

# Assets are important in helping girls achieve a healthy and productive future.

## What is an asset?

An asset is a store of value—a valuable thing—that girls can use to reduce vulnerabilities and expand opportunities. For example, self-esteem is an asset. A girl can draw on her self-esteem to negotiate for safer sex or to excel at a job interview. Another asset is savings. A girl can use her savings in the case of illness to pay the hospital bill instead of acquiring the money in a risky way. Savings can also be used to pay for vocational training. We can think about assets in different categories:

### SOCIAL ASSETS



Social networks  
Group membership

Relationships of trust  
Access to wider institutions of society

### HUMAN ASSETS



Skills and knowledge  
Good health

Ability to work  
Self-esteem

Bargaining power  
Autonomy  
Control over decisions

### PHYSICAL ASSETS



Personal assets  
(clothing, jewelry,  
mobile phone,  
household items)

Land  
Housing  
Transport

Tools, equipment,  
and other produc-  
tive assets

### FINANCIAL ASSETS



Cash

Savings

Entitlements

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