

A MALAGASY VERSION OF KAKEIBO AS A SOLUTION TO THE PRODIGALITY OF PEOPLE IN RURAL AREAS OF THE SOFIA REGION

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ABSTRACT

For the Malagasy people living in the rural areas of the Sofia region, prodigality during the harvesting period while starving during sowing time is a normal behaviour. This inclination is deeply rooted in their culture. As a solution, kakeibo is a simple and easy tool developed by Japanese people to handle the household's finance. It teaches people on how to spend well. However, it does not match with the economic and social needs of people living in the Sofia region's rural areas. Therefore, this Malagasy version has been created to encompass the Malagasy economic lifestyle while including cultural features of people from the rural areas of the Sofia region. And, unlike other versions, this kakeibo includes 05 categories of spending in accordance with Malagasy culture in the rural areas of Sofia region: work-related spending, needs, obligations, wants and unexpected spending.

Keywords: *kakeibo, prodigality, Malagasy, spending, income*

1. INTRODUCTION

Prodigality holds an important place in the economic life of Malagasy people living in the rural areas of Sofia region. Therefore, this northwestern region of Madagascar is not developing as much as it should be. The Malagasy version of kakeibo developed here has been elaborated as a solution to this inclination to consumption behaviour.

2. DEFINITION OF PRODIGALITY

87.4% [1] of the Malagasy households in the Sofia region work in the rice field. Rice is basically the staple source of income for the people living in rural areas, while other crops like cassava, vegetables,... or other activities such as a merchant's business or handcraft are only seen as extras. Thus, the period of rice harvesting time, called the maintany season (May to July), is the very season of prodigality as people get most of their annual income at the time. They are prodigal while buying goods (food, clothes, electronic devices, etc.) as they make it a matter of prestige to purchase the most fashionable items at the moment. Also, some important and lavish Malagasy customs happen during the maintany season: circumcision, famadihana (or the turning of the bodies),... besides the various galas, balls (the exact terms used) and spectacles to celebrate the harvest time.

The anthropologist Marshall Sahlins [2] defines prodigality as an inclination to consume at once everything in hand. He states that it is neither the result of a deficiency in food storage techniques and materials nor the result of a great self-confidence. Those are « ... *maybe technically feasible but economically undesirable and socially unachievable* » (Sahlins, 2017). Instead, he states 03 reasons of prodigality. First, the duty to respond to obligations. And for Malagasy people living in the rural areas of the Sofia region, it is a matter of prestige to properly give, receive and reciprocate gifts like Marcel Mauss [3] confirms in his book..

The second reason he gives is about how prodigal people are ready to face a period of privation and starvation. This reason also applies to the context here since the opposite of the very profitable maintany season is the laborious and privative asara season. Melville Herskovits [4] adds that: « *In a society in which people regularly expect to be hungry annually and in which traditions and proverbs accustom them to expect such a period of privation, their whole attitude toward economic effort is affected* » (Herskovits, 1952). In other words, repetitive period of prodigality and period of privation are the results of cultural features in the rural areas of the Sofia region: it has become a habit to be prodigal during harvesting season and to starve on sowing season.

The last reason of prodigality by Marshall Sahlins is related to the belief that tomorrow will always bring more of the same. Prodigal people are not future oriented and have no care of what might happen tomorrow. Öyvind Dahl [5] has studied the Malagasy concept of time in his book. He writes that: « *Malagasy people move backward into the future... Time moves from behind and passes the observer* » (Öyvind, 1999). In other words, Malagasy people are past oriented as they face the past while waiting for the future to move past them. Also, he adds that Malagasy people have a cyclical perception of time inspired by domestic and agricultural routine in which the future is just a repetition of the past.

3. WHAT IS KAKEIBO?

First, kakeibo is pronounced [kah-keh-boh] and come from the island of Japan. Hani Motoko, the first Japanese woman journalist, has created and popularised the tool in the beginning of the 20th century. Kakeibo literally means household financial ledger. It only travelled the western world when the first book written in English by Fumiko Chiba [6] was published in 2017. The book explains in detail how to use kakeibo while giving its reader a space to act as a ledger for an entire year.

