ASSETS, LIVELIHOODS AND SOCIAL POLICY

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Abstract: In the past two decades poverty focused policy has changed remarkably in the South. This can be summarized as a shift from residual welfare poverty-alleviation strategies, commonly associated with ‘safety nets’, to social protection poverty-reduction policies. The latter in principle has a far broader mandate incorporating risk prevention and mitigation strategies, as well as the perennially necessary safety nets. Despite such advances, in practice however, social protection still tends to focus on income/consumption protection of the poor through the provision of cash transfers and other safety net provisions.

The concept of sustainable livelihoods (SL), while linked to issues of social protection, alters the focus from income and consumption to directly address the critical role that assets and capabilities play in improving individual and household social and economic well-being. Yet the emphasis on livelihoods per se means that the importance of asset building (AB) – the accumulation and longer term consolidation of assets – is often not given sufficient emphasis. In addition, to date both sustainable livelihoods and asset building have been primarily identified as frameworks or approaches to poverty reduction – rather than as key components of social policy. This paper compares and contrasts these two approaches and identifies their potential contribution both conceptually and operationally to a new agenda of social policy. The paper proposes that a framework based on an asset-institutions-opportunities nexus has the potential to locate social policy in the centre of mainstream poverty reduction development debates rather than as a residual concern for the ‘excluded’ ‘other’.

The paper concludes by describing the contribution of an asset building approach to a number of new ‘cutting-edge’ development issues. These include the asset-building opportunities associated with international migration; the contrasting constraints in asset building relating to insecurity in failing states, as well as the largely ignored asset accumulation aspects of human settlements. They also refer to the identification of the role of institutions in asset building and the comparative advantages of state and non-state actors. This is intended to demonstrate the ways in which asset building provides the entry point for a ‘new social policy agenda’ – namely an asset-based social policy.

Keywords: social policy, sustainable livelihoods, asset building frameworks, asset-based social policy, international migration, human settlements, failing states

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Introduction and objectives of paper

In the past two decades poverty focused policy has changed remarkably in the South. This can be summarized as a shift from residual welfare poverty-alleviation strategies, commonly associated with ‘safety nets’, to social protection poverty-reduction policies. The latter in principle has a far broader mandate incorporating risk prevention and mitigation strategies, as well as the perenni ally necessary safety nets. Despite such advances, in practice however, social protection still tends to focus on income/consumption protection of the poor through the provision of cash transfers and other safety net provisions.

The concept of sustainable livelihoods (SL), while linked to issues of social protection, alters the focus from income and consumption to directly address the critical role that assets and capabilities play in improving individual and household social and economic well-being (and associated poverty reduction) (Carney 1998; Ashley, C. and D. Carney 1999). Yet the emphasis on livelihoods per se means that the importance of asset building (AB) – the accumulation and longer term consolidation of assets – is often not given sufficient emphasis. In addition, to date both sustainable livelihoods and asset building have been primarily identified as frameworks or approaches to poverty reduction – rather than as specific components of ‘social policy’.

In discussing these two approaches, this paper seeks not only to compare and contrast their salient characteristics but to identify their potential contribution both conceptually and operationally to a new agenda of social policy. The paper proposes that a framework based on an asset-institutions-opportunities nexus has the potential to locate social policy in the centre of mainstream poverty reduction development debates rather than as a residual concern for the ‘excluded’ ‘other’–important though this is. The paper concludes by highlighting the contribution of an asset-based approach to a number of ‘cutting-edge’ issues such as international migration, human settlements and fragile states –that are further elaborated within this conference theme.

In reviewing the comparative robustness of these two frameworks, it is important to contextualize them in terms of associated ‘political’ and ‘institutional’ concerns. In the context of a conference that seeks to identify the future of a social policy agenda within the IFIs, ‘political’ concerns relate to the power of institutions as ‘epistemic communities’ not only to identify new

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1 I would like to acknowledge the substantive support of Anis Dani in the preparation of this paper, research assistance provided by Liane Llode, and comments from Andy Norton.
development ideas, but also to discard them (Deacon, 2004; Boas and McNeill 2004). ‘institutional’ concerns in turn relate to the distinction between the substance of a policy and its institutional [mis]fit in terms of the organizational structures [or silos] for the politics of implementation of such policy. Of particular concern here is the need to avoid what may be termed ‘institutional determinism’ – when the organizational structure determines the substantive content of policy.

Structure of the paper

The paper comprises four main sections.

• First, by way of a background it provides a very brief description of the shifting agenda of social policy. This provides the context for the identification of the World Bank’s current definition of social policy and linked to this the reason why livelihoods have been identified as a potential new area for its agenda.

• The second section provides a more detailed discussion of sustainable livelihoods and asset building frameworks in terms of their origins, substantive and operational commonalities and differences, their application in recent social policy debates and their contribution to future social policy. This includes not only DFID’s well-known SL framework but also a diversity of asset-building frameworks implemented in both Southern and Northern contexts.

• The third section then briefly introduces an asset-based social policy that incorporates an asset-opportunity-institutions nexus, and suggests that this may provide a potential framework for the remit of a ‘new’ social policy agenda.

• The fourth section examines the potential contribution of an asset-based social policy to new cutting edge development agendas. These include the asset-building opportunities associated with international migration; the constraints relating to insecurity in failing states; and the largely ignored asset accumulation aspects of human settlements. The section also examines the role of institutions in asset – building and the comparative advantages of state and non-state actors. This section is intended as an introduction to the different conference presentations and therefore is provisional in nature in this draft document.

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2 An ‘epistemic community’ is a network of knowledge-based experts or groups with an authoritative claim to policy-relevant knowledge within the domain of their expertise. Members hold a common set of causal beliefs and share notions of validity based on internally defined criteria for evaluation, common policy projects and shared normative commitments (Haas 1992)
I. The changing objectives and associated strategies of social policy

By way of background it is useful to start with a brief summary of the shifting agenda of social policy in the South (see Annex 1). Given that such an extensive and comprehensive literature has already focused on this issue, this paper limits itself to highlighting three salient issues that are contextually relevant to the particular objectives of this paper. These then assist in identifying the extent to which sustainable livelihoods and asset building frameworks have already been introduced into social policy.

i. Priority issues in the evolution of social policy in the South

The first priority relates to the fact that in the past five decades the ‘social’ as a policy agenda in its own right (as against an integrated or subsumed component of economic, health, education, infrastructure or any other policy) has changed its objectives, and associated with this the scope of statutory provision, the sectors of intervention, and the institutional structure. This in turn reflects shifts from supply- through demand- and finally to rights-driven social policy. A spectrum of social policy approaches can be categorized as ideal types along a continuum from residual welfare through incremental policies and basic needs to compensatory measures and, most recently, agendas relating to social justice, citizenship and human rights. Second, such changes in the South have not taken place in isolation, but have mirrored associated policy changes. These include changing social policy agendas in the North–with previously important distinctions between capitalist and socialist economies. They also include changes in macro-economic development policy in the South. Again these can be categorized as ideal types that range from modernization policies of accelerated growth, through basic needs associated with redistribution, to structural adjustment neo-liberal reform models, most recently associated with globalization.

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3 One of the earliest reviews of social development policy in the South was undertaken by Hardiman and Midgely (1982). Complementing this during the same period in the North was Mishra’s (1981) study of social policy and welfare. More recent reviews that focus on the South include de Haan (2004); Ghai (1997); Kabeer (2004); Moser (1992; 1995); and various authors in the IDS Bulletin on Social Policy (2000). Extensive literature reviews on global social /welfare policy include Deacon (1997); and Gough and Wood (2004).

4 See Kabeer (2004) for a review of the shifting meaning of ‘the social’ in development discourse

5 Here it is useful to a difference between those who identify social policy as originating and remaining primarily associated with advanced industrial economies of the North (Kabear and Cook, 2000) and those who emphasize the way social policy has increasingly been formulated as a Southern construct. A timely example from Latin America was the development of social policy as a ‘social contract’ that resulted from highly negative assessments of the social costs of structural adjustment in the 1990s (see Birsdall, 2002).
Table 1: The Scope of Social Policy

<table>
<thead>
<tr>
<th>Social sectors</th>
<th>Health, education, water and sanitation, housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social insurance</td>
<td>Pensions, unemployment benefits, disability allowances</td>
</tr>
<tr>
<td>Social protection</td>
<td>Food subsidies, targeted safety nets (e.g. public works projects, supplementary feeding, income transfers)</td>
</tr>
<tr>
<td>Social services</td>
<td>Care for vulnerable groups (people with disabilities, elderly people, orphans)</td>
</tr>
<tr>
<td>Social rights</td>
<td>Child labor, women’s rights, labor codes</td>
</tr>
</tbody>
</table>

Source: Devereux and Cook (2000)

Finally, turning to the current context, again there is no clear, or unified, consensus as to the coverage or objectives of social policy. The range most commonly identified distinguishes among social policy as social sector policy in sectors defined as ‘social’ such as health, education and nutrition, social policy as [residual] welfare policy and social policy as social protection policy through risk prevention, mitigation or coping strategies. A useful, slightly different summary of the scope of social policy is provided by Devereux and Cook (2000) (see Table 1).

ii. Social policy, assets and livelihoods

The current scope of social policy, as briefly discussed above, makes no reference to assets and livelihoods. It is clear that these are not traditional social policy concerns. At the same

