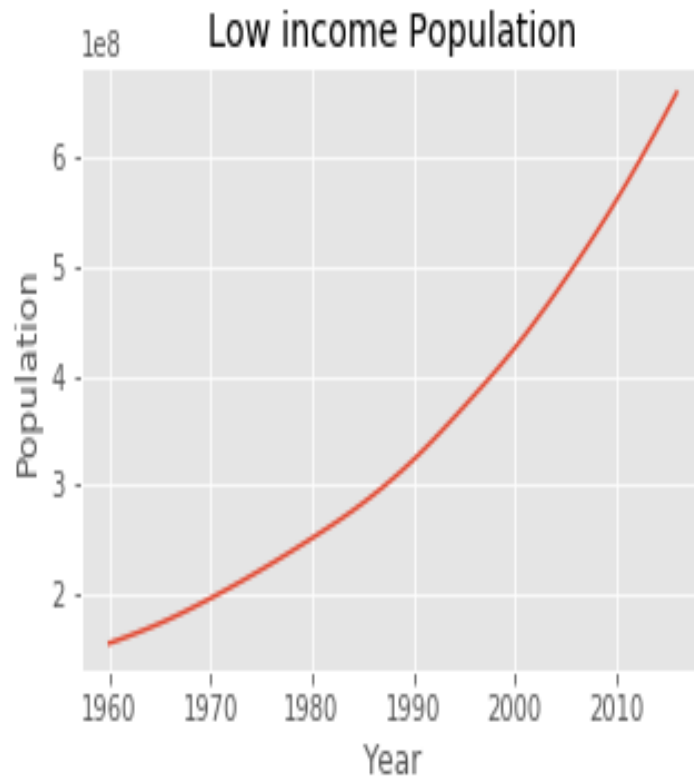


Low income



Poverty is the scarcity or the lack of a certain (variant) amount of material possessions or money. Poverty is a multifaceted concept, which may include social, economic, and political elements. Absolute poverty, extreme poverty, or destitution refers to the complete lack of the means necessary to meet basic personal needs such as food, clothing and shelter. The threshold at which absolute poverty is defined is considered to be about the same, independent of the person's permanent location or era. On the other hand, relative poverty occurs when a person who lives in a given country does not enjoy a certain minimum level of "living standards" as compared to the rest of the population of that country. Therefore, the threshold at which relative poverty is defined varies from country to another, or from one society to another. Providing basic needs can be restricted by constraints on government's ability to deliver services, such as corruption, tax avoidance, debt and loan conditionalities and by the brain drain of health care and educational professionals. Strategies of increasing income to make basic needs more affordable typically include welfare, economic freedoms and providing financial services.