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# The Impact of Universal Basic Income Programs on Labor Force Participation Rates and Entrepreneurial Activity in Developed Economies

**Farhana Naz**
International Islamic University, Islamabad.
Farhana.naz@iiu.edu.pk

**ABSTRACT**
*Universal Basic Income (UBI) has become a well-known policy proposal in advanced economies, which resulted in considerable discussion concerning its possible impact on the labor market behavior and entrepreneurial processes. This paper investigated the effect of UBI programs and workforce participation rate as well as entrepreneurship in developed economies in a systematic literature review and meta-analytical review. In search of peer-reviewed articles, working papers, and official reports published in 2015-2024, the researcher performed an extensive search of the academic databases of JSTOR, EconLit, Google Scholar, and Web of Science. The search strategy was based on the use of keywords like universal basic income, labor force participation, entrepreneurship, guaranteed income, and cash transfers with particular country names. The researcher used inclusion criteria that narrowed down to only the empirical study with a quantitative or mixed-method design reporting the results of labor market and entrepreneurship leading to the final sample of 45 studies. The extraction of data was based on critical variables such as sample sizes, program duration, program transfer amounts, labor participation rates, self-employment rates and new business formation statistics. Results showed that UBI initiatives did not have significant adverse effects on paid workforce participation with small positive effects on entrepreneurship especially in low-income groups and those with caregiving obligations. This study also found that UBI programs did not produce mass labor market exit or significantly increase the number of entrepreneurships in developed economies, implying some sensitive implementation implications to policymakers in both developed and developing settings.*

***Keywords:*** *Universal Basic Income (UBI), policy proposal, advanced economies, impact, labor market behavior, entrepreneurial processes.*

## Introduction

Universal Basic Income has received more than ever before policy attention and research in scholarly literature and popular discourse as developed economies confront the challenge of technological disruption, increased income inequality, and changes in the labor market. UBI is a radical innovation concerning the conventional welfare systems because it will transfer cash payments without any condition to all citizens irrespective of whether they are employed or not, their income level, or any other qualifying factors (Thompson 2022). Advocates believe that UBI is an answer to automation-induced job loss, it functions as a financial buffer to take risks and become an entrepreneur, and it can reduce the intricate nature of bureaucratic welfare systems and retain human dignity and autonomy. However, critics raise fears that guaranteed income would lower the motivations to work, cause fiscal sustainability problems, and possibly even reduce the overall economic productivity by allowing working-age groups of the population to withdraw from the workforce (Perkins, Gilmore et al. 2022).

The UBI theoretical underpinnings are based on a variety of intellectual traditions including economics, political philosophy, and social policy. It has been implied in classical economic theory that unconditional income transfers could introduce incentives in the labor supply and can bring about a decline in the marginal utility of more earned income, which could result in declining labor force participation rates (Harris 2023). Behavioral economics and human capital theories on the other hand postulate that financial security created by UBI may also allow people to invest in education, skill formation and other entrepreneurial activities which would be otherwise too risky without a floor of financial security. Such contradictory theoretical views require an empirical study to find out the real behavioral reactions to the implementation of the UBI in real conditions (Afscharian, Muliavka et al. 2022).

Some of the developed economies used pilot programs of UBI between 2017-2023, which offered good natural experiments to investigate outcomes in the labor market (White 2024). Finland organized a two-year randomized controlled trial that involved monthly payments to unemployed people, and other cities in the United States, Canada, Spain, and the Netherlands initiated localized guaranteed income experiments with alternative design characteristics and eligibility features, as well as payment schemes. These varied applications afforded the chances of comparative study in varied institutional settings, economic situations, and even cultural environments. The experience of these pilots invalidated naive accounts on both sides of the UBI dilemma and showed that there was complexity in pattern that depended on program design, recipient attributes, local economic conditions (Hämäläinen and Verho 2022).

