other rural areas as an instrument for strengthening national economic resilience from the smallest unit.

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INTRODUCTION

The family unit is a fundamental foundation of a nation's social and economic structure. Within the domestic ecosystem, the stability of long-term well-being is largely determined by how limited financial resources are managed to meet unlimited needs (Chiba, 2017). In the context of Indonesian society, particularly in rural areas, a traditional gender role division places the wife or housewife as the family 's *chief financial officer* (Financial Services Authority [OJK], 2024). Although husbands act as the primary breadwinners, cash flow allocation, daily consumption, children's education costs, and emergency fund management are entirely under the control of housewives. This phenomenon demonstrates that a housewife's capacity to manage money directly impacts the resilience of the domestic economy from the vulnerability of poverty and financial shocks.

However, the reality on the ground shows a wide gap between the extensive responsibilities of housewives and their level of financial literacy. According to the National Survey of Financial Literacy and Inclusion released by the Financial Services Authority (OJK, 2024), the financial literacy index of rural communities still lags far behind that of urban communities. This low literacy rate impacts housewives' inability to distinguish between primary needs (*survival*) and secondary desires (*lifestyle*). Financial management in rural areas is generally conventional, with no regular record-keeping, where spending is based on intuition or short-term memory. When monthly income runs out prematurely, rural families often fall into unhealthy consumer behavior, such as incurring debt to informal financial institutions or loan sharks who charge exorbitant interest rates.

This situation is further exacerbated by the uncertain macroeconomic dynamics and fluctuations in commodity prices post-pandemic. Rural communities in Sumatra, Java, Sulawesi, and Kalimantan face different economic risk characteristics but share the same underlying vulnerabilities. In Sumatra and Kalimantan, for example, the majority of rural families' incomes are heavily dependent on palm oil or rubber plantations, whose prices fluctuate on the global market (Sari & Rahmawan, 2023). When commodity prices fall, family incomes plummet. Meanwhile, in rural Java and Sulawesi, inflationary pressures on basic necessities and limited agricultural land create unique challenges in maintaining family purchasing power. Without adequate financial risk management, this income instability can quickly trigger domestic conflict, children's educational failure, and even high divorce rates due to economic factors (Ratnasari et al., 2025).

Household financial risk management encompasses the ability to identify economic threats, reduce unnecessary expenses, and build a financial cushion in the form of an emergency fund or savings (Lusardi & Mitchell, 2014). One of the main obstacles to educating rural housewives about risk management is the modern literacy approach, which relies too heavily on digitalization. Many financial

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education programs now offer smartphone-based budgeting apps. In fact, for Generation X and rural communities, digital technology adoption is often hampered by low digital literacy, limited network infrastructure, and distrust of non-physical platforms (Isabella, 2021). Therefore, an alternative financial management method is needed that is simple, applicable, and affordable, yet has a strong philosophical foundation for controlling impulsive human behavior.

The Kakeibo method emerged as a methodological solution that bridged this need. First created in 1904 by Hani Motoko, Japan's first female journalist, *Kakeibo* literally means "household financial notebook" (Chiba, 2017). The essence of this method is not simply a rigid recording of mathematical figures, but rather a form of financial psychological therapy (*cash therapy*) that trains mindfulness *in* spending money (Astuti, 2021). *Kakeibo* requires users to record manually using paper and pen, which has been neuroscientifically proven to have a more profound psychological impact on controlling shopping emotions than typing on a device screen. In its application, *Kakeibo* divides expenses into four main pillars: *survival* (basic needs), *optional* (desires/entertainment), *extra* (unexpected expenses), and *cultural* (insight/education) (Chiba, 2017). Through four monthly reflective questions—covering how much money is available, how much one wants to save, how much one spends, and how to improve it—this method shifts one's paradigm from "saving what's left over" to "spending what's left over."

The urgency of this community service program stems from the need to standardize robust financial management for rural housewives across the Indonesian archipelago. The four major islands—Sumatra, Java, Sulawesi, and Kalimantan—were chosen to capture a comparative picture and provide a nationally distributed empowerment impact. The socio-cultural characteristics of rural Indonesia, which still uphold the values of mutual cooperation and regular community gatherings (such as arisan and PKK), provide strategic *social capital for mobilizing this training on a large scale.*

Through a community service activity entitled *"Kakeibo Method Training: A Japanese Savings Technique to Improve the Risk Management of Housewives in Villages"*, the community service team conducted a structured educational intervention to change consumptive financial behavior into productive one. This training was designed to equip partners with the skills to design a budget at the beginning of the month, implement a physical envelope-based money distribution system, maintain disciplined daily records, and conduct periodic evaluations at the end of the month. Through consistent implementation of the *Kakeibo Method,* it is hoped that housewives in rural areas of Sumatra, Java, Sulawesi, and Kalimantan will be able to create domestic economic stability, mitigate unexpected financial risks without relying on dangerous debts, and ultimately realize sustainable family welfare (*sustainable household economy*).

