	C deinling water has been
A forest fire has occurred in the community that will reduce everyone's food and fuel	A clean source of drinking water has been installed in your community through the
supplies.	support of an NGO. You now have closer access to water and are healthier.
and the second subtracts 2	access to water and are neutriner.
Each person in the group subtracts 2 points from your Natural Asset score.	Add 2 Natural Asset points and 2 Human
points from your value at the	Asset points to your score.
1	2
You have been able to get a small loan with	Your new small business of raising chickens
the assistance of a local NGO that has	has been making a profit.
coordinated the loan with a nearby bank in town. With the loan you are able to start a	Add 2 Financial Asset points to your score
small business.	and 1 Human Asset point to your score.
Add 3 Financial Asset points to your	
score.	4
5	4
A new road has been built giving your village	Your father died from malaria.
better access to markets and services in	
nearby towns.	Subtract 2 Social Asset points and 2
Add 3 Physical Asset points to your score.	Financial Points from your score.
5	6
	Cultural celebrations are taking place all
Congratulations! You have just been married. Your network of family and friends has	week in your village.
doubled.	
	Add 2 Social Asset points to your score.
Add 3 Social Asset points and 1 Financial	
point to your score.	
4	g
+	O de la constant de l
You have just completed primary school at	You have just completed secondary school.
the age of 14.	Add 2 Human Asset points to your score.
Add 1 Human Asset point to your score.	A 100 CO
	·
a	10

You have just finished college/university. You have many loans to pay back.

Add 3 Human Asset points to your score and subtract 2 Financial Asset points from your score.

Your village is affected by flooding. The road to the market has washed out. You have no way to get your tomatoes to the market and they are going to rot.

Subtract 1 Financial Asset point and 1 Physical Asset point from your score.

11

You have successfully sold all of your vegetables at the market for a good price by putting in practice the information and skills learned through a women's marketing group hosted by a local NGO.

Add 2 Physical Asset points to your score and 1 Human Asset point to your score.

A local NGO has made available to you a new

variety of seeds that will better withstand

dry conditions.

Add 3 Financial Asset points, 1 Social Asset point to your score and 1 Human Asset point to your score.

13

14

You have been able to sell all of your extra eggs from the farm.

Add 3 Financial Asset points to your score and 1 Human Asset point to your score.

You planted a new crop this year — soybeans — after gaining access to seeds through a local NGO. The leaves of the soybean plant provided a high-protein food source for your cows and you were able to produce more milk than before. You sold your extra milk at the market.

Add 1 Financial Asset point, 1 Human Asset, and 1 Physical Asset point to your score.

15

16

You continue to cut trees to provide firewood to cook for your family.

Subtract 2 Natural Asset points from your score.

17

There was an information meeting by a local NGO in your community where you learned about a new drought-tolerant seed. Seeds were provided to participating farmers. Even though there has been some drought, the community has had a decent harvest. There will be almost enough food for everyone to eat this year.

Add 1 Human Asset point, 1 Physical Asset point and 1 Social Asset point to each person's score.

19

A soil erosion prevention method has been implemented on your farm — the hill has been terraced (made into steps). You will have more fertile soil for years to come and will be able to sell some of your crops for income.

Add 3 Natural Asset points, 1 Human Asset point and 2 Financial Asset points to your score.

After participating in an information workshop by a local NGO, you learned about solar cookers and were able to apply for a loan. Now you are using a solar cooker to prepare your family's food which saves a lot of time because you no longer have to gather firewood so you can work more on other projects.

Add 2 Natural Asset points to your score and 1 Social Asset point to your score and add 1 Financial Asset point to your score.

Rainfall has been unpredictable, causing crops to be stunted and produce less food.

The community has not had a good harvest and there will not be enough food for everyone to eat this year.

Subtract 1 Human Asset point and 1 Natural Asset point from each person's score.

20

Your house was severely damaged during heavy rain. You had to rebuild your damaged house made of mud and grasses. It took you a lot of time, but looks great!

Add 1 Physical Asset point to your score and subtract 1 Financial Asset from your score.

After an NGO provided you with the skills You have good relationships with your neighbours and community members. and initial start-up asset for your business of selling duck eggs, you now have savings in Add 2 Social Asset point to your score. the bank. Add 3 Financial Asset points, 1 Human Asset point and 1 Social Asset to your score. You have a large, healthy family. With all of You have been elected as a community you working together on the farm you are representative to the local government. able to produce a large crop with enough food for your family and extra food to sell. Add 2 Social Asset points, 1 Human Asset point and add 1 Financial Asset point to Add 2 Human Asset point and 1 Financial your score. Asset point to your score. You own your house and farm land. Your children are attending a good boarding school. Add 2 Financial Asset points to your Add 3 Human Asset points to your score and subtract 1 Financial Asset point from your score. A new tax has been imposed on goods that A new government has been elected that provides primary education for all children. you sell at the market. Each person in the group adds 1 point to Subtract 1 Financial Asset point from your Human Asset score. your score. A new government has been elected that You planted trees to replace the section of forest that was harvested. provides new social programs for all women and children. Add 1 Natural Asset point to your score and subtract 1 Financial Asset point from Each person in the group adds 1 Social your score. Asset point to your score.