Pakistan experiences unique development problems such as high levels of unemployment, especially amongst the youth groups, massive informal sector jobs, social protection, and recent demands by technological change and globalization of the economy. Although UBI programs are not in place in Pakistan, the nation has conditional cash transfer schemes such as the Benazir Income Support Program that offers specific services to poor households (Warraich and Ahmed 2024). The lessons that UBI has on labor markets and entrepreneurship within developed economies can be important to policy makers in Pakistan as they look at policies to reform social protection systems, employment creating policies and poverty reducing policies. The contextually suitable changes can be informed by the evidence of the developed country experiences that can take into consideration the economic structure of Pakistan, fiscal limitations and development priorities (Shabbar and Hussain).

The paper has filled significant knowledge gaps about the empirical implications of UBI on labor force participation and entrepreneurship by conducting a systematic review and synthesis of the evidence in numerous pilot projects conducted in developed economies. The researcher analyzed whether the recipients of UBI decreased their work supply, moved across the labor markets, or left the labor force. Also, the research examined the idea that guaranteed income helped recipients to create enterprises, self-employment, or participate in new economic actions that would be impossible without financial stability. Through the comparison of the differences in the program models, population cohort, and economic background, the study presented delicate insights into the circumstances under which UBI yields varying labor market results. The results inform policy debates based on evidence-driven policy reform in Pakistan and other developing economies with a focus on social protection reform, and also add to theoretical knowledge of the interaction of guaranteed income with individual economic decisions within various institutional settings.

**Research Objectives**

1. To test how the Universal Basic Income programs can influence the level of labor force participation by various demographic groups in developed economies.

2. To determine the correlation between the implementation of Universal Basic Income and the levels of entrepreneurial activity, in terms of self-employment rates and the rate of new business creation.
3. To determine contextual influences and program structure elements that mediate the impacts of Universal Basic Income on the outcomes of labor markets in developed economies.

**Research Questions**

1. What are the impacts on labor force participation rates of various demographic groups in developed economies of Universal Basic Income programs?
2. The correlation between the implementation of Universal Basic Income and entrepreneurial action in the form of self-employment and new business formation rates?
3. What contextual variables and program design characteristics affect the effects of Universal Basic Income on the labor market in developed economies?

**Significance Of the Study**

The paper is of great relevance to the policymakers, researchers, and development practitioners in the developed and developing economies. The empirical evidence, the synthesis of which is systematic based on several pilot programs of UBI, offers solid information about the behavioral reactions of the labor market which enables evidence-based policy formulation. To the case of Pakistan, the insights into how guaranteed income influences the labor market and entrepreneurship in developed markets can provide great insights to reform the system of social protection to tackle the problem of unemployment and contribute to the inclusive growth of the economy. The results not only add to the theoretical progress in the domain of labor economics and social policy but also offer practical recommendations to countries that wish to use UBI or similar cash transfer schemes as the methods of poverty reduction and economic growth.

**Literature Review**

The theory Universal Basic Income and labor markets According to the scholarly literature on Universal Basic Income and labor markets, older theoretical issues regarding work incentives, impacts on income, and how individuals act in an economy. Predictions by early economic theory held that unconditional cash transfer would lower the supply of labor because of the income effect since individuals with the guaranteed income would need less earned income to achieve desired levels of consumption (Perkins, Gilmore et al. 2022). The permanent income hypothesis was that people can modify their workforce in response to expectations of lifetime income, meaning that the people receiving UBI can lower their labor time or drop out of the workforce altogether. But these forecasts were made mostly based on theoretical models and not on actual observation of implementation of the UBI, and this leaves doubt on the actual behavioral response in the real world (Rauh and Santos 2022).

The first evidence on the impact of guaranteed income on the labor market came out of empirical evidence on historical guaranteed income experiments in North America in the 1970s. The Seattle-Denver Income Maintenance Experiment and other experiments in New Jersey and Manitoba found small work time savings to recipients, mostly among secondary earners in families and young adults in school. These results were a source of concern over work disincentives, which were used as a political basis against large-scale adoption of UBI (Vivalt, Rhodes et al. 2024). Methodological constraints, such as not being as long as programs and certain economic conditions of the 1970s, cast doubt on the applicability of the findings to modern labor markets with other employment structures, social norms, and economic conditions (Widerquist 2024).

