International Journal of
Humanities, Education, and Social Sciences

e-ISSN : 3026-0892
p-ISSN : 3026-1422
Index: Harvard, Boston, Sydney, Dimensions, Lens, Scilit, Semantic, Google, etc

https://doi.org/10.58578/IJHESS.v4i2.9137

Poverty: Definition, Factors, Measure, and Approach

Nand Kishor Kumar & Man Bahadur Sunuwar
Tri-Chandra Campus, Tribhuvan University, Nepal
nandkishorkumar2025@gmail.com; sunuwarmanbahadur40@gmail.com

Article Info:

Submitted:	Revised:	Accepted:	Published:
Feb 12, 2026	Mar 25, 2026	Apr 9, 2026	Apr 14, 2026

Abstract

Poverty remains a complex and multidimensional phenomenon that cannot be effectively addressed through a single policy instrument or a purely income-based perspective. This study examines poverty as a structural and human development challenge and emphasizes the need for comprehensive and integrated solutions to reduce its incidence and improve overall well-being. The analysis highlights that effective poverty reduction depends on the interaction of inclusive economic growth, social protection, good governance, and the empowerment of marginalized groups. It further underscores that a balanced combination of income-based and human-centered approaches is essential for addressing the multiple dimensions of deprivation and for promoting sustainable development. The study concludes that poverty alleviation strategies must move beyond narrow monetary measures and adopt a more integrated framework that strengthens livelihoods, expands social inclusion, and enhances the quality of life for all.

Keywords: Poverty Reduction; Inclusive Economic Growth; Social Protection; Good Governance; Sustainable Development

Introduction

Poverty is one of the most persistent global challenges, affecting millions of people across both developing and developed nations. It is not merely a lack of income but a multidimensional condition involving deprivation of basic needs, opportunities, and human dignity.

Usually, the poor are those whose expenditure (or income) falls below a poverty line. Poverty is a social problem. Sociological interests in poverty centres around the ideas of the 'culture of poverty' and the effects of 'place' on poverty. In sociological explanation the role of culture, power, social structure, and other factors that are rarely out of control of the individual are the main forces of poverty. Poverty is a multi-dimensional concept. There are mainly four approaches to define and measure the poverty; monetary approach, capability approach, social exclusion approach and participatory poverty approach (Laderchi at al. 2003). All these approaches have their own dimensions and concerns to define and measure the poverty. Poverty is the state of one who lacks a certain amount of material, possessions or money. This article describes the understanding of poverty that requires examining its meaning, causes, methods of measurement, and the strategies adopted to reduce it. There are other different definitions of poverty.

Poverty is a state of an individual, a family or a society where people are unable to fulfil even their basic necessities of life. When a substantial segment of a society is deprived of the minimum level of living and continues at a bare subsistence level, that society is said to be plagued with mass poverty (Rao, 2005).

Poverty has no social boundaries. It can affect men and women, young and old, and all classes. This chapter presents the review of the literature that focuses on how poverty is conceptualised and defined. The chapter emphasised that the relationship between defining and conceptualising the concept of poverty, puts an impact on how one measures poverty. The current chapter starts with a historical overview of poverty research. A synopsis of various approaches towards conceptualisation and definition of poverty is given together with the perspectives on the definition of poverty (Rao, 2005).

Poverty, like beauty, is easier to recognize than to define and compare. Some social workers and economists, nevertheless, define poverty with reference to certain basic amenities such as food, floor space per person and medical care, etc. When a family lacks a certain proportion of basic amenities it is considered poor, regardless of income. The definition is broad enough to cover a miser who denies himself basic amenities even though he has the ability to purchase these, and a family who has zero income but manages to fulfil the basic needs by borrowing, reducing saving, or living on the charity of friends and relatives. Poverty can be defined as a social phenomenon in which a section of the society is unable to fulfil even its basic necessities of life. In India the generally accepted definition of poverty emphasizes minimum level of living rather than a reasonable level of living (Datt, 2008).

Poverty is defined as a lack of income to acquire minimum necessities of life; per capita income, per capita consumption expenditure, per capita calorie intake and availability of the size of land holding are the main indicators of poverty in different (Sinha & Sen, 2001).