An NGO has helped to form a watermaintenance council in your community to maintain the water well so that it can continue to supply safe drinking water for many years to come.

Add 1 Natural Asset and 1 Social Asset point to your score.

33

You have received a small inheritance from a family member.

Add 1 Financial Asset point to your score and subtract 1 Social Asset point from your score.

An NGO has brought an information network to your region, which will provide you with weather reports and market prices to help you plan for your farm management and the selling of your crops.

Add 1 Social Asset point, 1 Human Asset point and 2 Financial Asset points to your score.

Your family feels ill after drinking the local water from the nearby stream and is not able to work.

Subtract 1 Human Asset point and 1 Financial Asset point from your score.

35

36

A river overflows and washes away much of the fertile topsoil from your farm field. Nutrients found in the topsoil that help your crop grow are lost. You will not be able to produce as much as previous years and you will not have any extra crop to sell at the market.

Subtract 3 Natural Asset points and 2 Financial Asset points from your score.

37

You introduce a new variety of rice on your farm, using the knowledge and experience of a local NGO. This variety doubles the amount of rice you are able to grow in a season. You sell some of your extra rice for income.

Add 1 Physical Asset point, 1 Social Asset point and 1 Financial Asset point to your score.

Your farm tools were sold to pay for your son's medicine when he was ill. With the help of the medicine your son made a full recovery.

Subtract 1 Physical Asset point from your score and add 1 Human Asset point to your score.

38

Soybeans have been introduced to your farm for the first time. They are growing well. From the soybeans you will be able to make tofu and add protein to your diet that you currently lack.

Add 1 Human Asset point to your score.

40

A new integrated pest management system has been introduced on your farm that will allow you to control pests effectively and use fewer pesticides. Not having to buy pesticides will save you money for other uses.

Add 1 Natural Asset point, 1 Human Asset point and 1 Financial Asset point to your score. A swarming of locusts (a type of insect pest) came and ate the crops in the field. You will have less food this year to feed your family and no surplus crop for sale.

Subtract 1 Human Asset point and 2 Financial Asset points from your score.

41

42

You tried to start a new business but had very few customers. You are not able to pay your loan back to the bank on time and penalty fees are accumulating.

Subtract 2 Financial Asset points from your score.

You own one shovel and one hoe for farm equipment.

Add 1 Physical Asset point to your score.

45

Your plot of land is very small and you are unable to grow enough food to feed your family. As a result your family is hungry and ill

Subtract 1 Human Asset point from your score.

You and your family are illiterate. This makes it very difficult for you to get information about how to improve your farm management practices.

Subtract 2 Human Asset points and 1 Financial Asset point from your score.

After saving money for a long time, you now own a water buffalo that can be used to plough the fields and also acts like savings in a bank. It can be sold in the case of an emergency.

Add 2 Physical Asset points and 2 Financial Asset points to your score.

You have been able to grow rice on your land however, your family is not getting all of the nutrients they need and are <u>very</u> sick.

Subtract 2 Human Asset points from your score.

4-8

You had a good harvest this year, but are still paying the loan back from when your child was sick and you needed money to pay for medicine and transportation to town.

Subtract 1 Financial Asset point from your score.

You took out a loan to purchase a cow. Your cow became sick and died because you did not have the knowledge and skills to treat it. How will you pay back the loan?

Subtract 2 Financial Asset points and 1 Physical Asset point from your score.

50

A local NGO has coordinated with a bank in a nearby town for you to receive a loan to purchase a cow. The NGO will provide you with training about how to provide proper nutrition and veterinary practices for your animal to ensure it stays healthy and provides maximum milk production. The milk will be used to improve your children's nutrition and some will be sold to provide a small income.

Add 1 Physical Asset point, 1 Financial Asset point and 1 Human Asset point to your score.

Your father died of HIV/AIDS and now you must quit school to run the family farm. Your father did not teach you how to do everything on the farm so you are not able to produce as much food as he could. Your father used to grow enough food to sell some extra food at the market. You and your family do not have enough food to eat.

Subtract 2 Social Asset points, 2 Human

Asset points and 1 Financial Asset point from your score.

Your family's farm is having a high rate of death among the chickens that you are raising. You don't know why this is happening and you don't know what to do, or who to contact to get information. Your chickens are dying and you are unable to sell any.

Subtract 2 Physical Asset points, 1 Human Asset point and 2 Financial Asset points from your score.

52

The only source of water for your village is a river nearby. There is no water sanitation system in place. You become sick from a parasite in the water. You are unable to work on your farm for several days due to the sickness and lose 10% of your crop. You will not have any surplus crop to sell this year.

54

Subtract 1 Natural Asset point, 2 Human Asset points and 1 Financial Asset point from your score.

You live in Bangladesh where a serious flood has occurred and washed away your crop. You will not have a crop this year and future years' crops will be affected due to loss of topsoil and lack of seeds.

Subtract 2 Natural Asset points, 1
Physical Asset point and 1 Human Asset point from your score.

Your family becomes very ill from drinking water from the nearby stream. You were supposed to go to the market to sell your yams, but because of your illness you are unable to walk the long distance to the market. The yams rot before you are able to sell them.

Subtract 2 Human Asset points and 1 Financial Asset point from your score.