

Income and expenditure calendar

<i>livestock</i>												
<i>selling chapatis</i>												
<i>brewing alcohol</i>												
<i>expenditure</i>												
<i>medicines</i>												

To analyse income and expenditure over the year of an individual, household or organisation.

Steps in the process

In this example we look at household income and expenditure but the same process can be followed for expenditure of an organisation, such as a school or CBO.

1. Identify the main types of income and expenditure of the household using a tool such as the income and expenditure tree.
2. Place all the cards for sources of income in a column, one under the other. Underneath these place the cards for types of expenditure.
3. Across the top draw 12 columns (for 12 months) to make a calendar.
4. For each of the types of income, ask the participants what month of the year the typical family will have most of this source of income and when they will have the least. Ask them to fill in the response for the whole 12 months for each source of income. The amounts should be relative rather than actual amounts - perhaps on a scale of ten, so ten stones is a lot and one stone is very little.
5. If the discussion gets stuck ask the participants to agree additional assumptions about the 'typical family', such as which crops they grow and on how much land. The facilitator should write down all these assumptions.
6. Ask the same for all the different types of expenditure so that the whole calendar is complete.

7. Ask participants to make a copy of the calendar on a large sheet of paper, putting words alongside each of the pictures used (with help where necessary).

Questions for discussion

- Which are the months when the typical household has the most income?
- Which are the months when the typical household has the most expenditure?
- Do the times of greatest income and expenditure coincide? If not how do families cope with that?
- How do households cope with unexpected expenditure or large items?
- How do households save for events such as weddings or funerals?
- How might the household increase income or reduce expenditure?
- Are households paying extra for services such as health or education that should be provided by the State?
- Does corruption mean that households are paying more or receiving less income than they should do?
- Are there items that could be organised collectively in order to reduce costs (eg transport to take crops to

Suggestions for use

- This tool can be used to help participants think about typical household income and families' strategies for resilience
- The knowledge that is generated can also be used as evidence and can be used in research and influencing if the data collected is well recorded. For example, if it is clear who took part in the analysis, and they have given their informed consent. If a large enough sample population is gathered then the evidence can be used to answer questions about household expenditure and income more generally, over time and across geographies or communities.

Additional tools

- **Income & expenditure tree** - to explore the different types of income and expenditure of an individual, household or organisation.

- **Matrix on sources and uses of credit** - to compare the advantages and disadvantages of different sources of credit.

References

- [Reflect Mother Manual](#), ActionAid International, 1996, p. 132-136.