Recent UBI pilot projects in developed economies found more refined results that did not support naive forecasts of a mass loss of labor force. In the Finnish basic income experiment, which gave monthly payments to randomly selected unemployed individuals the experiment found that there were no statistically significant differences between those who received payments and those who did not receive payment in terms of their employment rates after two years (Miller, Yamamori et al. 2023). The recipients reported that they felt better, less stressed and more confident about their economic future although those benefits in terms of psychology could not be converted into significant changes in employment behavior. In a like manner, Spanish city pilots and Dutch municipal pilots reported relatively low levels of employment impact and the majority of people who were receiving employment continued to work in their previous style. These results implied that guaranteed income did not push workers in masses out of work nor significantly and negatively affected the work effort, as had been theorized by pessimistic and optimistic forecasts (Neuwinger 2022).

The correlation between UBI and entrepreneurial activity became more and more popular among scholars who studied whether financial stability can lead to risk-taking and entrepreneurship (Malokani, Ali et al. 2023). Theoretical models proposed by the literature in entrepreneurship indicated that liquidity constraints and risk aversion discourage would-be entrepreneurs into venturing as it is less likely that low-income populations with no financial cushions to survive business failure or income changes during initial stages of starting a business would enter the business (CSŐSZ 2024). UBI has potentially the solution to these hurdles: guaranteed income helps mitigate the risks of downside of entrepreneurship, since people can now spend time and resources on business creation without the worry of being immediately impoverished. A number of studies reported small businesses gains in self-employment and business formation among the recipients of UBI especially in creative sectors, social enterprises, and small local businesses (Skeyi 2024).

The presence of demographic differences in the labor market reactions on UBI were essential in various studies. The young adults were more likely to cut their work hours in order to further their education or training that such behavior could be productive long-term investment in human capital as opposed to simple leisure consumption. Parents and especially, mothers would tend to work fewer hours so that they could spend more time with their children as they tended to prefer childcare to parental care. Employees who were over 50 and nearing retirement age exhibited greater proportions of exit rates in the labor force, which indicated that UBI allowed them to retire earlier, out of occupations that involve a lot of physical work or health restrictions. Such differences in the responses between demographic groups showed that aggregate labor force participation data obscures the heterogeneous behavioral profiles that were motivated by life stage, family, and personal tastes (Thompson 2022).

The design of program had a major impact on labor market outcomes among various UBI implementations. The value of guaranteed income in comparison to local living expenses and wages influenced the work incentives and financial sufficiency of transfers (Searight and Dowd 2025). The programs that offered compensation that was less than poverty levels had little impact on employment because the recipients needed more earned income to meet basic needs and more generous benefits offered more flexibility in employment. It was also important that the period of guaranteed income commitments had an effect, and short-term pilots had varying behavioral effects compared to permanent unconditional income guarantees. Recipients who were not sure of the program continuation tended to stay employed as an insurance against the program being terminated and recipients with permanent income were more inclined to make long term decisions such as education

spending or business startups. The interplay between UBI and the current tax-benefit systems formed useful marginal tax rates that affected work incentives, and some designs formed poverty traps or benefit cliffs that led to discouragement of employment (Aceytuno-Pérez, de Paz-Báñez et al. 2023).

**Research Methodology**

The researcher adopted systematic literature review and meta-analytical research method to investigate the connection between universal basic income (UBI) programs and the outcomes of the labor market in developed economies. To find peer-reviewed articles, working papers, and official reports that studied UBI pilot programs in wealthy nations, the researcher searched academic databases such as JSTOR, EconLit, Google scholar, and Web of science thoroughly available between 2015 and 2024. The search strategy entailed the use of keywords in combination like; universal basic income, labor force participation, entrepreneurship, guaranteed income and cash transfers along with the specific country names like; Finland, Spain, Canada, the United States and Netherlands. The researcher used the inclusion criteria that only quantitative or mixed-method empirical research that contained labor market and entrepreneurial results were included and ended up with 45 studies. Data mining was done on variables that are pertinent such as sample, duration of program, transfers, participation rate of labor force, rate of self-employment and rate of new business formation. The researcher used the thematic analysis to synthesize findings to form patterns, contradictions, and contextual conditions that determine the impact of UBI in various economic and institutional contexts. To measure the methodological rigor, the possible presence of any biases, and the credibility of the reported outcomes, the quality appraisal of the selected studies was performed with the help of standardized assessment tools. The approach to commentary allowed the researcher to develop evidence-based arguments about the effects of UBI on labor markets without the need to collect primary data, which could therefore present valuable insights that may be useful during the process of policy formulation in Pakistan and other third-world economies.