The main goal of this household financial ledger is savings. And Fumiko Chiba states that « *Saving money is about spending money well. Often when we think about saving money, the emphasis is on what we cannot spend. This makes saving money a chore and prevents us from making it a long-term lifestyle change. The key to saving is to instead start thinking about it in terms of spending money- but spending it well* » (Chiba, 2017).

As for the materials required to use kakeibo, only 03 things are needed: a pen and 02 notebooks (a notebook for planning and a small one to act as a spending journal). And regarding the level of knowledge, as long as people know how to read, write and calculate, they can use kakeibo. In the rural areas of the country, only 29.5% [1] of the heads of households have never been to a school.

4. MALAGASY VERSION OF KAKEIBO

Kakeibo is a Japanese tool created to help Japanese households manage their finance. Thus, it has been designed to match the values and lifestyles of Japanese people. For instance, the Japanese kakeibo has 04 categories of spending: needs, wants, culture and unexpected spending. In a similar way, this version of kakeibo is designed to fit with the values and lifestyles of Malagasy people living in the rural areas of Sofia region. Therefore, 02 points have been taken into account. First, it can relate with farmers who do not receive monthly income while the kakeibo explained in Fumiko Chiba’s book was mainly designed for wage earners. The second point includes obligations to the list of spending categories since it is a matter of prestige to properly give, receive and reciprocate gifts as said earlier. It is even one of the main reasons behind prodigality. Therefore, the Malagasy version of kakeibo has 05 categories of spending: work-related spending, needs, obligations, wants and unexpected spending.

As for how to use the Malagasy version of kakeibo, it mainly follows the pattern in the version proposed by Fumiko Chiba. It is divided into 04 questions or 04 steps.

4.1. Income: how much do you have available?

First of all, kakeibo is made of cycles, each cycle begins with the user writing how much money he has available. It can be incomes, salaries, money received from selling goods or even from gifts. As long as it is received money, it is written in the table below.

Table-1: Incomes section of kakeibo in the planning notebook

Date	Description	Amount (MGA)
Month/ day /year	Types of the income (e.g.: gross sales of the day, salary,...) MGA

The table is divided into 03 columns to add more details into the sources of the incomes. The first column shows the exact date the kakeibo user got the money. As for the second one, it describes the types of money received. And the last column presents the exact amount in MGA or Malagasy Ariary.

As a remark, the kakeibo cycle of a wage earner is easily determined as it would begin on paydays. However for people with variable incomes, it solely depends on them. Also, the income section is written in the notebook for planning.

4.2. Spending: how much are you spending?

Like in the first step, all spending is noted daily. By spending, it means every single money that goes out of the pocket either an investment, a purchase, a gift or even the money borrowed by others. Here, the notebook of spending is used as a journal. One advantage of this second step is that it allows the household to have an accurate knowledge of its spending every day, every week and every month. Also, by writing with a pen each spending makes the kakeibo user more aware of his money moving around than when using software.

The notebook of spending is divided into 04 columns: the date, the category (either work-related spending, needs, obligations, wants or unexpected spending) the different components of each category of spending and the amount of the spending.

Table-1: Spending’s notebook

Date	Category	Component	Amount (MGA)
month/date/year	...	(e.g.: food, investment, tools, clothes,...)MGA

4.3. Planning phase: how much would you like to save?

The Malagasy kakeibo user plans his cycle depending on the 05 categories of spending and their components. Component parts are types of spending for each category that can be changed depending on the lifestyle of the kakeibo user. And those categories and components are specified in both the planning phase and while journaling the spending every day to differentiate each component and each category from the others.

- Work-related spending:

This category of the Malagasy version of kakeibo has been created to match rural economic activities in the Sofia region. That way, farmers can plan and record their spending through this version of kakeibo. The category records all the spending related to making profits. They could be investments, purchase of tools, expenses while working, etc.

