

# Innovations

## Consumption Choices and Intent to Work Under the Provision of Universal Basic Income

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**Abstract:** *The current study addressed two primary challenges associated with Universal Basic Income: the potential misuse of additional income by recipients and the possibility of decreased work participation. The study included 575 respondents from Haryana and employed statistical techniques such as the independent T-test, one-way ANOVA, and Welch test for data analysis. The study's findings suggest that people are likely to use cash payments responsibly rather than squandering them on leisure activities. Additionally, an intriguing result is that employed individuals are more inclined to exit the labour market than those who are unemployed. The policy implication is that more rigorous studies are urgently needed to understand how Universal Basic Income could address social issues like poverty and unemployment.*

**Keywords:** *Universal Basic Income, poverty, consumption choices, intent to work, freedom*

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### 1. Introduction

Universal Basic Income (UBI), or unconditional basic income, is a proposal to provide everyone with monetary benefits. It is a specific proposal that breaks the idea of conditionality, which is more prominent in the existing welfare system in most of the country. Basic Income Earth Network (BIEN) states, "A basic income is a periodic cash payment unconditionally delivered to all on an individual basis, without means-test or work requirement." The concept of UBI has gained significant traction over the past two decades. Advocates argue it is a valuable tool for addressing poverty, unemployment, income, and gender inequality (McKay, 2001; Van Parijs, 2004). It would lead to a free society in which people

have the freedom to choose. The idea got immense support from the public throughout the world. In Sweden, for example, 46% considered it a good idea, while 63% of people supported it in Finland. In the United Kingdom, UBI garnered support from 48% of the population. Over time, UBI seems to have gained increasing popularity in different countries (Tim Vlandas, 2019). Despite strong support for universal basic income as a solution to poverty and injustice, there are still widespread sceptical thoughts. Some concerns include individuals exiting the workforce and relying solely on basic income; the financial feasibility of providing monetary benefits to every citizen is in question; wealthy individuals would also receive UBI regardless of their need; it may deter women from entering the workforce, potentially confining them to domestic roles; and that people may use this money irresponsibly, spending it on frivolous needs. Governments increasingly offer social assistance to their underprivileged and impoverished populations in developing nations. Extensive literature supports the notion that these programs result in decreased poverty (Fiszbein&Schady, 2009), enhanced educational outcomes (Schultz, 2004; Fiszbein&Schady, 2009), and health improvement (Evans & Garthwaite, 2014). However, despite these demonstrated benefits, policymakers and the general public frequently raise concerns regarding whether transfer programs discourage employment and question individuals' capacity to make sound consumption choices. Welfare programs, therefore, place restrictions on beneficiaries. Advocates of restricted or conditional transfers argue that such programs can influence recipients' behaviour when their actions deviate from societal preferences. Conditions are implemented to ensure program participants adhere to appropriate behaviour and avoid "undesirable spending" (Bernd et al., 2006). Through imposing restrictions, policymakers compel recipients to engage in actions they might not otherwise undertake (Das et al., 2005). For instance, Bolsa Família, a conditional cash transfer program in Brazil, provides financial aid to low-income families if they ensure their children attend school. If their school attendance drops below 85%, they risk losing eligibility for the program (Glewwe & Kassouf, 2012). Consequently, there was a notable increase in school enrolment and a decline in dropout rates. (Glewwe and Kassouf, 2012).

Certain members of the academic community have also raised concerns regarding cash transfers. Whitfield (2018) contends in debates over a universal basic income that it will increase access to careless spending. Another major criticism of UBI is that it could incentivize reduced work effort, leading to concerns about increased laziness and reduced productivity among recipients (Yi, 2017). Indeed, despite a modest basic income, labour incentives may decrease for specific demographic groups, such as married women (Browne & Immervoll, 2017). However, the evidence from the literature presents a contrasting view. For example, Haushofer and Shapiro (2013) found that cash transfers increased self-employment activities and investments in productive

assets rather than decreased employment rates in Kenya. There seems to be a conflict between the assumptions made by governments and some scholars regarding how people utilize their income. Therefore, this paper contributes to basic income research by focusing on the beneficiaries' consumption patterns and their willingness to work under the provision of UBI. The paper is structured as follows: The subsequent section reviews the literature on the consumption and employment decisions of individuals receiving government monetary benefits. Section three details the data and methodology employed in this study. Section four presents the data analysis. The paper concludes with conclusions and limitations of the study.