Table 2: Components of the Jamaican Government’s Social Policy

<table>
<thead>
<tr>
<th>Component</th>
<th>Key Outcome Goal</th>
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<tbody>
<tr>
<td>Human security</td>
<td>A peaceful and mutually respectful society with increased safety, security and freedom from fear in the home and public spaces</td>
</tr>
<tr>
<td>Social integration</td>
<td>An inclusive and non-discriminatory society which represents group and individual rights, promotes social justice, accepts diversity, builds trust and communication between groups</td>
</tr>
<tr>
<td>Governance</td>
<td>More effective, complementary and transparent government structures, seeking to move decision making closer to people</td>
</tr>
<tr>
<td>Secure and sustainable livelihoods</td>
<td>Widened, higher quality livelihood and employment opportunities for all Jamaicans, with particular reference to those disadvantaged in the labor market</td>
</tr>
<tr>
<td>Environment</td>
<td>Improved environment for quality of life, for Jamaicans living and as yet unborn</td>
</tr>
<tr>
<td>Education and skills</td>
<td>An Education which facilitates life-long learning and acquisition of social and life skills for all</td>
</tr>
<tr>
<td>Health and physical well-being</td>
<td>Enhance the broadly defined health status of the population</td>
</tr>
</tbody>
</table>

Source: Government of Jamaica Social Policy Thematic Team (2002)
time as new social policy strategies are developed in specific operational contexts, innovative donor, government and NGO agendas are increasingly influencing the components of social policy. Table 2 provides one such example from the social policy of the Government of Jamaica developed by the government’s Social Policy Thematic Team—with support from DFID. It illustrates the way in which social policy strategies are ‘pushing the envelope’ to go beyond the conventional domains to include such issues as human security, environment and indeed secure and sustainable livelihoods.

iii. The World Bank and Social Policy

Finally, as contextual background, it is useful to mention the World Bank’s position to date on social policy. In fact it does not have a specifically defined ‘social policy’ as such. Three predominant social policy ‘domains’ can be identified—namely social sectors, social protection and social development. The fact that each has a distinct institutional location has served to create artificial conceptual and operational barriers to a holistic social policy. Of the three, social development has struggled hardest to gain legitimacy and a critically important, associated, operational portfolio. After two decades of progress, the recently completed strategy paper  ‘Empowering People by Transforming Institutions: Social Development in World Bank Operations’ (World Bank 2005) is a landmark in terms of integration into the Bank. It defines social development as ‘transforming institutions to empower people….with three operational principles to guide its approach to social development: inclusion, cohesion, and accountability’ (World Bank 2005). Linked to this are three strategic priorities that are summarized as More Macro, Better Project and Better Grounding (World Bank 2005, 9).

It is the third strategic priority of Better Grounding: Improve research, capacity building and partnerships to solidify the grounding for better operations’ that provides the opportunity to explore the potential for a new conceptualization of social policy. In the Concept Note this is defined in terms of the achievement of ‘more equitable and socially sustainable development outcomes…. A holistic social policy seeks to promote policies, institutions and programs that

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6 In a recent review of social policy/social development in the World Bank, Hall identifies three ‘lines of social policy’, with the related activities institutionally located in distinct and sometimes overlapping parts of the organization. Thus he distinguishes between social welfare services such as education, health, and nutrition located in the HD Network; social protection and the construction of targeted safety nets and safeguard policies to protect the weak and vulnerable located in PREM, HD and SDV, and social development as a ‘collection of diverse issues not captured by other sections of the Bank and located in SDV’. These include participation and civic engagement, empowerment, community-driven development, conflict prevention and youth (Hall 2005).
balance a concern for equity and social justice with the concern for economic growth’(Dani, 2005,1).

iv. The identification of livelihoods as a social policy concern

The World Bank takes as its starting point for its (re)definition of social policy the 1995 Copenhagen World Summit for Social Development (WSSD), and the gaps, identified by the UN Secretary General in the 2005 follow-up report on the Social Summit. These relate to employment (livelihoods); social integration; and the institutional environment for development. The WSSD narrow definition of ‘livelihoods as employment’ is expanded in the World Bank’s Concept Note as follows: “Social development can be described as the process of increasing the assets and capabilities of individuals to improve their wellbeing” (Dani, 2005, 1) (Box 1 provides a more elaborated version that describes Inequality, Livelihoods and Inclusion).

Box 1: World Bank Social Policy Concept Note description of Inequality, Livelihoods and Inclusion

The focus will be on policies to offset inequalities in asset endowment with equitable opportunities for asset creation and livelihoods, such as through policies to create equitable and affordable access to basic utilities and infrastructure, and to strengthen livelihoods of those operating in the informal sector. The conceptual approach that is being adopted focuses on integrating the sustainable livelihoods (SL) approach within the social policy framework, expanding the SL approach both beyond its micro-level applications to understand primarily rural livelihoods toward one that is conceptualized and supported by policy making and public actions. As livelihood strategies have become increasingly dynamic and diversified, social policy interventions must respond accordingly.

Source Dani 2005

2. Sustainable livelihoods and asset building frameworks

The prioritization of sustainable livelihoods (SL) as one of three potential future social policy themes presents considerable challenges at conceptual, operational and political levels. In addition the focus specifically on SL excludes other contemporary ‘asset and capability’ focused frameworks, in particular the less well-known asset building (AB) framework. This paper extends its coverage to focus on both.

In discussing the origins, substantive and operational commonalities and differences, as well as the potential contribution to future social policy of these two frameworks, this section addresses concerns with the SL framework, as well as identifying some potential advantages of the AB framework. It examines conceptual confusions, discusses operational criticisms particularly those associated with policy-level up-scaling, and highlights potential ‘political’
implications associated with the Bank seeking to adopt a framework at precisely the same time that a number of important actors in its ‘epistemic community’ appear to have abandoned it.

**i. Commonalities in backgrounds: From consumption poverty to vulnerability, risks and assets**

Both SL and AB frameworks share common backgrounds that are rooted in the poverty alleviation / reduction debates of the 1990s, rather than in those relating to social policy per se. This economic policy debate questioned the measurement of poverty⁸, identified the multi-dimensionality of poverty and the relationship between inequality, economic growth and poverty reduction in the South, redefined the meaning of poverty itself, and finally elaborated new strategies to address the issue. Heavily influenced by the work of Sen (1981) on famines and entitlements, assets and capabilities, as well as Chambers (1992; 1994) on risk and vulnerability, an extensive academic and donor policy debate distinguished between poverty as a static concept, and vulnerability as a dynamic one. It focused on defining concepts such as vulnerabilities, capabilities and endowments, and developing policies to address the impacts of livelihood shocks by focusing on the assets and entitlements of the poor⁹. In the World Bank this policy shift can be aptly synthesized by a comparison between the 1990 and 2000 World Development Reports (World Bank 1990; 2000; Moser 2002a)¹⁰.

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⁷ This section draws heavily on Moser 1998.
⁸ These have been usefully summarized in terms of two ‘polarized’ alternative approaches to poverty (Baulch 1996). First a ‘conventional’, ‘objective’, approach identified income/consumption as the best proxy for poverty (Ravallion, 1992), usually measured through large scale, random sample household surveys. Second, a ‘subjective’, ‘participatory’ approach, rejected the income/consumption approach as a narrow reductionist view, serving the technocratic needs of development professionals, while failing to understand the complex, diverse, local realities in which the poor live (Chambers, 1992;1995). The ‘participatory’ approach used multiple, subjective indicators of poverty status that emerge out of the poors’ reality, collected through participatory techniques.
⁹ At the core of this ‘new poverty’ focus is the issue of risk. Insecurity is defined as the exposure to risk, with vulnerability the resulting outcome in terms of a decline in well-being (World Bank 2000, 135).
¹⁰ While in 1990 the World Bank attacked poverty with the so-called ‘two and a half legs’ of labour intensive growth and human capital, with safety nets as the poor relation, the 2000 poverty reduction strategy identified the three legs of opportunity, empowerment and security—with all three deemed equally important. Associated with this was the change from residual welfare poverty-alleviation strategies, commonly associated with ‘safety nets’, to social protection and livelihood poverty-reduction policies. The latter has a far broader mandate that incorporates risk prevention and mitigation strategies, as well as the perennially necessary safety nets.
This path-breaking work has resulted in a growing consensus around a number of concepts, this is clearest in the identification of the most important capital assets of the poor that are commonly identified in terms of five types – physical, financial, human, social\textsuperscript{11} and natural (see Box 2)\textsuperscript{12}.

However, the same ‘new poverty’ agenda has also produced a proliferation of approaches – a ‘bewildering’, confusion of competing intellectual frameworks and alternative paradigms using similar words in different ways (Longhurst 1994, 17). ‘Deconstructing’ specific analytical and operational meanings of seemingly overlapping frameworks therefore becomes an important consideration.