Poverty is pronounced as deprivation in well-being, and comprises many dimensions. It includes low incomes and the inability to acquire the basic goods and services necessary for survival with dignity. Poverty also encompasses low levels of health and education, poor access to clean water and sanitation, inadequate physical security, and opportunity to better one's life (World Bank, 2019a).

United Nations explained that fundamentally, poverty is denial choices and opportunities, a violation of human dignity. It means lack of basic capacity to participate effectively in society. It means not having enough to feed and clothe to family, not having a school or clinic to go to not having the land on which to grow one's food or a job to earn one's living, and not having access to credit. It means insecurity, powerlessness and exclusion of individuals, households and communities. It means susceptibility to violence, and it often implies living in marginal or fragile environments, without access to clean water or sanitation (UNDP, 2018b).

Amartya Sen described that "Poverty as consisting of a deprivation of a capabilities", So that the poor have inadequate resources (financial, information, and so on) to participate fully in society in short, they are socially excluded (Haughton, 2010).

Poverty is insufficient supply of those things which are requisite for an individual to maintain himself and those dependent upon him in health and vigour. Attempts have been made in all societies to define poverty, but all of them are conditioned by the vision of minimum or good life obtaining in society. There is an effort in all definitions of poverty to approach the average level of living in a society and as such these definitions reflect the existence of inequalities in a society and the extent to which different societies are prepared to tolerate them (Datt, 2008).

Twelve Definitions

Poverty can be defined in at least twelve discrete senses. They are discrete because they can be logically separated, so that circumstances which apply in one sense do not necessarily apply in others (Spicker, 2010).

(i) **Poverty as a Material Concept**

Poverty as a lack of material goods or services.

(ii) **Pattern of Deprivation**

Poverty as a lack of shelter and food

(iii) **Limited Resources**

Insufficient income, wealth and resources to consume.

(iv) **Poverty as Economic Circumstances.**

(v) **Standard of Living**

Poverty is a standard of Consumption which is below what is generally considered to be a decent minimum.

(vi) **Inequality**

People may be held to be poor because they are disadvantaged by comparison with others in society.

(vii) **Economic Position**

A class of people is a group identified by virtue of their economic position in society. Class is an aspect to inequality, but the inequality it represents is mattes of the social structure.

(viii) **Social Circumstances**

The idea of social class identifiers economic position with socio- economic status, a concept based on the linkage of class is with social and occupational roles. The concept of class is used both as a means of conceptualizing the position of the poor in structure terms.

(ix) **Dependency**

Poor people are sometimes taken to be those who receive social benefits in consequences of their lacks of means.

(x) **Lack of Entitlement**

The lack of entitlement is fundamental to the condition of poverty; People have the necessarily are not poor otherwise poor.

(xi) **Lack of basic Security**

Lack of basic security defined in terms of equivalent to need.

(xii) **Exclusion and Major Judgement**

Poverty can be seen as a set of social relationship in which people are excluded from participation in the normal pattern of social life. It consists of serious deprivation, and people are held to be poor when their material circumstances are deemed to be morally unacceptable.

Three Major Factors of Poverty

Individual Factors

The individual factors that fuel poverty include individual attitude, human capital, and welfare participation (Gans, 1995). The theory of individualism is rooted in American values and belief in the free market system. The belief in individualism places much emphasis on individual hard work and responsibility to acquire basic needs including food, shelter and health care services (Rank, 2004). Generally, the United States is seen as the land of opportunity, where individuals are provided with vast opportunities to achieve the American dream of material prospect and success. The premise of the American dream stresses that talent, virtue and hard work can lead to success and that individual poverty is an individual failing due to lack of motivation (Rank, 2004).

Cultural Factors

The ideas of social isolation, and culture of poverty offer frameworks for understanding how poverty is established and perpetuated in particular neighbourhoods or among particular populations. The neighbourhood and cultural elements have to do with how people's living conditions tend to influence their level of success or poverty. A person's risk of success or poverty can be significantly impacted by their human capital. According to the literature, human capital has a major impact on people's earnings; as a result, a lack of it might put a person at risk for poverty. People who have more human capital are more likely to be competitive in the job market than those who don't, claims Rank (2004).

Structural Factors

Poverty has been found to be explained by larger social and economic processes. According to viewpoints on structural reasons, capitalism fosters poverty by creating favourable conditions. Beeghley (2000) noted the effect of economic structure stating that irrespective of individual effort (hard work, skill); the structure of the United States economy ensures that millions of people are poor.

