Lesson 1: Haath Mein Rehne Wala Budget – Understanding Income vs. Expenses

© Objective:

To help rural women understand how to track all sources of income and match them against regular and irregular expenses so they can avoid overspending and plan ahead.

Why It's Important:

Many households spend money as it comes, without planning. This leads to shortage before the month ends or debts in emergencies. Learning how to balance income with expenses is the first step to financial control.

Yey Concepts:

- 1. **Income** = All the money that comes in: wages, farm sales, daily labour, sewing, animal products, government schemes.
- 2. **Expenses** = All the money that goes out: food, cooking fuel, children's school needs, medicine, transport, festivals, etc.
- 3. Monthly Budgeting = Listing and planning all known expenses against expected income.

Simple Budgeting Table (Example)

Category	Amount (Rs.)
Income	
Husband's wages	₹6,000
Goat milk sales	₹2,000
NREGA payment	₹1,000
Total Income	₹9,000
Expenses	
Food & groceries	₹4,000
Cooking gas/firewood	₹500
School expenses	₹1,000

Category	Amount (Rs.)	

Medical ₹500

Transport ₹300

Festival savings ₹500

Emergency savings ₹500

Total Expenses ₹7,300

Leftover (Saving) ₹1,700

Benefits of Budgeting:

- · Prevents wasteful spending
- Builds confidence to handle money independently
- Reduces need to borrow during festivals or sickness
- Makes saving possible even with low income

Activity: My Family's Budget Map

Each woman draws her own monthly budget:

- Left side: Income sources
- Right side: Expenses (start with essentials, then optional ones)

Trainer can provide blank templates or use paper plates/leaf charts for fun.

Discussion Starters:

- Which month is usually the hardest financially and why?
- What are some surprise expenses you've faced before?
- Can you identify one place where you can reduce spending?

Real-Life Story:

Kamala, a vegetable vendor, never tracked expenses. After learning budgeting, she realized ₹500/month was spent on tea and snacks outside. She reduced that to ₹100 and redirected ₹400 to her child's school savings. "Budgeting gave me control," she said.

▶ Homework:

Ask each woman to track her family's income and expenses for the next 7 days and bring it to the next session.

Service Wessage:

"A written budget is better than a sharp memory. When you plan your money, your money will listen to you."