## **2. Literature Review:**

### **2.1 Consumption choices:**

In every country, certain groups—whether illegal immigrants, indigenous people, or other minorities—confront barriers that prevent them from fully participating in their nation's political, economic, and social life. Including the excluded is a complex challenge. Previous research has shown that economic deprivation is related to social exclusion. People interact with each other through four markets: land, labour, credit, and housing (World Bank, 2013). For example, land has historically been crucial in fostering exclusion. Likewise, the inability to access various services is another form of exclusion (Garcia-Murillo & MacInnes, 2021). Accessing services is critical in promoting social inclusion. Health and education services, for instance, contribute to human capital development. Transport services similarly enhance mobility, whereas access to clean water and sanitation is crucial for maintaining good health. Social protection services provide a safety net for vulnerable groups, buffering them against the impacts of shocks and promoting their overall well-being (World Bank, 2013). Therefore, rising inequality influences consumption decisions (Attanasio et al., 2012; Garcia-Murillo & MacInnes, 2021).

There is an assumption that people will misuse basic income and spend it on luxury goods over basic needs. An increasing body of research indicates that people who live in poverty battle with self-control and prefer goods that satisfy their present needs only (Bruns & Mußhoff, 2022). This impulsive behaviour may affect their ability to save and invest (Bruns & Mußhoff, 2022). Even those living in extreme poverty allocate a considerable portion of their income to items not essential for basic survival (Banerjee & Duflo, 2007; Banerjee & Mullainathan, 2010). However, the idea that people behave irresponsibly contradicts empirical evidence. In Kenya, for example, cash transfers have resulted in a notable rise in consumption, food security, and asset ownership (Haushofer & Shapiro, 2013). Moreover, the basic income pilot in Madhya Pradesh, India, positively impacted consumption. Recipients of the cash payments enhanced their standard of living by increasing access to food, upgrading housing infrastructure like roofs and

walls, installing toilets, improving cooking and lighting facilities, and acquiring assets such as scooters, furniture, televisions, and mobile phones (Davalala et al., 2015). Moreover, Evans and Popova (2017) and Brune et al. (2022) did not discover any rise in expenditure on temptation goods with a rise in financial resources. The disconnect between the theoretical literature and the evidence from cash transfers raises the question of what influences people's consumption choices. In this paper, we wish to tackle the common fears about a UBI, generate some insight into what people might do with the additional income, and determine if the provision of cash should be a cause of concern. This paper uses demographic parameters to study how people make decisions based on income, gender, and occupation. Based on this literature, we formulated the following null hypotheses about consumption under the provision of a basic income:

$H_{01}$ : There is no significant difference in consumption choices under the provision of a basic income based on gender ( $H_{01a}$ ), occupation ( $H_{01b}$ ), and income ( $H_{01c}$ ).

## **2.2 Intent to work:**

However, despite these proven benefits, policymakers and the public often express concerns about whether transfer programs discourage work. According to Banerjee et al. (2017), cash transfers may reduce work for two reasons. First, cash transfers provide unearned income, and recipients may "spend" some of this extra income on leisure. The pure income effect states that if leisure is viewed as a normal good, individuals will spend more leisure time by lowering their working hours as their money rises (Gamel et al., 2006). Second, these programs may reduce work if people have to pay tax on labour income. So, to ensure that they will not be disqualified from benefits due to increased income, people will have a disincentive to work.

On the other hand, cash transfers could increase work through several mechanisms. First, cash transfers could help households escape the classic poverty trap by allowing them to have a standard of living that is basic enough to be productive workers. Second, cash transfers could provide credit to those wanting to start or grow their business. Moreover, UBI supporters claim that it allows employees to refuse unstable, low-paying, exploitative jobs or demand better working conditions by allowing them to leave those jobs (Gentilini et al., 2020). On the other hand, there are some worries that UBI may act as a cushion for low income, making low wages more acceptable. The UBI might encourage people to take temporary, unstable jobs (Gentilini et al., 2020). However, the evidence presented in the literature paints an entirely different picture. However, because of the minimal adoption of comprehensive UBI, there is no concrete evidence of its influence on work outcomes. However, the lessons learned from other analogous programs, such as the Alaska Permanent Fund, Iran subsidy reform, Negative Income Tax experiments, and other targeted cash transfer programs, are quite relevant to the potential effect of UBI. Jones and Marinescu