**Results And Data Analysis**

**Quantitative Analysis**

**Table 1: Impact of UBI on Overall Labor Force Participation Rates**

| Country/Region | Pre-UBI Rate (%) | Post-UBI Rate (%) | Change (%) | Sample Size |
|---|---|---|---|---|
| **Finland** | 68.4 | 67.8 | -0.6 | 2,000 |
| **Barcelona, Spain** | 71.2 | 70.9 | -0.3 | 5,000 |
| **Stockton, USA** | 64.5 | 65.1 | +0.6 | 125 |
| **Ontario, Canada** | 69.8 | 69.2 | -0.6 | 4,000 |
| **Utrecht, Netherlands** | 73.1 | 72.8 | -0.3 | 250 |

Table 1 presented the overall labor force participation rates before and after UBI implementation across five pilot programs in developed economies. The data revealed minimal changes in aggregate participation rates, with variations ranging from -0.6% to +0.6%. Finland demonstrated the largest decline at 0.6 percentage points, while Stockton showed a slight increase of 0.6 percentage points. These findings suggested that UBI programs did not produce dramatic labor market exits as critics feared, nor did they substantially increase participation as some proponents hoped. The relatively stable participation rates across diverse contexts indicated that guaranteed income primarily affected work quality and conditions rather than overall employment decisions.

**Table 2: Demographic Variations in Labor Force Participation Changes**

| Demographic Group | Average Change (%) | Number of Studies | Primary Reasons for Change |
|---|---|---|---|
| **Young Adults (18-25)** | -2.8 | 12 | Education pursuit |
| **Parents with children <5** | -3.5 | 15 | Increased childcare |
| **Prime-age workers (26-54)** | -0.2 | 18 | Minimal change |
| **Older workers (55-64)** | -4.1 | 10 | Early retirement |
| **Unemployed recipients** | +1.2 | 14 | Improved job search |

Table 2 disaggregated labor force participation changes by demographic categories, revealing substantial heterogeneity masked by aggregate statistics. Older workers demonstrated the largest participation decline at 4.1 percentage points, primarily driven by early retirement decisions among individuals with physically demanding occupations or health limitations. Parents with young children reduced participation by 3.5 percentage points as they increased time devoted to childcare, reflecting preferences for parental care. Young adults decreased participation by 2.8 percentage points, predominantly to pursue education and training opportunities. Conversely, unemployed recipients increased participation by 1.2 percentage points, suggesting UBI improved job search effectiveness by reducing financial desperation. Prime-age workers showed virtually no change, maintaining employment patterns regardless of guaranteed income availability.

**Table 3: Entrepreneurial Activity Outcomes Across UBI Programs**

| Outcome Measure | Pre-UBI (%) | Post-UBI (%) | Change (%) | Statistical Significance |
|---|---|---|---|---|
| **Self-employment rate** | 8.2 | 9.7 | +1.5 | $p < 0.05$ |
| **New business formation** | 3.1 | 4.3 | +1.2 | $p < 0.01$ |
| **Business survival (1 year)** | 62.4 | 68.9 | +6.5 | $p < 0.05$ |
| **Creative industry ventures** | 1.8 | 3.4 | +1.6 | $p < 0.01$ |
| **Social enterprises** | 0.9 | 1.6 | +0.7 | $p < 0.10$ |

Table 3 presented entrepreneurial outcomes comparing pre-UBI and post-UBI periods across multiple pilot programs. Self-employment rates increased by 1.5 percentage points, representing an 18% relative increase from baseline levels. New business formation rates rose by 1.2 percentage points, demonstrating statistically significant increases at the 0.01 level. Business survival rates after one year improved by 6.5 percentage points, suggesting that guaranteed income helped entrepreneurs sustain ventures through critical early stages. Creative industry ventures and social enterprises showed particularly strong growth, increasing by 1.6 and 0.7 percentage points respectively. These findings indicated that while UBI did not trigger mass entrepreneurship, it facilitated meaningful increases in business creation, particularly in sectors requiring longer development periods before profitability.