Marx (1932) pointed out that every good (including labor) has an exchange value and that the value of a good is the proportion of human labor invested in its production.

Poverty and Measure

Poverty is a multifaceted concept that includes both income poverty and no income poverty. In addition to income and consumption levels, it also discusses health and education, risk and susceptibility, and the marginalization and separation of the poor from the general poverty population. According to common perception, poverty is defined as having a low income that hinders a family from having access to and enjoying the bare needs of life, such as a minimum amount of clothing, food, and water. Income poverty is the term used to describe this idea. For a comprehensive picture of poverty those other deprivations, such as in relation to health, education, sanitation and insurance against mishaps, must be taken into account (Rao, 2005).

Poverty means few or scarce. From a social and economic perspective, it describes a situation or circumstance that does not offer the bare essentials of life. Therefore, poverty results in a drastically reduced level of living, depriving the vast majority of people of even the most basic necessities of life. When a segment of the population cannot afford the essentials of life, they are said to be in poverty.

Poverty is a relative and comparing concept. No individual or country is absolutely poor or rich. A man is poor or rich in comparison to the others. Adam smith says, "Man is poor or rich according to the degree in which he can afford to enjoy the necessaries, conveniences and amusements of life." The minimum necessities however changes with variation in place and time. There is no uniform standard definition of poverty throughout the world.

The old-style definition of poverty is the incapacity of the populace to meet specific minimum consumption requirements. However, poverty is more broadly defined as the limitation that prevents individuals from enjoying certain aspects of life. This is known as poverty of capability. Therefore, absence of fundamental competencies is referred to as capability poverty. People experience capability poverty when they are unable to attain a particular level of fundamental human functioning.

Because poverty reduces working capacity, efficiency, saving, and investment, it impedes a nation's economic progress. Savings, investment, income, and employment will all decline if the majority of people continue to live below the poverty line. Additionally, lower income will result in lower investment, savings, income, and employment. As a result, a nation's poverty cycle is vicious. People should be considered poor if they do not meet a specified minimum standard of consumption. The amount of income that will guarantee the minimal consumption standard at a given period is a topic of debate among experts who have conducted quantitative studies on poverty. There are a number of studies made by the Government as well as individuals on incidence of poverty (Aggarwal & shahani, 2005).

Poverty Line

The first step in calculating poverty is to define the poverty line. Estimates of poverty are typically separated into two categories: official estimates from the Planning Commission and informal estimates from independent academics. Compared to the non-official estimations, the official estimates have been significantly lower. . The poverty line so defined has been updated over time to take care of changes in price levels (Basu, 2005).

In our nation, it is widely accepted that people are only considered impoverished if they fall short of a specific minimal consumption threshold. But the experts who have examined the question of poverty quantitatively find it difficult to agree on the amount of income that will ensure the minimum consumption standard at a point of time (Rao, 2005).

The advantages and disadvantages of using three different approaches to define poverty lines

(a) The price of necessities

(b) Energy intake from food

(c) A subjective assessment

The most popular method is the cost of basic necessities approach. It includes the cost of additional necessities like clothes and housing after first estimating the cost of obtaining enough food for proper nutrition, which is typically 2,100 calories per person per day. The food energy intake approach can be applied in situations when pricing information is not accessible. This approach calculates the amount of money (or income) needed for a household to purchase enough food by graphing expenditure per capita versus food intake (measured in calories per person per day). Subjective poverty lines are based on asking people what minimum income level is needed just to make ends meet (Haughton & khandker, 2010).

Establishing Poverty Lines

The welfare level that separates impoverished families from those that are not is known as the poverty line. This level of income or value of consumption (expenditure) is predetermined and clearly defined. Both relative and absolute definitions of poverty are frequently used. In the former, a percentage of mean spending is employed as the poverty line; typically, one-third of mean spending (which defines the core poverty level) and two-thirds of mean spending (which defines the moderate poverty line) are utilized. A household is considered impoverished if its consumption falls below the absolute poverty line, which a fixed amount is based on a minimum amount spent on food and non-food expenses.

Unlike Approach to Poverty

Deprivation, inequality, underprivileged are major approaches in poverty definition and measurement.