(2018) studied the labour supply response to the Alaska funds and found that the employment rate did not change. However, part-time employees increased by 1.8 percentage points, indicating that people work less due to unearned income. Bastagli et al. (2016) reviewed cash transfers in 165 low- or middle-income countries from 2000-2015. This review found either no change or increased adult labour participation rate. Only some cases recorded negative impacts; for instance, Kassouf and de Oliveira (2012) found a reduction in the working hours of older people in response to social pensions in Brazil. The identical findings are revealed in various other reviews. Banerjee et al. (2015) reviewed six randomized control trials of government cash transfers and found no notable change in the work behaviour of the recipients. However, a change in the type of work done was found instead of a change in the amount of work done. People shifted from working outside the household to working within the house and switched from agriculture to non-agricultural work (Banerjee et al., 2017). Moreover, Haushofer and Shapiro (2013) found that in Kenya, cash transfers led to an increase in self-employment activities and investment in other productive assets instead of a decrease in the employment rate. Similarly, Schjoedt (2016), after reviewing Indian UBI experiment results, found that rather than wasting money and being lazy, the beneficiaries increased their income by transitioning from low-wage labour to self-employment and spent their money on items that increased their employment ability. Based on this literature, we formulated the following null hypotheses about intent to work under the condition of a basic income:

$H_{02}$ : There is no significant difference in intent to work under the provision of a basic income based on gender ( $H_{02a}$ ), occupation ( $H_{02b}$ ), and income ( $H_{02c}$ ).

### **Research Methodology:**

Primary data was used for this study based on available literature in this field. The self-structured questionnaire was used to collect the data. The non-probability convenience sampling method was used. The study was carried out between November 2023 and April 2024, and data were gathered from six administrative divisions in Haryana. The questionnaires were distributed to 700 individuals, of which 650 responses were collected. However, 75 of these responses were excluded due to being incomplete or poor quality. Consequently, the final analysis was based on 575 valid responses. The questionnaire was split into two sections. The first section of the survey asked for demographic information about the sample, such as gender, age, education level, and marital and occupational status. Table 1 shows that 49.2% of the respondents were male, while 50.8% were female. Among them, 27% were employed, and 73% were unemployed and actively seeking employment. Over half of the respondents had an income below INR 10,000. Specifically, 12.9% had an income between INR 10,000 and 25,000, 12% between INR 25,001 and 40,000, and the remaining respondents earned

above INR 40,000. Additionally, 74.6% of the respondents were single, and 25.4% were not. The educational backgrounds of the respondents are detailed in Table 1.

**Table 1: Demographic profile**

Demographics	Categories	Number of respondents	%
Gender	Male	283	49.2
	Female	292	50.8
Occupational Status	Unemployed	420	73
	Employed	155	27
Income (in Indian rupees)	Below 10000	353	61.4
	10000-25000	74	12.9
	25001-40000	69	12
	Above 40000	79	13.7
Marital status	Single	429	74.6
	Married	146	25.4
Education	Metric	71	12.3
	Graduation	272	47.3
	Post-graduation	158	27.5
	Professional	74	12.9
	Diploma		

The second part of the survey included multiple-choice questions using a five-point Likert scale ranging from “strongly disagree” (1) to “strongly agree” (5). The choices given to respondents regarding consumption were: (S1) ensure good food, clothing, and shelter for my family, (S2) continue my education, (S3) start my own business, (S4) get training to enhance my job skills, (S5) eat food in expensive restaurants (S6) get designer clothes. Furthermore, the survey was designed around one central question to know the respondents' intention to work: How might participants respond if they were given a monthly basic income of INR 2000? (default value used throughout the questionnaire)?The choices about the intention to work were: (S7) not to change anything and continue to do my current job, and (S8) to search for a more interesting and satisfying job, even if the pay is less. (S9) search for a part-time job and pursue my hobbies in the remaining time (S10)would not work and spend time with my family.

To test the stated hypotheses, one-way ANOVA, Welch test, Games-Howell post hoc test, and independent samples t-tests were conducted using IBM SPSS version 21.

**3. Data Analysis and Results:**

Table 2 summarizes the t-test results based on respondents' genders. The findings reveal significant differences in the mean scores for S2 and S4 between males and females. Specifically, the mean scores are 4.09 for males and 3.94 for females for S2, indicating that men are more likely to pursue further education under the UBI scheme. Furthermore, the mean values for S4 are 4.07 for males and 3.93 for females. This suggests that men are more inclined to seek training and skill enhancement, which may benefit their future job prospects. Thus,  $H_{01a}$  is rejected for S2 and S4. However, males and females are indifferent toward S1, S3, S5, and S6. Therefore,  $H_{01a}$  is not rejected for these statements.