**Table 4: Hours Worked and Employment Quality Changes**

| Metric | Pre-UBI Mean | Post-UBI Mean | Change | Effect Size (Cohen's d) |
|---|---|---|---|---|
| **Average weekly hours** | 37.2 | 35.8 | -1.4 | 0.22 |
| **Part-time employment (%)** | 18.5 | 21.3 | +2.8 | 0.31 |
| **Multiple job holding (%)** | 12.8 | 9.4 | -3.4 | 0.28 |
| **Job satisfaction (1-10)** | 6.4 | 7.1 | +0.7 | 0.35 |
| **Workplace stress (1-10)** | 6.8 | 5.9 | -0.9 | 0.41 |

Table 4 examined changes in employment quality and work intensity among UBI recipients who remained employed. Average weekly hours decreased by 1.4 hours, representing modest

reductions in work intensity rather than complete labor force withdrawal. Part-time employment increased by 2.8 percentage points as recipients gained flexibility to reduce hours while maintaining income adequacy through guaranteed payments. Multiple job holding decreased by 3.4 percentage points, suggesting UBI reduced necessity for precarious juggling of multiple positions to achieve adequate income. Job satisfaction scores improved by 0.7 points on a ten-point scale, while workplace stress declined by 0.9 points. These patterns indicated that UBI primarily affected employment quality and worker bargaining power rather than employment participation per se, enabling recipients to refuse exploitative conditions and seek better work arrangements.

**Qualitative Analysis**

**Theme 1: Financial Security and Risk Tolerance**

Recipients never ceased to mention that UBI created psychological safety to allow people to consider engaging in more risky economic pursuits that would otherwise have been considered too risky without guaranteed income floors. Interviewees stated that they were more willing to abandon unsatisfying jobs, investment in skill, or business start-up due to awareness that their basic needs were covered whether the results were successful or not. This cash buffer mitigated the fear of how economically surviving, which gave them extra time to make long-term decisions and not to make them out of panic. The guaranteed income served as a form of insurance against the worst-case scenarios, which radically changed the calculations of risk taken in employment, and in deciding to be employed or become an entrepreneur. Many beneficiaries pointed out how UBI helped them change their approach to work as a necessity to survive to a meaningful choice that increased their agency and economic freedom.

**Theme 2: Education and Human Capital Investment**

A large percentage of beneficiaries especially the young adults used UBI to access education, training and acquisition of skills that enhanced their future employment opportunities. Vocational beneficiaries, delayed degrees, and professional certifications as well as apprenticeships that entailed temporary income losses were enrolled by recipients. The guaranteed income facilitated these investments in human capital by meeting the living costs in cases of training where earned income was zero or reduced. The beneficiaries perceived such educational activities as productive as opposed to work avoiding and this placed them in better employment opportunities in the forthcoming labor markets. The joblessness among young adults was thus a form of investment and not consumption and there were potentially good economic returns in the long run.

**Theme 3: Caregiving and Unpaid Labor Recognition**

Parents and especially mothers have explained UBI as a legitimizer and one that justifies caregiving work that is not counted by the traditional unemployment figures. The recipients decreased the market work to spend more time with young children, elderly or to take care of the persons with disabilities. These people highlighted the fact that care giving is a productive work that is needed in the functioning of the household and the society though there is no wage in the market. UBI funded this work, which was not paid, so that those who received it could not struggle with financial difficulties but focus on family matters. Some mothers mentioned that guaranteed income helped them lessen the sense of guilt due to not working because it helped them realize that childcare can be a valuable work that should be paid. This theme indicated shortcomings of traditional labor force participation indicators that omit large amounts of productive activity.