- Needs:

This category gathers the vital spending or everything that is necessary to life. The component parts could be but not limited to: rent, electricity, water, food, school fees, etc.

- Obligations:

To properly fulfil your obligation is the very definition of prestige in the rural areas of Sofia region. This category only takes into account spending related to social relationships or everything that obliges people socially. In other words, everything purchased or every money spent to maintain or create relationships are recorded as obligations. This can be gifts for happy events like weddings or on sad occasions such as funerals. The obligation can also take the form of organising and inviting people to rituals like circumcision or to simply invite people to a drink after a successful endeavour such as selling crops for instance. The obligation related to religious beliefs can be seen in this category too.

- Wants:

The category wants gathers every spending related to desires, wishes and entertainments (like going to spectacles). So, this category considers comfort goods or services like: going to the beauty parlour, buying cigarettes, going on holiday, buying electronic devices or clothes, etc.

It is normal to find one component into 2 or more categories. However, it is the definition of each category that makes the difference. As an example, the component « clothes » is seen in three different categories: work-related spending, needs and wants. The clothes seen in the work-related spending are clothes related to the accomplishment of a job. For the category needs, the clothes in question are necessities like school uniforms, while clothes in the category wants are for the enjoyment of the eyes.

- Unexpected spending:

As for this category, only the extras, the unexpected are recorded in. And because it is impossible to plan the unexpected, usually a small amount of money is put here to cover possible expenses.

The table below shows how the planning phase looks like for the Malagasy version of kakeibo.

Table-2: Planning and auto-evaluation table

Category	Component	Planned spending (MGA)	Difference (MGA)	Actual spending (MGA)
Work	investment			
	tools			
	transport fees			
	total			
Needs	rent			
	electricity and water			
	school fees			
	total			
Obligation	<i>on happy events</i>			
	<i>on bad occasions</i>			
	<i>call for a celebration</i>			
	church			
	total			
Wants	<i>cigar</i>			
	beauty parlour			
	clothes			
	holidays			
	technology			
Unexpected	total			
Total				

When the third column, planned spending, is filled, the kakeibo user finishes his planning by calculating the amount of savings he plans to keep during the cycle. The intended savings are deducted from the total amount of income and the total of planned spending.

4.4. Auto-evaluation: how can you improve?

The auto-evaluation is done at the end of each ka cycle. And the table 3 above is also used to evaluate everything that happens in a cycle. The last column entitled actual spending, is dedicated to calculate the actual amount spent during the cycle for each component and each category. The spending journal is then used as a guide in filling the last column.

As for the fourth column, the difference, it compares all planned spending with the actual spending. The kakeibo user puts:

- a « + » if the planned spending is more than the actual ones;
- a « - » if it is less and
- a « 0 » if the planned amount is equal to the actual spending.

At the end, the user will get the actual amount he saved during the cycle. At this point of the kakeibo, a self-evaluation is done by the user. He asks himself if he managed to follow his planning. He can also observe things such as the category and the component that used the most of his income. He then, can decide to change his habits in the next cycle.

5. This shows that kakeibo is not a mere tool of financial management, it teaches people how to reach a better version of their financial lifestyle by making them aware of their habits in their spending. It does not judge someone's way of spending money, but instead shows his past habits through his previous

akeibo while his present incomes and spending are recorded daily and his future planned by himself during the planning phase. **CONCLUSION**

The Malagasy version of kakeibo is not only a financial management tool, but also a way for people to improve their finance by themselves. This kakeibo adapts to its user, and its user improves its lifestyle through it. By using it, the prodigal habits of Malagasy people in the rural area of Sofia region can be fought over in the long run. The objective is to make people aware of their prodigality so that they slowly adjust their financial management in a way they find economically desirable and socially achievable as we quote Marshall Sahlins.

6. REFERENCES

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