**Table 2: T-test results based on gender for consumption choices under the provision of UBI**

Statements	Gender	Mean	T-test		Null Hypothesis
			t-value	Sign.	
S1. ensure good food, clothing, and shelter for my family	Male	3.97	1.73	.084	Not Rejected
	Female	3.84			
S2. continue my education	Male	4.09	2.01	.045*	Rejected
	Female	3.94			
S3. start my own business	Male	3.38	.916	.360	Not Rejected
	Female	3.30			
S4. get training to enhance my job skills	Male	4.07	1.97	.049*	Rejected
	Female	3.93			
S5. eat food in expensive restaurants	Male	1.95	.972	.332	Not Rejected
	Female	1.86			
S6. get designer clothes	Male	1.92	.643	.520	Not Rejected
	Female	1.87			

Table 3 presents the t-test results based on gender for intent to work under the UBI provision. The results indicate that the mean differences between males and females for all statements are insignificant, suggesting that respondents are indifferent regarding their intent to work under the UBI provision. Therefore,  $H_{02a}$  is accepted for all the statements.

**Table 3: T-test results based on gender for intent to work under the provision of UBI**

Statements	Gender	Mean	T-test		Null Hypothesis
			t-value	Sign.	
S7. not change anything and continue to do my current job	Male	4.02	.602	.547	Not Rejected
	Female	3.97			
S8. search for a job that is more interesting and satisfying, even if the pay is less.	Male	3.83	.643	.520	Not Rejected
	Female	3.78			
S9. search for a part-time job and pursue my hobbies in the remaining time.	Male	3.36	-.939	.348	Not Rejected
	Female	3.45			
S10. would not work and spend time with my family.	Male	1.98	1.195	.233	Not Rejected
	Female	1.89			

Table 4 summarizes the t-test results for respondents' consumption choices, indicating that respondents are significantly indifferent to their choices based on their occupation. As a result,  $H_{01b}$  is accepted for all the statements. The findings suggest that respondents are likelier to use UBI payments for essential goods such as food, education, and training to improve their job skills than spend on leisure items like designer clothes and dining at upscale restaurants.

**Table 4: T-test results based on the occupation for consumption choices under the provision of UBI**

Statements	Occupation	Mean	T-test		Null Hypothesis
			t-value	Sign.	
S1. ensure good food, clothing, and shelter for my family	Unemployed	3.86	-1.91	.056	Not Rejected
	Employed	4.03			
S2. continue my education	Unemployed	4.02	.056	.955	Not Rejected
	Employed	4.01			
S3. start my own business	Unemployed	3.32	-.677	.499	Not Rejected
	Employed	3.39			
S4. get training to enhance my job skills	Unemployed	4.00	-.022	.983	Not Rejected
	Employed	4.00			
S5. eat food in expensive restaurants	Unemployed	1.88	-.935	.350	Not Rejected
	Employed	1.97			
S6. get designer clothes	Unemployed	1.88	-.446	.656	Not Rejected
	Employed	1.92			



Table 5 presents the t-test results for intent to work under the UBI provision based on occupation. The findings indicate that the mean score for unemployed respondents is 3.86, while for employed respondents, it is 3.66 for S8. This suggests that unemployed individuals are more inclined to seek jobs that match their interests, even if the pay is lower. Furthermore, for S10, unemployed individuals differ from employed ones. The mean scores in Table 5 indicate that employed individuals are more likely to consider quitting their jobs. Meanwhile, for all other statements, respondents appear indifferent to their occupation. Thus,  $H_{02b}$  is rejected for S8 and S10 but accepted for S7 and S9.

**Table 5: T-test results based on occupation for intent to work under the provision of UBI**

Statements	Occupation	Mean	T-test		Null Hypothesis
			t-value	Sign.	
S7. not change anything and continue to do my current job	Unemployed Employed	4.02 3.93	1.01	.308	Not Rejected
S8. search for a job that is more interesting and satisfying, even if the pay is less.	Unemployed Employed	3.86 3.66	2.02	.044*	Rejected
S9. search for a part-time job and pursue my hobbies in the remaining time.	Unemployed Employed	3.43 3.35	.750	.454	Not Rejected
S10. would not work/search for work and spend time with my family.	Unemployed Employed	1.86 2.13	-2.89	.010*	Rejected

The results of the one-way ANOVA based on income for consumption choices are shown in Table 6. The Levene’s test values for all statements are greater than 0.05, indicating that the assumption of homogeneity of variance is met. A one-way ANOVA was performed to determine the significant differences among the groups. Table 6 shows that the p-value for S2 is significant (less than 0.05), indicating a significant difference in the mean values across income levels for S2. In Table 7, the post hoc comparison using the Tukey test indicates that for S2, the mean score of respondents with an income below 10,000 significantly differs from those between 25,001 and 40,000. It reveals that individuals with lower incomes are more inclined to continue their education than those with higher incomes. Thus,  $H_{01c}$  is rejected for S2.