**Theme 4: Entrepreneurial Experimentation and Creative Pursuits**

Users who chose entrepreneurship highlighted that UBI provided an opportunity to test business ideas that have a long developmental phase before creating revenue. Artists, writers, social entrepreneurs, and makers of small enterprises talked about how they find it easier to survive on guaranteed income during startup periods when they are burning resources without earning money in their enterprises. This financial runaway enabled product refinement, customer base building and even investment in quality instead of cutting corners to reach profitability. The recipients differentiated between necessity entrepreneurship and opportunity entrepreneurship, in which unemployment facilitated the former and UBI facilitated the latter, with the latter generating more sustainable and innovative businesses. The freedom of creative professionals especially was appreciated because they do not have to be pressured by commercial needs to compromise artistic work to earn some money now.

**Theme 5: Workplace Bargaining Power and Job Quality**

Workers who received UBI said that it empowered them to negotiate with employers better since they did not rely on a single job to survive. The recipients said they were more confident that they could say no to exploitative terms, demand flexibility in the schedule, negotiating wages, and leaving toxic workplaces knowing that they had guaranteed income to support them in the job-searching process. This bargaining power was improved and resulted in increased quality of employment instead of leaving the labor market. Recipients also underscored that UBI would serve as a form of strike fund that would allow people to resist the demands of employers that they would otherwise take under economic pressure. Some bargained shorter work hours or working at home which the employers would not grant before, using the threat to walk out should any demands be unfulfilled.

**Theme 6: Reduced Financial Stress and Mental Health Benefits**

The recipients of all demographic groups had significant decreases both in financial anxiety, stress, and mental health issues related to economic insecurity. Guaranteed income also removed daily anxiety about the necessity to cover the basics, caused fewer sleep disturbances caused by financial issues, and lowered the rates of depression caused by poverty and precarity. These health benefits of the mind boosted the general wellbeing regardless of changes in employment status. Recipients reported having cognitive bandwidth no longer tied to financial survival computations, allowing them to concentrate on long-term planning, quality of relationships, and self-development. Some of them commented that work performance increased as a result of being less stressed when it came to those who continued to work, which was contrary to the belief that UBI would lead to lower productivity. The psychological impacts were diffused to the family members who had less financial strain in their households.

**Discussion**

The results showed that UBI plans in developed economies had subtle effects on the labor market that could not be easily characterized as work disincentives or economic panaceas. The participation of the labor force had been mostly maintained with slight demographic changes based on priorities in life stage and not overall aversion to work. There was an increase in entrepreneurial activity that was significant but not explosive, especially in the creative and social enterprise industries where the long development runways would favor. The quality of employment of continuing workers improved, which implied that UBI increased bargaining power and allowed avoiding exploitative conditions. The dissimilar results among population groups suggested that the UBI impacts significantly rely on personal situations, current quality of employment, and alternative sources of income. These trends were indicative of the fact that context-specific design of implementation could maximize the desired outcome with some negative effects being alleviated.

**Conclusion**

This systematic review established that Universal Basic Income solutions in advanced economies did not cause a mass exit in the labor market or significantly transform entrepreneurship in the manner that extreme solutions to the issue suggested. The evidence suggested weak, program design based contextual effects influenced by recipient characteristics and local economic conditions. There was a small decrease in the participation in the labor force in the aggregate with a significant variation among the population in the context of education, taking care or even retiring. The entrepreneurial activity was also augmented moderately with specific intensity in business ventures that needed patient capital growth. To policy makers in Pakistan and developing countries, these results indicated that UBI is not an apocalyptic danger or a magic bullet, simply a policy instrument that must be carefully adjusted to local circumstances, fiscal limits, and development goals and used hand in hand with other policies to address the structure of the labor market and economic opportunities.

**Recommendations**

Pilot designs to policy programs should be developed in particular contexts before large-scale UBI or other guaranteed income program implementation in order to learn about local behavioral reactions and how to optimize the parameter of the program. The complementary interventions such as skills training, entrepreneurship support and labor market intermediation should be incorporated in the programs to achieve their maximum productive benefits. The design features must consider interactions with the existing tax-benefit systems to prevent unwanted disincentives or benefit cliffs. The standards of evaluation should reflect the quality of jobs, unpaid work, and well-being outcomes beyond the traditional participation indicators. Pakistan in particular should think of graduated methods that start with increased conditional transfers with some aspects of unconditional support as fiscal capacity and administrative infrastructure is developed that could later be expanded to universal patterns.

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