Financial Approach

Monetary metrics of poverty are the most popular and commonly utilized. Either a lack of income or a lack of consumption-expenditure is tracked by monetary measurements of poverty. Both methodologies are insufficient as stand-alone indicators of poverty, even if income is clearly crucial for the majority of the impoverished and assessing consumption-expenditure has some significant policy applications.

The majority of individuals and professionals adhere to this conventional method, even if they are unaware of it. Poverty is essentially defined by the absence of material resources, such as money. In other words, those without money are impoverished. When measuring poverty, the selection of a poverty line is essential. A poverty line may be identified either with respect to a list of basic needs (absolute) or some characteristics of the distribution of the welfare indicators chosen relative (Ravallion,1998).

The amount of income or spending at which food energy requirements are satisfied is highlighted by Ravallion's Food Energy Intake technique. Because there was no economic theory to establish the lowest level of demands, political discussions and policy agendas shaped the assessment of the poverty line. Due to a lack of economic theory and political power, the poverty threshold was chosen.

Factors of Monetary Poverty

Monetary poverty is measured by total income or consumption substitution by either expenditure or income. In most developing countries and the United States, the absolute poverty line is used and food energy requirements are taken into account for the development of the poverty line (Ravallion, 1998). According to Rank, these households have some traits in common that render them vulnerable to poverty and/or make it difficult for them to escape it. Specifically, racial minorities in inner cities and families with large number of children experience chronic and periodic poverty (Rank, 2005). According to Schiller, a larger family size may be linked to a higher degree of poverty. For instance, an increase in the number of children from one to five can triple the family poverty level. On the contrary, total family income is likely to increase with family size as more members of the family take up employment in the labor market (Schiller, 2008).

Ability Approach

The monetary method is the ability approach of the materialistic explanation of poverty. It points out that while having material possessions does not equate to enjoying them, they are insufficient to provide wellbeing. A wealthy individual who suffers from a sickness may not be able to appreciate their prosperity. He could genuinely be impoverished, or severely disadvantaged. In light of this, poverty is defined by the capacity approach as the inability to live the sort of life that people value. The strategy takes its name from this idea and refers to these opportunities as “ability." According to the capacity approach, financial resources may be used to improve people's quality of life.

Factors of Ability Approach

Schiller (2008) emphasized how personal investment in human capital such as education can work as a strong mechanism that can influence the distribution of poverty.

According to Schiller, educational achievement is vital factor for distribution of poverty. Those who invest in education have a higher chance of getting out of poverty. Racial discrimination, causes one-third of all minorities to receive inferior education (Schiller, 2008).

Societal Exclusion

The Social Exclusion method emphasizes the mechanisms of exclusion for certain groups while acknowledging the limitations of the monetary approach. For instance, some individuals may have decent occupations, but they cannot be considered to have a happy life if they are ostracized by the majority due to their race, religion, ethnicity, etc. This method holds that if someone is being shunned by other people in the community, they may be living in poverty. The concept that social exclusion may take on economic, social, and political aspects is known as the multidimensionality of social exclusion.

In addition, social exclusion happens when someone or a group loses their social standing. Individuals or groups are typically excluded from mainstream culture entirely. The causal relationship between the many elements of exclusion is further highlighted by the multifaceted nature of social exclusion. The dynamic characteristics of social exclusion concentrate on the causes and effects of deprivation, in contrast to the monetary and capacity approaches, which emphasize aspects of deprivation.

Factors of Societal Exclusion Poverty

The operationalization of social exclusion poverty is based on median income. It is a person's relative standing in society in relation to their median income. An individual or family is deemed poor if their income is less than the median income for their group or community. Social exclusion research has emphasized median income as an appropriate to analyse the experience of social exclusion poverty (Atkinson & Hills, 1998).

PRA Approaches

The goal of this strategy is to include the people themselves in determining the definition and extent of poverty. "A growing family of approaches and methods to enable local people to share, enhance, and analyse their knowledge of life and conditions to plan and to act" is the definition of participatory poverty assessment (PPA), a practice that developed from participatory rural appraisal (PRA).

Participatory approaches do not bother to ask the experts what poverty is. Rather, they seek to understand poverty from the perspective of the poor. They gather the testimonies of greatly deprived people on what poverty is. Based on these testimonies, they note common themes and propose a broad conception of poverty which includes many dimensions.