\textbf{ii. Comparative analysis of SL and AB frameworks}

A comparative analysis of SL and AB frameworks shows that there is no one framework but many variations of each. While they share common concepts such as assets, capabilities, livelihoods and vulnerabilities, there are also important differences in emphasis between frameworks, as well as variations within frameworks. To unravel some of this complexity by distinguishing among the following:

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\textsuperscript{11} Elaboration distinction / combination of political and social assets

\textsuperscript{12} Recent researchers have extended this list to include an extensive range of further assets, such as the capacity to aspire (Appadurai). The five assets identified above are however firmly grounded in empirical research which means that they can be quantitatively measured. In introducing such concepts to policy makers this characteristic is essential (c.f the important research on the quantification of social capital (see Groothaert etc.)
• Analytical frameworks – which constructs the conceptual approach
• Operational practice – that apply the concept in practice
• Further analytical adaptations - that extend the original framework

The following section discusses both frameworks utilizing this distinction. Table 3 provides a summary of some of the principle issues and associated examples.

a. Sustainable Livelihoods Approach\textsuperscript{13}

Probably the best known \textit{analytical framework} to incorporate many of the concepts of assets, capabilities and entitlements is the Sustainable Livelihoods (SL) approach. The original SL concept was mentioned in the Brundtland Report (1987) on the World Commission on Environment and Development. The conceptual framework, however, derived from an extensive academic debate about rural development by Chambers and Conway (1992), Scoones (1998), Carney (1998) and others\textsuperscript{14}. As the name implies, the overall emphasis is on livelihoods, with the concept defined analytically as comprising the capabilities, assets (including both material and social resources) and activities required for a \textit{means of living}\textsuperscript{15}. A livelihood is identified as sustainable when it can cope with and recover from stresses and shocks and maintain or enhance capabilities and assets both now and in the future, while not undermining the natural resource base\textsuperscript{16}.

The sustainable livelihoods approach (SLA) seeks to gain an accurate and realistic understanding of people’s strengths (assets or capital endowments) and how they endeavour to convert these into positive livelihood outcomes. The approach is founded on a belief that people require a range of assets to achieve positive livelihood outcomes, with no single category of assets on its own sufficient to yield all the many and varied livelihood outcomes that people seek (DFID, 2000b, 5). The SL livelihood framework identifies five core asset categories or types of

\textsuperscript{13} This section draws in part from Moser and Norton (2001)
\textsuperscript{14} Although originally developed as a rural framework it was subsequently utilized as a ‘people-centred approach to reduce poverty in urban contexts (see Rakodi et al 2002).
\textsuperscript{15} The Oxford Dictionary shows that the term has been used since the 16th Century with its meaning changing over time from lifetime; manner of life (1581), through income; revenue (1621) and property yielding an income; inheritance (1627) to means of living; maintenance (1688). It is useful to note the difference between the terms as used descriptively and its specific meaning in the SL framework. Along with the changing poverty debate researchers have themselves shifted in the terminology used to identify the strategies of the poor. This is reflected in my own work on urban poverty in Guayaquil, Ecuador. While in the late 1970s I called them ‘survival’ strategies, by the 1990s I had changed to the term ‘coping’ strategies.

\textsuperscript{16} A slightly different definition by Ellis (2000) defines livelihoods as ‘the assets (natural, physical, human, financial and social capital) the activities, and the access to these (mediated by institutional and social relations) that together determine the living gained by the individual or the household (p 10)
### Table 3: Summary of SL and AB frameworks in terms of concepts, practice and applications

<table>
<thead>
<tr>
<th>Framework</th>
<th>Details</th>
<th>Examples of authors or institutions</th>
<th>Examples of Implementation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Critical common concepts</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Analytical</strong></td>
<td>Assets and capabilities</td>
<td>Sen (1981)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Vulnerability and risks</td>
<td>Chambers (1992; 1994)</td>
<td></td>
</tr>
<tr>
<td><strong>Sustainable Livelihoods</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Operational frameworks</strong></td>
<td>Sustainable Livelihoods Framework</td>
<td>Carney; Ellis; Chambers, Conway; Scoones</td>
<td>Originally developed as ‘heuristic’ rural development project level tool to move beyond cash income to consider the other assets associated with sustainable livelihoods of the poor</td>
</tr>
<tr>
<td></td>
<td><strong>Operational Practice</strong></td>
<td>DFID</td>
<td>1997 UK Government’s White Paper on International Development commitment to support policies and actions to promote SL – to contribute to achieving IDGs and MDGs</td>
</tr>
<tr>
<td></td>
<td></td>
<td>World-Bank</td>
<td>Mongolia anti-poverty program; Introduction into PRSPs through PAs</td>
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<tr>
<td></td>
<td></td>
<td>WFP</td>
<td>Colombia: Vulnerability mapping to identify livelihood and security vulnerabilities among IDPs</td>
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<td></td>
<td>SL and Human Rights</td>
<td>CARE</td>
<td>Kosovo participatory livelihood assessment Food Economy Approach in Zimbabwe and Kenya</td>
</tr>
<tr>
<td><strong>Emerging agendas</strong></td>
<td>Livelihoods and Rights</td>
<td>Moser and Norton (2001)</td>
<td>A conceptual framework for applying a rights approach to livelihood security and sustainable development</td>
</tr>
<tr>
<td><strong>Asset Building</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Analytical frameworks</strong></td>
<td>Risk, vulnerability and assets</td>
<td>Moser; Siegel; Haddad; Chronic Poverty Group</td>
<td>Asset vulnerability framework</td>
</tr>
<tr>
<td></td>
<td>Asset-based approach</td>
<td>Carter, May; Hoddinott ; Adato</td>
<td>BASIS CRSP Asset-based approaches</td>
</tr>
<tr>
<td></td>
<td>Asset building</td>
<td>Sherradin</td>
<td>Asset-based welfare policy</td>
</tr>
<tr>
<td><strong>Operational practice</strong></td>
<td>Social protection</td>
<td>World Bank</td>
<td>Social Protection Policy: Risk reduction, mitigation and coping with shocks</td>
</tr>
<tr>
<td></td>
<td>Asset building and community development</td>
<td>Ford Foundation</td>
<td>Asset building in financial holdings, natural resources, social bonds, and human capital</td>
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<tr>
<td></td>
<td></td>
<td>Coady International Institute</td>
<td>Asset Based Community Development (ABCD) ‘transformative’ methodology</td>
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<tr>
<td></td>
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<td>Morad, Shell</td>
<td>Community asset mapping</td>
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<tr>
<td></td>
<td>Asset-based welfare policy</td>
<td>USA Corporation for Enterprise Dev. UK govt.</td>
<td>Individual Development Accounts; UK Child Trust Fund</td>
</tr>
<tr>
<td></td>
<td>Assets and institutions</td>
<td>World Bank (2005)</td>
<td>Assets and Institutions for Social Development</td>
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<tr>
<td><strong>Cutting edge issues in asset-based social policy</strong></td>
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<tr>
<td><strong>Emerging agendas</strong></td>
<td>Insecurity and failing states</td>
<td>Moser and McIlwaine (2005)</td>
<td>Asset erosion linked violence reduction framework</td>
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<tr>
<td></td>
<td>International migration</td>
<td>Mexican govt. / IDB</td>
<td>Asset building remittance focused on productive projects</td>
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<td></td>
<td>Asset-based human settlements</td>
<td>Housing federations</td>
<td>Housing as an asset – including land and house</td>
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<td>State and non-state institutions</td>
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capital upon which livelihoods are built (see Annex 2). In the SL framework these are presented in the shape of a pentagon—a five-axis graph on which access by different groups is identified as a useful starting point for debate about suitable entry points, how these serve the needs of different social groups, and the likely trade-offs between different assets. It forces users to think holistically rather than sectorally about the basis of livelihoods, and to start with an analysis of strengths rather than weaknesses.

While the framework is built around capital assets it also requires analysis and understanding in many other areas. These include the vulnerability context in which assets exist (the trends, shocks, and local cultural practices which affect livelihoods), as well as the structures (organisations from government through to the private sector) and processes (police, laws, rules of the game and incentives) that define people’s livelihood options. Structures and processes determine who gains access to which types of assets; markets and legal restrictions for instance have a profound influence on the extent to which one asset can be converted into another type of asset (Carney, 1998, 9).

Turning to **operational practice**, however robust the analytical concept, it rapid popularization has been heavily influenced by its successful ‘packaging’ as an operational model/tool by DFID. Their motive for spearheaded this new approach to poverty reduction was as a way to encourage its natural resource management (NRM) programme to move beyond issues such as agricultural crop production to a more comprehensive understanding of the livelihood related problems of the rural poor\(^\text{17}\). The Sustainable Livelihood programme, as developed by DFID, contains a number of core principles that underpin the implementation of a sustainable livelihood. These include a people-centred approach; responsive and participatory; sustainability; working at multiple levels; conducted in partnerships; and dynamic – responding flexibly to changes in people’s situation (Ashley and Carney 1999, 7).

Operational support for SLA was further enhanced by the 1997 UK Government’s *White Paper on International Development* that committed DFID to supporting policies and actions which promote sustainable livelihoods as a direct contribution to achieving the International Development Targets as well as the Millennium Development Goals. Because of its robustness as an operational tool that could assist project staff working on poverty reduction, the SL

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\(^{17}\) The changing agenda can be summarized as follows: 1960s – concern with production of staple crops – research resulting in Green Revolution; 1970s – Integrated rural development; 1980s – Structural adjustment – farming system approaches; 1990s – Strong emphasis on the environment and protection of natural resources; Mid 1990s - Recognition of the multi-dimensional nature of poverty
framework rapidly gained popularity beyond DFID to other bilaterals and multilaterals, such as UNDP and FAO, as well as international NGOs such as CARE, WFP and OXFAM\(^\text{18}\) (see Table 4). Many of these agencies established separate units or programs to develop and support the application of the sustainable livelihoods approach.

