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 productive assets

- **FINANCIAL ASSETS**
  - Cash
  - Savings
  - Entitlements