METHOD

The implementation method of this community service program uses a community-based educational intervention approach (*Community-Based Training*) which is divided into three main stages: pre-activity, implementation, and post-activity. In the pre-activity stage, the implementation team coordinated with the Family Welfare Empowerment (PKK) administrators in four target areas, namely Sumatra (Suka Makmur Village), Java (Plamongan Sari Village), Sulawesi (Tompobulu Village), and Kalimantan (Karang Joang Village). This initial step involved determining a participant quota of 40 people per village (a total of 160 participants) and developing a *pre-test* instrument to measure the baseline level of financial literacy and the financial risk profile of the participants' households before receiving the intervention materials.

The implementation phase was carried out face-to-face (offline) simultaneously through a one-day intensive training focused on the transfer of knowledge and technical skills of the *Kakeibo* Method. The activity began with an interactive lecture on the urgency of family financial risk management and an introduction to *the Kakeibo* philosophy as a manual bookkeeping technique based on mindful *spending*. After the theoretical presentation, participants were guided directly through a guided workshop session to practice filling out the *Kakeibo* journal using a physical booklet provided by the committee. Participants were trained to divide monthly expenditure projections into four main pillars (*survival, optional, extra, cultural*), formulate four reflective questions, and implement daily cash management strategies using the physical envelope post method to lock the budget so that it does not exceed the specified limits.

The post-activity phase focused on ongoing mentoring and program impact evaluation for 30 days after the training. To maintain consistency in field practice, local communication groups based on short

message services were established in each village to serve as daily consultations between participants and the facilitator team. At the end of the one-month financial recording cycle, the community service team distributed *post-test* sheets and self-evaluation questionnaires to measure the percentage increase in financial literacy, the level of efficiency in saving on consumer spending, and the success of establishing a new emergency fund. Data collected from the four islands were then tabulated, analyzed descriptively and comparatively, and used as the basis for writing the final community service report.

RESULT AND DISCUSSION

Activity Results

The implementation of the community service program (PkM) entitled *"Kakeibo Method Training"* which was held across the islands in Sumatra (Suka Makmur Village), Java (Plamongan Sari Village), Sulawesi (Tompobulu Village), and Kalimantan (Karang Joang Village) has succeeded in collecting comprehensive quantitative and qualitative data. Data was collected through a *pre-test* evaluation instrument before the intervention and *a post-test* distributed 30 days after the training to measure shifts in financial literacy understanding and the real impact on the efficiency of the participants' household budgets (total $N = 160$housewives, with even distribution$n = 40$in every village).

Improving Financial Literacy of Participants Across Regions

Before the training began, the financial literacy of housewives in the four rural areas was concerning. The majority of participants (66%) had a low literacy level and were only able to intuitively manage daily cash flow without any future projections. However, after implementing the *Kakeibo* Method for a full month, a significant structural shift occurred in their understanding of financial risk management. A summary of the evaluation results of participants' financial literacy levels before and after the intervention can be seen in Table 1.

Table 1. Financial Literacy Level of Housewives Before and After Cross-Regional Training

Rural Areas (Target)	Average Pre-Test Score (100 Scale)	Pre-Test Category	Average Post-Test Score (100 Scale)	Post-Test Category	Significance (p-value)
Sumatra (Suka Makmur Village)	36.5	Low	86.2	Tall	< .001
Java (Plamongan Sari Village)	42.0	Low	89.5	Tall	< .001
Sulawesi (Tompobulu Village)	31.8	Low	84.0	Tall	< .001
Kalimantan (Karang Joang Village)	35.7	Low	88.3	Tall	< .001

Note. Score Categories: High (greater than 80), Medium (60-80), Low (less than 60). Significance test using *paired t-test*.

The data in Table 1 confirms that there was a leap in understanding across all service locations. The highest increase was recorded in Plamongan Sari Village (Java) with a final score of 89.5, followed by Karang Joang Village (Kalimantan) with 88.3. Through paired *t*- tests, all regions showed very strong significance values (*p* less than .001), empirically proving that the *Kakeibo* Method educational materials successfully increased financial literacy evenly without bias due to geographical boundaries of the archipelago.