Despite the initial operational success of the SL approach, this rapidly declined among large donor institutions. DFID for example has disbanded its Sustainable Livelihoods Support Office (SLSO), while the UNDP, an early institutional champion, (with a SL Unit established in its Social Development and Poverty Elimination Division) abandoned its global SL program in 2000 (with its SL website of UNDP archived in 2004). In contrast to this, international NGOs such as CARE and Oxfam continue to use adapted version of the SL framework. CARE uses a Household Livelihood Security framework and has moved towards incorporating a rights-based approach. Since 1994 Oxfam has linked its SL analysis to a rights-based approach.

In identifying the strengths and limitations\(^\text{19}\) of the SLA, an understandable outcome of the wide-scale adoption of this approach has been the extensive evaluation of its utility both as a conceptual framework as well as an operational tool. Above all its strengths are as a people-centred, multi-sectoral and interdisciplinary approach. As a people-centered approach it calls for fundamental changes in ways of doing business that involve participatory processes and multi-discipline teams including sociologists and anthropologists—with a learning approach within teams. Its multi-sectoral focus means that it provides a framework for addressing the whole range of policy issues relevant to the poor that transcends individual sectors (e.g. agriculture, health education) as well as including issues of access to financial services, markets, and justice relating to personal security. Its interdisciplinary approach means that it does not make the implicit assumption that rural people are farmers—rather it recognizes multiple income sources. While it (re)awakened interest in rural development, the SL framework is equally useful in both rural and urban contexts, and is capable of working at multiple levels with multiple actors from national to local, in partnerships with public and private sectors including CBOs.

Along with these positive characteristics, the SL approach has been criticized. Amongst its limitation, three are particularly pertinent to this paper. First, at the organizational level, the sectoral or divisional character of many agencies has made the comprehensive adoption of the

\(^{18}\) For a comparison of the differences in use of livelihood approaches between DFID, CARE, Oxfam and UNDP, see Carney et al (1999).

\(^{19}\) For further elaboration see Norton and Foster (2001); Ashley and Carney (1999); Carney (2002); Shankland, 2000; Solesbury, 2003.
sustainable livelihoods approach difficult due to the problems in identifying where livelihoods fit. This relates both to both advocacy and implementing agencies. In practice then SL often reflects the focus of the sector ministry taking the lead, and even then many project managers perceive a multi-sector approach as complex requiring more administrative and financial flexibility. Second, at the political level, there are shortcomings in the framework with respect to notions of power and governance; despite the large number of variables in the ‘PIP box’, it does not adequately address issues of politics (and the social - political capital nexus), power and voice, and rights and empowerment. Thus, despite its identification of ‘structures’ and ‘processes’, the SL framework tends to focus more on the technical nature of development.

Third, and probably the most serious operational criticism, relates to its limitations in terms of micro-macro linkages. While it provides a robust micro-level tool, it has difficulty in establishing unambiguous micro-macro linkages and macro-level, national analysis that can be used in policy analysis, policy design and policy implementation to improve livelihoods. In their discussion of the usefulness of SL for macro (economic) –level, national policy planning and making, Norton and Foster (2001) conclude that while SLA can be informative and helpful at the macro-level it is not necessarily the most appropriate approach. In contrast, Carney (2002) argues that SL has the potential to enrich PRSPs by understanding livelihood groups and assets; predicting responses to different policy options; managing cross-cutting issues; highlighting the long-term; and underlining the importance of participation.

It is this third limitation that both DFID and the UNDP used when they ‘dropped’ the SLA as its lead framework for poverty-reduction– within five years of its introduction20. In shifting their priority from the project and programmatic level, to policy advice and support (such as direct budget support), the limitation in up-scaling limitations fundamentally reduced SLA popularity. This raises the question of the power of this donor driven ‘epistemic community’. The trickle-down effect has meant that in the donor world, SL has lost face. Yet, was the SLA originally developed as a policy-level tool? And, if not, were such a criticism based on unjustified expectations? Despite such criticisms, for many, SL is still alive and on the

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20 Details on contents of DFID’s new social exclusion paper
agenda. The paper returns to this theme in the final section where it highlights new approaches to social policy that incorporate a SL framework.

Despite limitations of the SL framework described above, since its initial development an emerging agenda has further elaborated and adapted the concept, principally so as to address the political and institutional constraints in the original framework. One example is a framework that applies a rights approach to sustainable livelihoods, developed by Moser and Norton (2001). This is intended to better address the power dimensions of development processes--criticized in the original framework--by showing what a human rights perspective brings to governance and the formulation of public policy, particularly in terms of openness and transparency, as well as equity and accountability. The framework proposes an approach that operates at three levels. At the normative level, the value added of using a human rights approach derives from the global legitimacy that human rights have acquired. The analytical level then elaborates the ways in which poor people’s claims are processed into outcomes through multiple structures of authority and control. This requires rigorous analysis of social and political processes that determine the likelihood of poor people’s claims being reflected in the definition, interpretation or implementation of rights. The political process of contesting claims also requires recognition. Finally, at the operational level, potential entry points, or space for action can be identified with associated instruments. These include PRSPs for national policy dialogue, and SWAs for sector policy dialogue.

The continuing popularity of the SL framework is also reflected in the way it has been incorporated into a wide diversity of policy-focused research. Two recent examples that in different ways seek to provide new social policy frameworks illustrate this. Bennett develops an empowerment and social inclusion framework that builds on the SL approach ‘while placing greater emphasis on power relations as these are defined by social identity and economic status and mediated by institutions and organizations’ (2003,2). It focuses particularly on the

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21 Certainly those working on rural development continue to find it a useful analytical and operational framework--as demonstrated by a very recent World Development special issue on Livelihoods, Forests and Conservation (World Development 2005).

22 A human rights and livelihoods matrix, for instance, identifies from the extensive range of human rights texts those rights that are of particular importance for sustainable livelihoods. The matrix categorizes them according to an expanded typology of capital assets (adding the political domain to the five forms of capital assets listed above).

23 It also calls for the identification of social characteristics (gender, citizenship, social status, ethnicity etc.) that empower, or disempower, people in different arenas of negotiation. A rights regime analysis categorizes seven different levels of rights--international human rights law, regional structures, national statutory law, religious or customary law, and localized 'living law'.

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interrelated processes of empowerment and social inclusion as the means of shifting these relations—and the institutions that embody them—towards great equity.

A recent research framework that takes SL as its starting point and grapples with the interrelationship between SL and institutions has been developed by Kabeer (2004). Here the research focuses not on livelihoods per se but in the broader institutional configuration of social provisioning which prevailed in different contexts and the extent to which it addressed the needs of the poor. A particular interest is the interface between institutions

Diagram 2: Institutions, access and outcomes: An analytical framework (Kabeer 2004)

INITIAL CONDITIONS INSTITUTIONAL PROCESSES DEVELOPMENT OUTCOMES
Context Resources Institutions Policy Livelihood ‘Social’
Regimes Strategies outcomes

of social policy and the principles of ‘access’ they embody, and the provisioning efforts of the poor, captured by the idea of livelihood strategies. Thus the SL framework is re-organized to focus on ‘institutions and access’ with households and their ‘livelihood strategies’ forming one strand of the research (see Diagram 2) (Kabeer, 2004, 3)

b. Asset Building Frameworks

Turning to the second framework of asset building (AB), under its umbrella title are a number of conceptual approaches or frameworks that at first glance appear similar to SL, since they are also concerned with assets and capabilities, institutions and livelihoods. It is the emphasis that differs, and associated with this the policy implications. As the name implies AB frameworks are more specifically concerned with assets, and associated asset accumulation strategies, rather than more generally with livelihoods. This emphasis on assets is closely linked to the concept of capabilities. Thus assets ‘are not simply resources that people use to build livelihoods: they give them the capability to be and act’ (Bebbington, 1999). As such assets are

24 Originally defined in the OED as ‘sufficient estate or effects’ (1531) and extended to ‘all the property a person has that may be liable for his or their debt’ (1675).
the basis of agent’s power to act to reproduce, challenge or change the rules that govern the control, use and transformation of resources (see Sen 1997, Giddens 1979).

AB frameworks are not as well known as SL, possibly because their conceptual origins and definitions are less ‘homogeneous’, as well as the fact that they have not developed a one-for-all ‘blueprint’ operational framework – as was the case with SL. Nevertheless in parallel with the SL debate, a number of academics and practitioners have focused on different aspects of AB, in both Northern and Southern contexts. These can be loosely categorized in terms of the following three areas.

1. **Vulnerability, risk and assets**

   Along with the research on SL, the ‘poverty debate’ has provoked an extensive debate on the relationship between vulnerability and risks, and the assets of the poor. For instance, the asset vulnerability framework that I developed, highlights the relationship between vulnerability and asset ownership, and identifies a range of asset management strategies. Analysis of vulnerability involves identifying not only the risks (or threats) but also the resilience in resisting or recovering from the negative effects of a changing environment. The means of resistance are the assets and entitlements that individuals, households and communities can mobilize and manage in the face of hardship. Vulnerability is therefore closely linked to asset ownership. The more assets people have the less vulnerable they are, and the greater the erosion of people’s assets, the greater their insecurity (Moser, 1998, 3). In fact, the poor are managers of complex asset portfolios; their capacity to manage these influences their ability to cope. Different household capital assets contribute to wellbeing outcomes, with associated strategies cushioning households and limiting the impact of external shocks. While their capacity to cope depends on the constraints and risks impeding their asset accumulation, some strategies have unanticipated, negative, effects. These can include increasing inequality and conflict within households and increasing levels of violence, crime, fear and insecurity in local communities (Moser 1997).