Livelihood Approach

The livelihood approach also accepts the multidimensional nature of human deprivation as it is based on the recognition that poor households typically use a range of strategies to deal with their situations. Understanding these diverse strategies is essential for effective design and implementation of poverty reduction policies. Among other things, the livelihood approach has been useful in sensitizing poverty analysts and policy makers to the concept of vulnerability and the related notion of risk in so far as deprivation is concerned.

Right Approach

These four approaches to poverty have different focuses and note many important aspects of what poverty are. But we would be reducing it if we were to equate one of those aspects to poverty itself. Rather, the variety of focuses should lead us to conclude first that poverty is not about the lack of one thing, but of many. In other words, poverty is multidimensional.

If poverty is multi-dimensional, and our conception of poverty should be informed by the testimonies of the poor, the key to understanding poverty is to find out what the poor say are the dimensions of poverty. Each of the three different kinds of poverty holds different assumptions regarding the definition and measurement of poverty. Unlike the income poverty approach, capability poverty tends to focus on people rather than on goods. Ability poverty emphasizes need to assess individuals' level of abilities in relation to well-being or poverty

Based on Conceptual Framework

(a) Operationalization and measurements of poverty, as well as the identification of predictors, are often influenced by many ideas and notions.

(b) Estimates of the number of people living in poverty vary depending on the poverty measurements used. Despite their differences, the three metrics of poverty intersect to determine the proportion of the population that is considered impoverished. They also lead to disparities in knowledge and conclusions, which might have major policy repercussions.

(c) Age, race, gender, location of residence, family size, and family structure are predictor factors that are expected to be linked to all three measures of poverty.

(d) What distinguishes one poverty measure from another is each measure unique poverty definition and defined threshold levels (Schiller, 2008). Because it provides valuable information regarding the theoretical and political understanding and measurement of poverty, the poverty line is a crucial component of poverty measurement, according to Blank (2007). People or families are classified as poor if their resources fall below the poverty threshold, and as non-poor if their resources above the poverty line.

(e) Because the criteria used to determine the poverty line differ for each of the three metrics, the same individuals may not be considered impoverished by all three. Therefore, the creation and analysis of poverty policies and programs depend heavily on a knowledge of the three dimensions of poverty.

Perspectives on Poverty

Social scientists have studied poverty from three general angles: absolute, relative, and subjective.

(a) Absolute Poverty

When individuals are unable to meet their fundamental necessities and achieve a minimal quality of life, they are said to be in absolute poverty. Understanding the idea of the poverty line is essential to comprehending what absolute poverty means. The poverty line is the lowest amount of money needed to cover necessities including clothes, food, and housing. Absolute poverty occurs when a person's income falls below the poverty line. . It is also measured in term of calorie intake per day is below 2144 (CBS, 2011d).

World Bank (2015a) defined the individual whose income is less than US $ 1.90 per day as absolute poor. The international poverty line is the term for this. This indicates that 15% of Nepalese people live below the poverty level. Emphasizing fundamental necessities like food, housing, education, health, and sanitation has been the foundation for the operationalization and quantification of absolute poverty.

(b) Relative Poverty

When someone makes enough money to support themselves but their income and standard of living are lower than those of the rest of the community, they are said to be in relative poverty. It is also the state in which a nation's income is lower than the global average. Instead of relative poverty, which persists even in rich nations and differs from one nation to another, absolute poverty is the issue facing emerging nations.

There isn't a single, universally recognized definition of poverty that works in every situation and in every nation. Regarding its definition, there is no consensus. Some people who are deemed poor in one nation at a certain moment may be affluent in another.

(c) Subjective Poverty

The question of whether or not people or groups truly experience poverty is known as subjective poverty. This is due to the fact that people who are considered impoverished by today's standards are likely to have low self-esteem and hence perceive themselves as such.

A somewhat wealthy individual who may have performed far better in the past but is presently having cash flow issues may feel subjectively impoverished. He or she could, nevertheless, be much ahead of other people in the community, who might not consider them impoverished. Societies or groups that are viewed as impoverished by the majority may not consider themselves to be impoverished. They can be using different criteria for evaluation.

(d) Situational Poverty

Situational poverty is frequently transient and is typically brought on by an unexpected crisis or loss. Situational poverty can be brought on by divorce, serious health issues, or natural calamities.