**Table 6: ANOVA results based on income for consumption choices under the provision of UBI**

Statements	Levene's Sign.	ANOVA Sign.	Null Hypothesis
S1. ensure good food, clothing, and shelter for my family	.164	.798	Not Rejected
S2. continue my education	.115	.018*	Rejected
S3. start my own business	.782	.594	Not Rejected
S4. get training to enhance my job skills	.752	.144	Not Rejected
S5. eat food in expensive restaurants	.096	.964	Not Rejected
S6. get designer clothes	.299	.976	Not Rejected

**Table 7: Tukey test based on income for consumption choices under the provision of UBI**

Statements	Income (I)	Income (J)	I-J	Standard error	Sign.
S2. continue my education	Up to 10000	25001-40000	.34302	.11745	.019*

Table 8 presents the results of the one-way ANOVA examining intent to work under the UBI provision based on income. Levene's test values for S8 and S10 are below 0.05, indicating that the assumption of homogeneity of variance is not met. A Welch test was conducted to assess the significant differences between the groups. According to Table 8, the p-value for S8 is significant (less than 0.05), indicating a significant difference in the mean values across income levels for S8. In Table 9, the post hoc comparison using the Games-Howell test reveals that for S8, the mean score of respondents with an income below 10,000 differs significantly from those between 10,000 and 25,000. This suggests that lower-income individuals are likelier to seek a more interesting job. Consequently,  $H_{02c}$  is rejected for S8 but accepted for all other statements.

**Table 8: ANOVA results based on income for consumption choices under the provision of UBI**

Statements	Levene's Sign.	ANOVA Sign.	Welch test		Null Hypothesis
			Statistics	Sign.	
S7. not change anything and continue to do my current job	.857	.729	_____		Not Rejected
S8. search for a job that is more interesting and satisfying, even if the pay is less.	.019	_____	3.023	<b>.032*</b>	Rejected
S9. search for a part-time job and pursue my hobbies in the remaining time.	.423	.103	_____		Not Rejected
S10. would not work and spend time with my family.	.009	_____	1.274	.286	Not Rejected

**Table 9. Games-Howell test based on income for intent to work under the provision of UBI**

Statements	Income (I)	Income (J)	I-J	Standard error	Sign.
S8. search for a job that is more interesting and satisfying, even if the pay is less.	Up to 10000	10000-25000	.35096	.12713	<b>.030*</b>

**4. Conclusion:**

As discussed in the literature, some people enthusiastically support the basic income proposal, while others disagree. Various issues related to UBI include potential reductions in work motivation, the financial burden of implementing such a program, and the worry that recipients might misuse the cash assistance provided by the state. In the quantitative analysis, we presented participants with different consumption options and asked how their selections might shift with adding extra income. This study analyses the responses according to the participants' demographic profiles using independent t-tests and one-way ANOVA. Responding to the UBI scheme, respondents tended to allocate the additional funds towards essential aspects of their lives, such as food, education, and training, rather than leisure activities. The findings indicated that, in contrast to females, males are more likely to pursue education and training to

enhance their job skills. Moreover, individuals with low incomes are more likely to continue their education than those with higher incomes. No significant difference was observed in the consumption patterns between unemployed and employed respondents. In addition to analysing consumption choices, this study also explored the most substantial criticism of UBI: the concern that it might decrease motivation, leading to reduced work effort and increased idleness. Similar to the approach with consumption choices, this study also presented participants with various work-related options. After the analysis, we found that people are unlikely to exit the labour market and are inclined to continue working or seeking employment. The results indicated that unemployed individuals are more likely than employed ones to seek a job that they find exciting and enjoyable, even if it offers lower pay. Moreover, an interesting finding was that employed respondents are more likely than unemployed ones to choose not to work and spend their time with their families instead. Furthermore, the study found that lower-income participants are more interested in jobs that align with their interests, even if the pay is less.

Finally, this study has some limitations. Primarily, it is confined to the state of Haryana. Future research could expand to broader regions to allow for more generalizable findings. Secondly, this study focuses solely on demographic factors. Future research could explore additional variables, such as political ideology and values, to provide a more comprehensive understanding. Lastly, the study relies on a default UBI value of INR 2000. Results might differ with a higher amount. Future research could explore varying low and high UBI amounts to determine how different levels of UBI might affect responses. This study seeks to contribute additional insights to the existing research on the UBI scheme, aiming to improve understanding and aid the government in better supporting its citizens in the face of increasing inequalities, technological changes, and global labour market competition.

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