   A somewhat similar framework by Siegel (2005) differentiates between capital assets, context, household livelihood strategies and well being outcomes. While the capital assets a

26 Vulnerability is defined as exposure to hazard or risk and the ability to manage risks stemming from exposure (Haddad 2004)
27 In this early categorization of assets I distinguished between labour, human capital, productive assets which for the urban poor is most often housing, household relations and social capital.
household holds determines the opportunities, and sets the options it is the broader ‘policy and institutional environment’ and the associated existence or absence of risks that influence the behavior of households in terms of livelihood strategies (Siegel 2005). More recently the vulnerability, risks and assets nexus has provided a useful framework for researchers working the ‘chronic’ poor, namely those considered most vulnerable, and identified as most likely to be multi-dimensionally deprived\(^{28}\).

Turning to operational practice, issues of risk, vulnerability and asset accumulation are at the core of the new social protection framework developed by the World Bank (World Bank 2000; Holzmann and Jorgensen 2000), DFID and others. As such asset-based issues are already integrated into social policy—when defined as social protection policy. The Social Protection framework uses a two-fold typology of risk that distinguishes between idiosyncratic risks that affect individuals or households at the micro-level, and covariant risks affecting groups of households and communities at the meso-level, as well as risks affecting region or nations at the macro-level. The related risk-management framework makes an important distinction between reducing and mitigating risk as well as coping with shocks. Here critical social policy concerns relate to informal assets such as social capital is essential in the success of all three risk-related strategies\(^{29}\). (see section

2. Asset-based Approaches

Also closely associated with issues of risk and vulnerability is a second AB framework, broadly known as asset-based approaches that seek to address the causes and dynamics of longer-term persistent structural poverty (primarily in rural Africa and Asia)\(^ {30}\). Of particular importance is the BASIS\(^ {31}\) Collaborative Research Program, a policy-focused research group of US-based economists with partners in the South\(^ {32}\). Drawing on longitudinal data, rather than short-term snap-shots of income poverty, it identifies ‘dynamic asset poverty’, as well as

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\(^{28}\) See Chronic Poverty Work; Haddad and Sabates-Wheeler

\(^{29}\) For instance, see Moser (2002) for an analysis of the comparative importance of formal and informal risk reduction and mitigation institutions in Bolivia

\(^{30}\) For an extensive literature on the construction and measurement of asset indexes, see Sahn and Stiefel (19900; Filmer and Pritchard 19998) and Adato, Carter and May (2004)

\(^{31}\) BASIS stands for Broadening Access and Strengthening Input Market Systems. The BASIS research program is supported by USAID and directed by Michael Carter at the University of Wisconsin, Madison. Linked to it is the IFPRI ‘Pathways out of Poverty Program’ Directed by John Hoddinott at IFPRI

\(^{32}\) Anthropological work adopting the same approach has been undertaken by Whitehead (2004)
distinguishing between ‘deep-rooted persistent structural poverty and chronic and other forms of poverty that the passage of time will alleviate’ (Adato, Carter and May 2005).

This asset-based approach differentiates between ‘churning’ or stochastic poverty (the regular drops into or rises out of poverty due to short-term shocks) and structural mobility associated with gains or losses of productive assets. Of particular importance is the identification of poverty traps—defined as a critical minimum asset threshold below which households cannot take advantages of positive changes or recover from negative changes. Unable to accumulate important assets, these households are trapped in permanent poverty (Carter and Barrett 2005).

BASIS focuses on identifying policies, programs and interventions that are most effective over the long term in reducing poverty ‘through some combination of helping households to accumulate assets, providing access to institutions that increase the returns on those assets and minimizing the impact that shocks can have on a family’s asset holding’. This emphasis on assets is based on the argument that the amount of assets a family holds, the returns on these assets, and the risks to losing assets can all be factors in whether households will remain impoverished, escape poverty, or avoid poverty while continuing to increase its well-being. Successful interventions can involve helping poor or vulnerable families adds to their assets, achieve higher returns on those they hold and maintain those they hold in the faces of shocks (Hoddinott 2005).

As a policy-focused research program, BASIS has focused its operational practice on the dissemination of research results through its webpage, briefing notes and conferences. In addition, asset-based assessments and evaluations have assisted policy makers working on such issues as building assets for sustainable recovery and food security in Ethiopia (Little 2002); poverty traps and environmental disasters in Ethiopia and Honduras (Carter 2005) and property rights and environmental services in Indonesia (Kerr, 2005). Most recently it has used an asset-based analysis to identify the extent to which safety net and social protection programs in South Africa and Mexico have moved beyond consumption needs to address asset accumulation.

33 ‘Families are unable to educate their children, build up productive assets and improve economically over time. Poverty traps are most likely to be problematic in areas where markets are thin or weak and families are unable to borrow against future assets to build up their assets (Carter et al 2005)

34 A slightly different variation outlines three steps to combat persistent poverty as follows: First, an increase in the productively of assets; second, facilitating the building and protection of assets required to stay out of poverty, and third, the removal of exclusionary mechanisms that block pathways from poverty for certain segments of the population (BASIS 2004).
3. Asset building

One of the most developed asset approaches is US asset building (or asset-based) policy. Originally termed asset-based welfare policy, and developed in 1991 by Michael Sherraden of Washington University St. Louis it is based on two very simple premises: first, that the poor can save and accumulate assets, and second, that assets have positive social, psychological, and civic effects independent of the effects of income (Boshara and Sherraden 2004). In his original work Sherraden distinguished between assets (identified as the stock of wealth in a household) and income (the flows of resources associated with consumption of goods and services and standard of living), argued that welfare policy for the poor has been constructed almost exclusively in terms of income, and proposed that it needs to be based on the concepts of savings; investment and asset accumulation (see Box 2).

Research shows that in the US the poor are not only-asset poor but have few institutional structures within which to accumulate assets; for impoverished welfare recipients asset accumulation is not encouraged, if not permitted with the ‘asset tests’ associated with means-tested income transfer programs in effect preventing the accumulation of more than minimal financial assets. In contrast an extensive range of asset-based policies exist, operating mainly through the tax system (such as home ownership tax benefits, 401 (k)s and State College Savings (529) Plans)\(^{35}\). Thus saving and accumulation are shaped by institutions, not merely by individual preference.

**Box 2: Sherraden's 'persuasive' argument for the a policy shift from income to assets**

‘Income only maintains consumption, but assets change the way people think and interact with the world. With assets, people begin to think in the long term and pursue long-term goals. In other words, while incomes feed people’s stomachs, assets change their heads….welfare policy has gone off track in becoming almost exclusively preoccupied with the income protection of the poor. Policy should seek to empower as well as to protect. Especially policy should take into account the critical role of asset accumulation in economic and social well-being…’implicitly we seem to believe not only that the poor have no wealth, but that they can have no wealth’ (1992.6-9)

Source: Sherradin 1991, 6-7

Asset-based welfare policy is designed to promote and institutionalize asset accumulation (part social reform in part financial planning) with the outcome not only increased personal wealth but also greater economic productivity of the nation (1991, 7-9). Such an asset building

\(^{35}\) Over 90% of this goes to households with incomes of over $50,000 per year
policy is intended to be progressive (with greater subsidies for the poor), inclusive (asset inequality in the US is largely racially based)\textsuperscript{36}, and life-long and flexible.

This asset building framework has been effectively translated into \textit{operational practice}. Since 1991 a range of programs aimed to broaden asset ownership have been piloted in the USA and more recently in the UK, based on the asset-based welfare principles outlined by Sherraden and colleagues. Best known in the USA is the “American Dream’ Individual Development Account (IDA) Demonstration, and the associated 300 IDA programs throughout the country–supporting 15,000 account holders. A parallel pilot in the UK is the Savings Gateway Pilot Project. These are matched saving accounts for low persons with resources to match contributions by low-income families achieved through a ‘blend of public and private funding’ (Boshara 2005). Linked to this are important institutional functions for community organizations providing financial education, setting IDA balance targets and matching contributions. Withdrawals typically are restricted to the purchase of assets such as buying a home, pursuing postsecondary education and training and starting a small business. Others such as car purchase and a computer for work-related purposes are sometimes permitted. Recent evaluations provide overwhelming evidence that participants can save in structured accounts–and that this changes the way people think, act and feel about their circumstances and future life chances for them and their children.\textsuperscript{37} This has been instrumental in moving forward federal IDA legislation. At the same time there is no evidence that IDAs raise the net worth (assets minus debts) of savers. Supporters of this approach argue that even if accumulations are not large, ‘what matters is not the amount, but the existence of accumulation’ (Boshara 2005).

