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The asset vulnerability framework: Reassessing urban poverty reduction strategies

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Abstract

Identifying what the poor have, rather than what they do not have, focuses on their assets. This paper contributes to the extensive vulnerability/assets literature, by categorizing the assets of the urban poor in terms of an "asset vulnerability framework." These include both tangible assets, such as labor and human capital, less familiar productive assets, such as housing, as well as intangible assets, such as household relations and social capital. Results from a recent urban study show that the poor are managers of complex asset portfolios, and illustrate how asset management affects household poverty and vulnerability. Translated into operational practice this framework facilitates interventions promoting opportunities, as well as removing obstacles, to ensure the urban poor use their assets productively.



Keywords

assets; vulnerability; household relations; social capital; labor; housing

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