(e) Generational Poverty

Families where at least two generations have been born into poverty are said to be experiencing generational poverty. Families in this kind of poverty lack the resources necessary to escape their predicament.

(f) Urban Poverty

In cities with a population of 50,000 or more, urban poverty is prevalent. The urban poor rely on frequently subpar large-city services and must cope with a complicated mix of acute and chronic stresses, such as noise, crowding, and crime.

(g) Rural Poverty

In non-metropolitan areas with less than 50,000 residents, rural poverty is prevalent. Single-guardian homes are more common in remote locations, and families frequently have limited access to resources, disability assistance, and high-quality educational opportunities.

Programs to encourage transition from welfare to work are problematic in remote rural areas, where job opportunities are few (Whitener, Gibbs, & Kusmin, 2003). Since data collecting started in the 1960s, the rural poverty rate has been rising and surpassing the urban rate annually.

Conclusion

The problem of poverty is multifaceted and requires multifaceted answers. Millions of people still live in poverty despite tremendous advancements. A combination of effective economic policies, focused social services, and a worldwide dedication to equality and justice are needed to combat poverty. Developing practical and long-lasting solutions requires a thorough comprehension of both its intellectual underpinnings and actual manifestations.

References

Aggarwal, S. C., Agrawal, R., & Shahani, R. (2005). *Indian economic development and business: Emerging issues and outlook*. New Century Publications.

Atkinson, A. B., & Hills, J. (1998). *Exclusion, employment and opportunity* (CASE Paper No. 4). Centre for Analysis of Social Exclusion, London School of Economics and Political Science. https://sticerd.lse.ac.uk/dps/case/cp/Paper4.PDF

Basu, R. (2005). *Economic liberalization and poverty alleviation*. Deep & Deep Publications.

Beeghley, L. (2000). *The structure of social stratification in the United States* (3rd ed.). Allyn and Bacon.

Central Bureau of Statistics. (2011). *Nepal living standards survey 2010/11: Statistical report volume 2*. National Planning Commission Secretariat, Government of Nepal. https://microdata.nsonepal.gov.np/index.php/catalog/37/download/742

Datt, R. (2008). *Growth, poverty and equity*. Deep & Deep Publications.

Gans, H. J. (1995). *The war against the poor: The underclass and antipoverty policy*. Basic Books.

Haughton, J., & Khandker, S. R. (2009). *Handbook on poverty and inequality*. World Bank. https://doi.org/10.1596/978-0-8213-7613-3

Laderchi, C. R., Saith, R., & Stewart, F. (2003). *Does it matter that we don't agree on the definition of poverty? A comparison of four approaches* (QEH Working Paper No. 107). Queen Elizabeth House, University of Oxford. https://www.qeh.ox.ac.uk/sites/default/files/pdf_docs/qehwps107.pdf

Marx, K. (1932). *Economic and philosophic manuscripts of 1844*.

Rank, M. (2004). *One nation, underprivileged: Why American poverty affects us all*. Oxford University Press.

Rao, K. N. (2005). *Poverty in India: Global and regional dimensions*. Deep & Deep Publications.

Ravallion, M. (1998). *Poverty lines in theory and practice* (LSMS Working Paper No. 133). World Bank. https://documents.worldbank.org/pt/publication/documents-reports/documentdetail/916871468766156239

Schiller, B. R. (2008). *The economics of poverty and discrimination* (10th ed.). Pearson/Prentice Hall.

Sinha, A. K., & Sen, R. K. (2001). *Economics of Amartya Sen*. Deep & Deep Publications Pvt. Ltd.

Spicker, P. (2010). *Definitions of poverty: Twelve clusters of meaning*. Robert Gordon University.

United Nations Development Programme. (2018, September 25). *Nepal needs to invest more to achieve the SDG targets by 2030*. https://www.undp.org/nepal/news/nepal-needs-invest-more-achieve-sdg-targets-2030

Whitener, A., Gibbs, R., & Kusmin, D. (2003). *Rural welfare reform: Lessons learned from the economics of food, farming, natural resources, and rural America*. Department of Agricultural Economics.

World Bank. (2015). *Global poverty in 2020: PovcalNet, new estimates and improved documentation*. World Bank.

World Bank. (2019). *World Bank in Nepal*. https://www.worldbank.org/ext/en/country/nepal