Influenced by the US experience, the Child Trust Fund was established in the UK, as a long-term savings and investment account for every child born Sept. 2002\textsuperscript{38}. In the UK opinions vary as the pros and cons of asset-based welfare. Proponents argue for both a widening and deepening of such policy as a mechanism for curbing rising inequality and improving the life chances of the vulnerable in UK society. They also maintain that such policy should go beyond efforts to improve savings behavior and financial inclusion to also address middle earners’ asset welfare through enabling home ownership. Given development in house prices, home ownership

\textsuperscript{36} The ratio of white to non-white income was 1.5 to 1 in 1995 and increasing (Oliver and Shapiro 1995)
\textsuperscript{37} This was organized by the Corporation for Enterprise Development and the Center for Social Development
\textsuperscript{38} A further demonstration project in the South has occurred, for instance in Taiwan where a 200-account Family Development Account Program exists
is the single greatest repository of individual wealth in the UK and is the source of increasing wealth inequality. In contrast, critics doubt the effectiveness and efficiency of asset-building policy tools, and fear that this may undermine the established, benefit and services-oriented welfare state by transferring such responsibilities to individuals and households. They argue that redistribution of wealth in the short and medium term is more efficiently achieved through reforms to the inheritance tax or the like (Maxwell, 2005).

4. Alternative bottom-up community asset building programs

A number of operational programs in both the North and South have extended the asset building concept beyond individuals and households to also incorporate community assets. In addition they have shifted the approach from a somewhat Northern ‘top-down’ approach concerned with the problems of ‘apathy’ of an alienated welfare dependent population to more of a ‘bottom-up’ demand-driven approach considered appropriate in a range of contexts.

Foremost amongst these is the Ford Foundation’s ‘Asset building and community development program’ designed to reduce poverty and injustice. Building on the work of Sherraden, Sen, Putnam and others, their Asset Framework is based on the assumption that when low-income people gain control over assets they gain the independence necessary to resist oppression, pursue productive livelihoods and confront injustice. An asset offers a way out of poverty because it is not simply consumed, it is a ‘stock’ that endures and can be used in may ways to generate economic, psychological, social and political benefits that foster resilience and social mobility. The program highlights inequalities in the distribution of assets, not only in terms of income but also in terms of race, ethnicity and gender, and supports grantees in building assets that individuals, organizations or communities can acquire, develop, improve or transfer across generations. This includes financial holdings, natural resources, social bonds and community relations, and human assets such as marketable skills. Despite identifying five pathways to build capabilities for ‘scalability’ –to enable large numbers of people and institutions to build assets –there are still formidable barriers in getting to scale.

39 An asset was defined as ‘A stock of financial, human, natural or social resources that can be acquired, developed, improved and transferred across generations. It generates flows or consumption, as well as additional stock’ (Ford 2004)

40 These are identified as developing public policies, fostering communities of practice, influencing market forces, changing power relationships and promoting social learning (Ford 2004, 4)

41 These include, for instance, creating affordable insurance for low-income women in India, establishing Women in Informal Employment Globalizing and Organizing (WIEGO); community forest programs
Along with AB programs a range of participatory methodologies have been developed to operationalizing an asset-based approach at a community level. For instance, in the past decade, the Coady International Institute in Nova Scotia, Canada, has designed the Asset Based Community Development (ABCD), a ‘transformative’ methodology to motivate community leaders to identify assets, link their mobilization for community activities and strengthen their capacity to sustain economic and social development over the longer term (Mathie and Cunningham 2003). Morad Associates has designed a community asset mapping methodology as a tool to map community assets and then begin the process of building assets (Morad 2003). This has been widely implemented in minority communities in the USA, as well as being used in participatory community assessments in private sector companies such as Shell in South Africa, Oman and the USA (Fossgard-Moser 2004).

5. Emerging agendas

The World Bank social development strategy paper in fact also emphasizes the importance of introduction of assets and institutions stating:

‘Development interventions need to build both assets and improve returns to the assets by transforming social and economic institutions (p. 2).

Finally, Alsop, Holland and others in their recent analytical work on measuring empowerment uses assets as an indicator of ‘agency’ – which together with opportunity has empowerment outcomes. (more to be elaborated)

3. Towards a new agenda for social policy

i. Asset-based contributions to social policy or an asset-based social policy?

The previous section shows that an extensive range of livelihood and asset frameworks already exist. Despite their common limitations–above all their inability to adequately address the ‘political dimensions of development’–these have been adopted or adapted for both analytical and operational purposes by a range of institutions. It is also useful to note that they already focus either directly or indirectly on social policy-related poverty concerns. One such example is social protection where asset-based analysis is used not only to identify asset-based poverty traps but also the asset accumulation potential of new social protection initiatives.
Do such asset-based approaches represent a contribution to a new agenda for social policy, or the conceptualization of an asset-based social policy *per se*? If the latter, what would this look like? Analytical work by Bennett, Kabeer, the World Bank social development strategy and others show a common focus not only the issue of assets, mentioned at the outset, but also on institutions (at state, private sector and household level)—as the critical mediating structure that blocks, or provides access for the accumulation and consolidation of assets. The actual ‘strategy’—whether it is termed livelihood, coping or ‘survival’—can be best identified as the ‘means’ by which asset accumulation is accomplished. At the same time, asset accumulation does not takes place in a vacuum; it is the broader contextual structure that provides opportunities—the formal and informal context within which actors operate, or indeed within which constraints on asset accumulation occur. These relate not only to the micro-level; household asset building dynamics are affected by meso- and macro-level opportunities and constraints.

For both analytical and ‘political’ reasons therefore an asset building framework provides a useful starting point for articulating the contribution of assets/livelihoods to a ‘new’ social policy. Simplistic though it sounds, for operational as against analytical purposes, this can be identified as a nexus that links assets-institutions-opportunities (see diagram 2).

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42 Siegel defines the context as the policy and institutional milieu and the existence or absence of risks (2005,6)
4. Cutting edge issues in an asset-based new social policy agenda

The final section of the paper concludes by examining the potential contribution of an asset-based social policy to a number of new ‘cutting-edge’ development issues. These include the asset-building opportunities associated with international migration; the contrasting constraints in asset building relating to insecurity in failing states, as well as the largely ignored asset accumulation aspects of human settlements. They also refer to the more rigorous identification of the role of institutions in asset building and the comparative advantages of state and non-state actors. Such a description is intended to show the ways in which asset building can provide the entry point for a ‘new social policy agenda’ – namely an asset-based social policy. Evidence comes from a range of sources43 that include papers prepared for this conference session.

i. Mobile populations and social policy

The dramatically growing phenomenon of international migration is one of the most recent issues on the development agenda identified by the IFIs. Economic research has highlighted the instrumental role that remittances increasingly play in a country’s macro-economic development as well as in micro-level poverty reduction (Adams etc), while further work has focused on the human capital implications of brain drain (or gain) (Ozden and Schiff 2005). Yet international migration is far more than an economic concern. Behind the statistical measurements of remittances are complex sociological processes that inform or determine migration practice—in which the impact of globalization is of paramount importance.

From an asset-based social policy perspective a number of issues are particularly pertinent. First, migrants are no longer people in one place (before or after they migrate). Concepts of migration circuits (from specific barrios to specific cities) and global ethnoscapes (Appadurai, 1996) informed by fundamental technological changes (telephone; internet) as well as cheap travel mean that migrants now have multi-locational status and opportunities, and associated asset building strategies. This has important institutional implications. International migration takes social policy beyond the national level to a transnational level—shifting from the

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43 These include a number of recent research projects on AB that I have undertaken; the asset vulnerability project in the 1990s (Moser 1997; 1998); research on violence and the erosion of assets (Moser and Mcllwaine 2004; 2006) and current research on ‘Intergenerational asset transfers and poverty reduction’ (Moser 2005). Results from this work are pertinent to each of the four issues.
traditional premise that social policy relates to people living in a fixed location within a national boundary. ‘Attending to the transnational context of social policy and development requires foregrounding how national institutions and structures are embedded in/linked to the global political economy’ (Yeates 2005 conference paper, 2)

Yeates illustrates this with a description of an international division of reproductive labor in which the social relations of care are mediated by the way transnational processes intersect with ‘internal’ social policies. She introduces the concept of ‘global care chains’ to describe a ‘series of personal links between people across the globe based on the paid or unpaid work of caring’ (Hochschild, 2000, 131). Closely associated with such chains are internationalization asset-building strategies that create transnational families. The example of the global chain of international trade in nursing illustrates how governments, such as the Philippines, have developed specific policies to produce ‘nurses for export’. Such global care chains present policy challenges relating to labor legislation and social protection issues, but also broader social policy concerns relating to ethical codes of conduct on migration. Yeates example of Mandela’s call to the UK government to cease recruiting nurses from South Africa because of their urgent requirement to address the HIV/AIDS pandemic in their own country provides a particularly poignant example of the opportunities and constraints relating to conflicting interests and needs associated with global care chains.

Second, people who leave may later return, or contribute to building local assets through networks of opportunities and the transfer of knowledge. Here the increasing feminization of migration means that gender and household structure (household social capital) determine remittance choices (Hall 2005; Moser, 2005). The costs in human capital suffered by the country need to be balanced against the benefits accrued through migration (Hall 2005 conference paper; Yeates 2005). In the totality of transfers, financial remittance are only one of a number of different transfers each of which can have important impacts on asset accumulation in both home and host country. Orozco (2004), for instance, defines these as:

- Remittances in cash or kind – sent to individuals and households most frequently used for consumption and human capital investments

44 In his paper Hall (2005 conference paper) discusses the socio-psychological problems associated with changing family structure as well as the impact on vulnerable children
• Economic investments – productive capital investments generally at individual or household level with potential for capital accumulation

• Donations for collective benefit – community level support often in times of crisis such as humanitarian relief, but also for investment in community human and productive capital.