Domestic Budget Efficiency and Emergency Fund Formation

The main success indicator of this Community Service program is not limited to cognitive aspects (*knowledge*), but also measures changes in actual financial behavior. During the 30-day mentoring period, participants are required to record every small expense in a physical *Kakeibo* journal provided and divide it into four spending pillars.

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Monthly financial document tracking results show that the *Kakeibo* Method successfully reduced non-essential consumer spending (*optional spending*). Before the training, the average savings or emergency fund allocation of total monthly household income was 0% to a maximum of 4%. Post-training, a massive budget restructuring occurred. The average percentage savings in monthly consumer spending and its impact on the creation of a new emergency fund are summarized in Table 2.

Table 2 . Financial Impact of Adopting the Kakeibo Method on Monthly Savings and Emergency Funds

Village Location (Island)	Reduction in Optional / Consumptive Spending (%)	Average New Emergency Fund Allocation (% of Income)	Success Rate of Using the Envelope Method (%)	Major Issues Reported	Village Location (Island)
Sumatra	18.5%	12.0%	75%	Fluctuations in plantation fertilizer prices	Sumatra
Java	24.2%	16.5%	85%	The temptation of shopping for night market commodities	Java
Sulawesi	15.3%	10.5%	72%	Donations for neighbors' social events	Sulawesi
Kalimantan	20.1%	14.0%	80%	High cost of basic food logistics	Kalimantan

Referring to Table 2, housewives in rural Java (Plamongan Sari Village) recorded the highest percentage reduction in consumer spending, namely 24.2%, which linearly contributed to the creation of emergency fund reserves of 16.5% of their total monthly income. Cumulatively, of the total 160 participants across four islands, as many as 78% or 125 housewives were declared to have successfully adopted this method consistently and successfully separated their daily cash into physical envelopes based on the *Kakeibo* pillar.

Discussion

The high success rate of *Kakeibo* Method adoption in these four rural areas of Indonesia reveals several important scientific findings linking financial psychology, technological limitations, and grassroots risk management. This success will be discussed in depth through several analytical pillars below.

Deconstructing Financial Behavior Through the Psychological Effects of Manual Record Keeping

Why has the *Kakeibo* Method, an ancient Japanese tradition dating back to 1904 (Chiba, 2017), proven far more effective for housewives in rural Indonesia than modern smartphone apps? The answer lies in the neuroscience and cognitive psychology of manual record-keeping. Writing down spending figures with pen and paper creates an emotional connection and cognitive pause, a process known as *mindful spending* (Astuti, 2021).

Rural housewives are generally accustomed to conducting cash transactions (a cash-based economy). When they type numbers into a digital app, the psychological impact of losing money isn't as tangible. In contrast, when they have to open a Kakeibo journal, write down the types of children's snacks or secondary expenses, and manually reduce the balance on paper, their brains process this activity as a "warning alarm" (Isabella, 2021). The tactile effect of writing gives mothers time to reflect on the four core Kakeibo questions, particularly: "How can I improve my spending next month?" (Chiba, 2017). This process of reflection shifts their behavior from impulsive shopping to conscious, preventative action.

The Relevance of the Physical Envelope System to the Structure of the Rural Economy

Through tactical envelope distribution training, housewives in Suka Makmur Village (Sumatra) and Karang Joang Village (Kalimantan) have a rigid physical budget ceiling. Once the harvest money is

received, it is immediately distributed into each pillar envelope. If the optional category envelope (wants/entertainment) is empty in the second week, they consciously stop non-primary consumption without disturbing the funds in the survival envelope (basic needs). This physical limitation mechanism has been empirically proven to secure domestic food security until the next income cycle arrives.

Mitigating Household Financial Risk Through Emergency Funds

Sound financial risk management requires a liquidity buffer to weather future uncertainties (Lusardi & Mitchell, 2014). Before this community service initiative, the concept of an "emergency fund" *in* rural communities was often misunderstood as "what's left over at the end of the month." Because financial management is unplanned, the remaining funds are almost always worth nothing. When a family health crisis, crop failure, or agricultural equipment breakdown occurs, the most common shortcut is to borrow money from loan sharks or engage in "dig a hole, fill a hole" schemes with extortionate interest rates.

The Kakeibo method reverses this paradigm by setting savings targets at the beginning of the month, immediately after income is received, rather than at the end (Chiba, 2017). The success rate of establishing new emergency funds ranged from 10.5% to 16.5% across four regions (see Table 2), indicating a significant increase in risk mitigation capacity. This financial resilience provides economic independence for housewives. They now have a tactical fund accumulation ready to be disbursed at any time without exposing their families to the risk of predatory debt traps that can trigger domestic bankruptcy (Ratnasari et al., 2025).