• Goods and services – individual, household or community including knowledge and skill transfers

This categorization assists in clarifying the asset-building opportunities associated with international migration. Hall (2005 conference paper) describes the expenditure patterns of Ecuadorian migrant transfers in the three main cities. This shows that more than half (62%) are used for household consumption expenditures, and nearly a quarter (21%) on human capital associated with children’s education; with only around 3% for physical capital (housing) or financial capital investments. At the same time he emphasizes that remittance objectives are not simply economic but also relates to enhanced social prestige and status. “Transnational social capital’ bridges the geographical gap and maintains communication. Complex transfer systems are based on social networks, particularly but not only associated with home-town or village associations (Orozco 2003). The social, cultural and political construction of Diasporas has critical implications for investments in productive social capital. Asaam (2005 conference paper), for instance describes the Shifa International Hospital in Islamabad, set up by Pakistani doctors in the USA. In contrast are the Diaspora associated support for more perverse political investments in counter-insurgency or guerilla groups.

Third, migration policy can strengthen the asset accumulation of migrants in a number of different ways. Asaam (2005 conference paper) discusses these with contrasting examples from Pakistan and Philippines. First is the lowering of migration costs through policies to reduce recruitment costs—that currently result in irregular migration and the use of far cheaper transnational networks. Second is the enhancement of migration benefits including enforcing minimum standards, social security coverage and migrant protection—again showing the links between social protection and social policy. Finally there are important interventions to make use of the human capital of return migrants and to ensure that knowledge transfer of skills learnt abroad are maximized.

45 Orozco includes ‘intangible’ transfers such as the transfer of knowledge, the support to communities and other exchanges under the general heading of social capital within the category of goods and services—because, he argues, ‘these are material manifestations of cultural identity’.
ii. Assets and livelihoods in fragile states

The poor face particular constraints in asset building strategies in ‘fragile’ states because of the breakdown, degradation or collapse of many formal institutions (Francis and Amuyunza-Nyamongo conference paper). Associated with this is not only corruption and political conflict, but also high levels of violence, fear and insecurity linked to a breakdown of the rule of law, often accompanied by alternative ‘informal’ governance systems—increasingly linked to illegal drugs, trafficking etc. Growing recognition of the critical importance of the political dimensions of poverty reduction, and the constraints that fragile states impose on human security and development, make this another ‘cutting edge’ issue for a new social policy agenda.

The multiple outcomes of violence have been widely analyzed in terms of their direct and indirect effects on each of the five capital assets (Moser and McIlwaine 2004; 2006), and these are often particularly exaggerated in the case of fragile states. Costs include the drain on financial capital—savings and loss in earnings from resources allocated to reduce, or control, the phenomenon. Gender-based violence has consequences for human capital assets that include the injuries experienced by women and children, unwanted and early pregnancy, the contraction of STDs (including HIV/AIDS), as well as psychological consequences. In identifying livelihood-related causal links, Francis and Amuyunza-Nyamongo (2005) describe how the ‘demasculination’ of the erosion of the rural economy in Kenya and related inability of men to meet heir established gender roles has increased gender-based violence, as well as intergenerational conflict (see Moser 1998).

Violence erodes social capital in terms of reducing trust and co-operation within communities. Informal community-level organizations, for instance, are often affected by insecurity and personal safety, which influence the nature of cohesion among members. When women who play a crucial role fear leaving home, the functioning of informal organizations can be fundamentally affected.

However violence can also reconstitute social capital in different ways. In the case of Managua, Nicaragua, Rodgers (2005 conference paper) describes the dynamics of urban youth gangs and their violence to highlight the way in which in certain fragile state conditions they can be seen as socially constructive rather than destructive. He argues that in such contexts gangs are often forms of “social sovereignty” that provide localized systems of “meta-political” order,
allowing for the accumulation of physical and financial assets in areas where the state is predominantly absent. Such an analysis suggests that instead of thinking about gangs as “perverse livelihood strategies”, it is perhaps more accurate to consider the fact that they tend to emerge in “perverse contexts”. Thus it is the contexts rather than the gangs that constitute the principal problem from a developmental perspective.

When the governance capacity of formal institutions is eroded by violence, this affects human rights violations and impunity rates. Equality of access to judicial, educational, health, media and security institutions is also reduced when they cannot function in a transparent manner. Of equal importance, however, are informal systems of justice and social security that guarantee access to productive and reproductive resources, alongside various forms of mutuality and social insurance mechanisms—and the main vehicle through which livelihood security is often attained. Beal (2005 conference paper) argues that under conditions of state fragility, the stress placed on such traditional institutions has serious consequences for the wellbeing of the poor.

A comparison of the ways in which state fragility impacts on the role of traditional leaders and informal institutions in South Africa and Afghanistan (two countries that have experienced varying degrees of political upheaval and violent conflict) shows that in such conditions traditional institutions are limited in significant ways. This has implications for ordinary people seeking to manage risk and accumulate their assets, particularly in the urban context, where institutional pluralism is more starkly evident and engaged. Although conventional social policy in developing countries has placed much reliance on traditional institutions, limitations such as these are most likely to be addressed under conditions of state stability and via wide platforms for public action.

**iii. Human settlements and social policy: Community-based institutions and asset creation**

To date housing and human settlements have not been seen as a component of a social policy agenda; but rather as the institutional domain of urban development, land and infrastructure. Shifts within urban development policy itself in the past three decades have reflected a reduction in prioritization on human settlements. Their importance as part of basic needs strategies of the 1970s-1980s (though even then often limited to site and services and upgrading), shifted with the urban management policies of the 1980s-1990s to a focus on land
markets and urban finance, and most recently to issues of municipal governance and the privatization of basic services.

To date most IFIs have given a very low priority to urban issues in their overall portfolios despite research showing that housing as often the most important productive asset of the urban poor (Moser 1982; 1998; Rakodi 1999). Recently, MDGs relating to the urban environment, not to mention the dramatic urbanization growth rates associated with globalization have lead to a new 'resurgence' of interest in human settlements. Associated with this is the danger that once again a technocratic infrastructure-focused approach will be adopted. Here governments and IFIs support some physical infrastructure or housing with settlement recipients beneficiaries to the project decided by government and implemented mainly by contractor, thereby overlooking the capabilities, agency, interests and needs of poor people themselves (Boonyabancha 2005 conference paper).

While the IFIs have largely ignored many of the human settlement concerns of the urban poor, empowered slum/shack dwellers organizations have been simultaneously addressing their housing and associated livelihood demands. Simultaneously they are renegotiating their relationship with the state so that communities become accepted as legitimate parts of the city and have more space and freedom to develop their own responses (Boonyabancha). As described by Satterthwaite (2005 conference paper) this new approach is intended to provide urban poor communities with large scale housing ownership, as well as being the main actors in implementing upgrading processes. These integrate all related physical, land-tenure, economic and social activities through flexible financial support. In this way upgrading has been reconceived as a powerful intervention to rebuild strong social collective units among poor communities, to become the basic safety net for the poorest, and to support decentralization and ‘good’ local governance. (Boonyabancha).

National federations are already well established in 12 countries and emerging or in an incipient state in many more. Community savings groups, mostly managed by women, are their foundations. These develop their own housing solutions, learn from, teach and support each other, and use these as precedents to offer government partnerships for scaling up. In some countries their programmes reach tens of thousands of people, in others hundreds of thousands. While their immediate priority is to change the practices of local governments, this may also influence policy and practice at provincial and national levels.
In the case of Thailand, Boonyabancha (2005 conference paper) describes how the scaling up of slum and squatter settlement upgrading has lead to community-driven integrated social development at the city level. An ambitious national slum and squatter upgrading program ‘The Bann Mankong Program’ was launched by the government in 2003, with a budget of US$270 million (around 25% of the investment) and is being implemented through the Community Organizations Development Institute. The program is unusual both for its scale and its structure– with support from urban poor groups’ community organizations formed to develop their own comprehensive upgrading and land development programs. The program is rooted in 13 years of experience in government-community organization partnerships. To upscale and reach 200 communities in 200 urban centers, however, requires the diversity of different initiatives to combine as part of a citywide program.

Thus federations formed by the urban poor and homeless are driving changes in the policies of local and national governments for housing, land and basic services. This can be seen as social policy innovation driven by grassroots organizations in which communities themselves use housing as an asset not simply as a need but as a strategy to changes state-civil society relationships with implications that go beyond housing. Given the policy influence of local innovation and precedent, federations can be effective partners for IFIs if appropriate channels can be developed to support their work.

iv. The role of state and non-state actors in sustaining livelihoods and assets

The previous three sections have discussed the contribution of an asset building approach to a number of new ‘cutting-edge’ development issues. In each case the interaction between asset building and wider opportunities (or constraints) is mediated by institutions. Asset accumulation and associated poverty reduction is not achieved by the state alone. The papers by Beal, Rodgers, Satterthwaite and Boonyaboncha all point to the importance of non-state actors in different contexts. These issues are also important in established development sectors–where again an asset-based approach assists in identifying the importance that different institutions–state, civil society and community organizations–can play in generating livelihoods and wellbeing.