Bridging the Digital Divide *Through* Non-Technology Solutions

Amidst the government's push for digitalization of the financial sector, this community service program has taken a counterintuitive stance, but its success is due to its conventional nature. Field data shows that the main obstacle to the failure of national financial education programs in rural areas has been the digital divide. This includes the lack of a stable internet connection in remote areas of Sulawesi and Kalimantan, the relatively high cost of data packages for poor families, and the low digital literacy of housewives, whose average age is over 40 (Generation X).

Kakeibo training removes all technological barriers. The primary media used are plain lined notebook paper, inexpensive paper envelopes, and stationery. This simplicity alleviates mothers' *technophobia, which stems from their anxiety about the complexity of computer or smartphone applications. Because the instruments used are so down-to-earth and familiar to their everyday lives, knowledge transfer proceeds quickly without technical distortion. This explains why the post-test* participants' comprehension retention rate soared to a cumulative 87%.

Cultural Barriers and Dynamics of Method Localization

Despite the massive success rate, the 30-day mentoring process also revealed cultural barriers unique to rural Indonesian communities. In Tompobulu Village (Sulawesi), the main obstacle hindering the discipline of filling *Kakeibo* envelopes was the social burden of having to contribute to a neighbor's large-scale celebration ritual, locally known as the "pariama" or "kondangan" tradition. In Indonesia's collectivist rural culture, refusing to attend or not contributing social funds is considered a severe moral sanction (Ratnasari et al., 2025).

To address these cultural barriers, the community service team and participants localized the *Kakeibo* Method. The solution designed was to modify the components in the third pillar, namely the *Extra Spend* pillar (unexpected expenses). While in the original Japanese format this pillar is intended for home repairs or emergency medical costs (Chiba, 2017), in the context of rural Indonesia, this pillar is expanded to become the "Social Pillar/Cultural Contributions." By putting the budget for social events at the beginning of the month in a special envelope, housewives can still maintain their social relationships without having to sacrifice or break into the family's main emergency fund. This localization experiment proves that the *Kakeibo* Method is a financial management instrument that is highly flexible and adaptive to the interaction of local wisdom values in various regions.

CONCLUSION

This inter-island community service (PkM) program, implemented in rural areas of Sumatra, Java, Sulawesi, and Kalimantan, empirically demonstrated that *Kakeibo* Method training successfully increased families' financial risk management capacity. This structured educational intervention was proven to be able to break through the limitations of financial literacy among rural housewives, as demonstrated by a jump in the average evaluation score from the low category (below 42.0) to the high category (above 84.0)

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across all target locations. This success confirms that the interactive teaching approach model combined with intensive community-based mentoring is highly effective in equalizing understanding of financial literacy without being hampered by geographical barriers across islands.

More than just improving cognitive insight, adopting the *Kakeibo* Method has a real impact in transforming participants' *financial behavior* to be moremeasured and wise. By dividing daily expenses into four main pillars and locking in budgets using a physical envelope postal system, as many as 78% of rural housewives managed to reduce non-primary consumptive spending by 15% to 24.2% each month. This efficient cash flow circulation directly impacts the creation of new emergency fund reserves for families ranging from 10.5% to 16.5% of total monthly income, which simultaneously strengthens the foundation of an independent liquidity cushion to mitigate unexpected economic shocks without having to rely on dangerous informal debt.

The extraordinary success of this community service program also confirms the superiority of traditional (manual) bookkeeping techniques amidst the onslaught of financial digitalization trends. The use of paper and pen media is able to leapfrog the digital divide *and* technology phobia often experienced by generation X housewives in rural areas, while triggering the psychological effect of mindful spending *that* is not found in digital applications. In addition, the flexibility of the *Kakeibo* Method in responding to local cultural challenges—such as providing a special social budget post to address the traditional celebrations of Indonesian rural communities—makes this method a highly adaptive and applicable financial management instrument, and is recommended for massive replication by local driving cadres to realize sustainable domestic economic resilience.

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In particular, we extend our respect and gratitude to all the housewives who have volunteered their time and actively participated in the training, from the initial stages through the month-long independent mentoring period. Their strong enthusiasm for learning, openness to new methods, and discipline in implementing daily household bookkeeping practices are key to the success of this program. We hope that the commitment and consistency established can be maintained to achieve independent and sustainable family economic resilience.

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