One such sector is forestry where an ongoing debate on the future of forests is occurring. As Molner, White and Khare (2005) argue, one vision identifies that the sector has the potential to sustain and improve rural livelihoods while conserving forests and their values. In contrast, a
countervailing vision sees forests as substantially depopulated landscapes under protection for environmental and recreational use. This assumes rural economies will be based on alternative livelihoods with some commercial agro-forestry, and small islands of intensive, industrial activity in the natural, and largely public forests. Molner et al argue that without appropriate policy and regulatory reform and supporting actions, much of the forest-based opportunity for the 1.1 billion people currently dependent upon forests will be lost. The establishment of a set of civil society partner institutions and donors to create the Rights and Resources Initiative and its coordinating mechanism, Rights and Resources Institute, are identified as essential to ensure a fundamental shift in vision and in resource allocation by governments, the private sector, social actors, and international development partners.

A second established sector is micro-enterprises, undoubtedly one of the most important strategies across the world for poor women to support themselves and their families, as well as to build assets. However, while a large number of women start micro-enterprises, only a small number successfully survive or expand their enterprises. In considering factors for success and failure Pingle (2005 conference paper) uses data from South Africa, Egypt, and Nigeria to show that social capital generated via membership in local community associations has no noticeable positive impact on micro-enterprise sustainability. In contrast, women micro-entrepreneurs ‘at the periphery’ of their communities have greater space for autonomous action, integrate into extra-local inter-community networks, are more likely to develop sustainable micro-enterprises. Consequently, states and NGOs can assist women micro-entrepreneurs by integrating small communities into wider networks; and by enhancing individual autonomy of women via the provision of childcare support, and emergency and regular medical care.

A third important issue relates less to a sector per se than to the interrelationship between different sectors. This is the concern with women’s inclusion into the mainstream of society in terms of access to services, infrastructure, the labor market, justice systems and political participation (Rodgers et al 1995). Buvinic and Mazza (2005 conference paper) distinguish between three levels of interventions to advance social inclusion; first, are the constitutional and legal protections required for women including those relating to land and property rights; second are the state’s institutional arrangements which in Latin America the government ministries or

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46 This focus on women’s inclusion needs to be contextualized within the broader strategy of gender mainstreaming, first formalized in Beijing in 1995 to ‘mainstream gender issues into development’ (see for instance Kabeer; 2001; Mikkelsen et al 2002; Moser and Moser 2005.)
offices ("national machineries"), created to promote women’s empowerment. Findings show that mainstreaming women’s concerns depends on strong support from the executive branch, close alliance with non-state actors and both cultural and political openings; third, are the pro-active programs to counter specific forms of exclusion that include affirmative action, education and labor markets. Although not specifically focusing on assets and livelihoods, this provides an example of the need for complementary actions in different sectors as well as participation of state and non-state actors.

5. Concluding Comments

i. (Re)differentiation of the scope/agenda of social protection and social policy

As mentioned at the outset of this paper, the current social protection agenda has been defined in terms of three areas; safety nets, risk prevention, and risk mitigation. Yet, practice to date shows that such a broad agenda has rarely been implemented; safety nets are still the most important priority. At the same time asset-based social policy focuses clearly on asset accumulation as against the ‘welfarist’ income protection of the poorest and most vulnerable. As long as ‘institutional determinism’ does not act as an impenetrable deterrent, this provides the opportunity for a (re)differentiation between social protection and social policy.

A new agenda for social policy also needs to identify new opportunities and constraints for asset accumulation in a world that is increasingly dominated by new agendas such as globalization, increasing inequality, and growing conflicts and violence. What would such a social policy look like? As a very tentative first stage, it would need to include some of the following:

• Clearer parameters of the objectives of social protection and social policy
• Closer linkages between social and economic policy
• Closely contextualized to address fragile governance and associated power of alternative institutions – many outside the rule of law
• New instruments
• New indicators
ii. Second generation asset-based social policy

In the same way that we now have second generation slum dwellers in many cities, second generation women struggling to empower themselves and second generation rural populations repeatedly confronting new environmental risks, we need a second generation of policies to address their concerns. Current policies focus almost exclusively on what can be called ‘first generation’ strategies. These include the provision of water, roads and electricity, housing plots, better health and education, and micro-finance. Once provided it is assumed that the wellbeing of communities, households and individuals improves, and ‘development’ occurs.

But when these strategies do not bring the expected development returns, and increased human capital—higher education levels and health—do not result in the expected job opportunities, rising aspirations and growing despair can undoubtedly lead to increasing violence. At the same time the goals posts of development opportunities themselves have shifted with globalization, corruption and global warming not to mention failing states and civil conflicts.

So, second generation development strategies need to address a range of new policy concerns in which asset-based social policy will play a critical role. These are essential if the capital assets built in a community are not to be eroded, and the sorts of goals that get counted in the MDGs simply evaporate. Such strategies need to go beyond issues of welfare and poverty reduction to address a range of concerns relating to governance and the accountability of institutions, rights and security. As a provisional set of recommendations these may relate to the following:

- Strengthening social justice through the judicial system, including a broader range of preventative and as well as punitive interventions
- Empowering local communities to access information about legal, economic and social rights
- Identifying appropriate institutional structures for strengthening the financial capital in households that have got out of poverty, but are still highly vulnerable
- Developing city level employment strategies to better ensure that the gains in human capital are not eroded.

Ultimately the details of such interventions are context specific; nevertheless the importance of incorporating second generation asset-based social policy relates not just to issues of social protection and human rights, but to the objectives of development itself.

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47 See Moser 2005
Annex 1: Summary Review of Models of Social Policy in the ‘South’, with some associated ‘Northern’ influences (in italics)

<table>
<thead>
<tr>
<th>Macro-Economic Model</th>
<th>Social Policy Model</th>
<th>Primary Institutions</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Modernization (1940s-1960s)</td>
<td>Residual Welfare</td>
<td>Weak social welfare government ministries Voluntary organizations with main social welfare burden</td>
<td>Originally introduced by colonial governments Social need through individual effort in the marketplace; Government dealt with deviant behavior and when normal structure of supply, family and market break down</td>
</tr>
<tr>
<td>Western Capitalism</td>
<td>Institutional</td>
<td>Sectoral ministries</td>
<td>Introduced in advanced economies; Welfare as an entitlement based on citizenship. Comprehensive universal, statutory state provision of medical care, education, housing, and income security</td>
</tr>
<tr>
<td>Failure of modernization ‘trickle down’ (1960-70s)</td>
<td>Incremental</td>
<td>Sectoral ministries</td>
<td>- Southern version to replicate institutional model on incremental basis with gradual extension /expansion of existing provision expansion of social services along with increase in budgetary allocation. - Assumes budget expansions based on expanding economies: c.f./ role of donors; No questioning of relevance of local needs</td>
</tr>
<tr>
<td>Western Socialism</td>
<td>Structural</td>
<td>State provision</td>
<td>- Welfare defined as the distribution of needs, is central social value. Satisfaction of needs on basis of equality as main aim of production and distribution. To each according to his need – universal, comprehensive and free social services of health and education. - Goal of many socialist countries in South</td>
</tr>
<tr>
<td>Redistribution with Growth (linked to eradication of poverty)</td>
<td>Basic needs</td>
<td>Project level ‘count-cost-carry’ for external provision of goods and services that might/might not alleviate poverty</td>
<td>-Needs based targeted interventions – rather than national policy (except for Sri Lanka). -Debate about BN as means –conservative anti-poverty program with piecemeal reform within existing international economic order OR Basic needs as an end – Mutually reinforcing set of policies involving structural change</td>
</tr>
<tr>
<td>Economic Reform and Structural Adjustment 1980s-1990s</td>
<td>Compensatory safety nets such as social funds State, private sector and NGOs Decentralized coverage</td>
<td>-Shift from universal comprehensive to targeted compensatory measures to compensate new poor as well as cushion impacts for borderline and chronic poor: -Concern with efficiency of financing and delivery mechanisms</td>
<td></td>
</tr>
<tr>
<td>Globalization (1990s-2000s)</td>
<td>Social Justice Citizenship and global human rights as framework for rights based approach</td>
<td>IFIs – promotion of private welfare systems; International pressure for collective interventions</td>
<td>- Governments exposed to international trade have larger governments and higher social protection expenditures. - Increased recognition of exclusion on basis of gender, ethnicity, race and religion. - Also of holistic social policy that includes integrated livelihoods approach, participatory approaches to identification of needs, human security and social integration</td>
</tr>
</tbody>
</table>
Annex 2: Sustainable Livelihood Framework

**Key**
- H = Human Capital
- N = Natural Capital
- P = Physical Capital
- F = Financial Capital

**LIVELIHOOD ASSETS**
- S = Sustainable Livelihood

**VULNERABILITY CONTEXT**
- H = Human Capital
- N = Natural Capital
- P = Physical Capital
- F = Financial Capital

**TRANSFORMING STRUCTURES & PROCESSES**
- H = Human Capital
- N = Natural Capital
- P = Physical Capital
- F = Financial Capital

**LIVELIHOOD OUTCOMES**
- More income
- Increased well-being
- Reduced vulnerability
- Improved food security
- More sustainable use of natural resources

**Source:** Ashley and Carney 1999, 5.
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