NIGERIAN JOURNAL OF PUBLIC SECTOR MANAGEMENT (NJPSM)

Impact of Universal Basic Income and Poverty Reduction in Ikwo L.G.A of Ebonyi State

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Abstract

The study examined Impact of Universal Basic Income on Poverty Reduction in Ikwo L.G.A of Ebonyi State. The core objectives of the study which were designed to evaluate the impact of Universal Basic Income (UBI) on poverty reduction guided the research process and provided a clear framework for investigating how UBI influences poverty alleviation, economic stability and the welfare of the recepients.The theoretical framework of analysis adopted were the social contract theory and the capability approach which explained how UBI contributed to financial stability and economic empowerment. The study adopted a descriptive survey design which is most appropriate for evaluating the Impact Basic Income (UBI) on poverty reduction. The population of the study comprises all residents of Ikwo L.G.A who are beneficiaries of government social welfare and cash transfer programs. The simple random technique was employed to ensure that every individual in the population had equal and independent chances of being selected. The sample size was determined using Taro Yamane's formula for calculating sample size of large population. Data collected were analyzed using Statistical Package for Social Science (SPSS) version 25.0.Based on the analysis of data gathered, the following finding were identified: the study revealed that Universal Basic Income (UBI) has statistically significant and positive impact on poverty reduction among low-income household,UBI positively influences the socio-economic wellbeing of the recipients by improving access to health care, supporting children's education, reducing financial stress, and enhancing social inclusion. The study therefore recommends that Government should expand the coverage and funding of UBI programs to ensure wider research and greater impact on poverty reduction, particularly among low –income households.

Keywords: Universal Basic Income, Poverty Reduction

Introduction

In recent years, the discourse surrounding poverty alleviation has increasingly focused on Universal Basic Income (UBI) as a transformative policy tool. Universal Basic Income refers to a government-provided payment to all citizens or residents without means-testing or work requirements (Banerjee et al., 2019). This policy aims to provide financial security, reduce income inequality, and improve overall well-being (Van Parijs & Vanderborght, 2017). The concept of UBI has gained traction in the face of rising economic insecurity, technological displacement, and the inadequacy of existing welfare systems (Standing, 2020). Many countries, including Finland, Canada, and Kenya, have conducted experimental UBI programs to assess their impact on poverty reduction, labor market participation, and social welfare (Hanna & Olken, 2018). Theoretical frameworks suggest that UBI can serve as a foundational income floor, enabling recipients to meet basic needs and invest in human capital. However, debates persist about its affordability, long-term sustainability, and potential disincentives to work (Hoynes & Rothstein, 2019). The relationship between UBI and poverty reduction is complex, as the effectiveness of UBI depends on variables such as payment size, economic context, and implementation strategies (Forget, 2018). This study aims to evaluate the impact of UBI on poverty reduction, focusing on its effectiveness in addressing both absolute and relative poverty while considering contemporary socio-economic challenges.

Universal Basic Income (UBI) is a social welfare policy that involves providing all individuals with a regular, unconditional cash payment, regardless of their employment status or financial situation (Van Parijs & Vanderborght, 2017). This concept is grounded in the belief that everyone should have access to a minimum income to meet their basic needs and participate fully in society (Bidadanure, 2019). UBI differs from traditional welfare programs by eliminating means-testing and work requirements, thus reducing bureaucratic inefficiencies and stigmatization (Gentilini et al., 2020). The primary goal of UBI is to ensure economic security, mitigate poverty, and provide financial autonomy. Countries like Finland, Kenya, and Canada have conducted pilot programs to evaluate UBI's feasibility, with evidence suggesting it can reduce financial stress, improve health outcomes, and foster social inclusion (Kangas et al., 2021). However, critics argue about its cost, potential work disincentives, and long-term sustainability (Hoynes & Rothstein, 2019). This study explores how UBI influences poverty indicators and whether it is a viable policy for poverty reduction across diverse socio-economic contexts.

Poverty reduction refers to strategies and policies aimed at decreasing the prevalence of poverty by improving income distribution, increasing access to essential services, and fostering economic opportunities (World Bank, 2022). It involves addressing both absolute poverty—defined by a lack of basic needs such as food, shelter, and healthcare—and relative poverty, which considers disparities in income and living standards within a society (Gentilini et al., 2020). Effective poverty reduction strategies often combine social protection programs, education, employment initiatives, and targeted cash transfers (Banerjee et al., 2019). Empirical studies highlight that direct cash payments, including UBI, can significantly reduce poverty levels by providing recipients with immediate financial relief and improving long-term socioeconomic outcomes (Haushofer & Shapiro, 2018). However, challenges such as policy design, funding sustainability, and equitable distribution of resources continue to shape the effectiveness of poverty alleviation programs (Standing, 2020). This study assesses how UBI, as a form of direct cash transfer, impacts poverty reduction by improving household income, increasing economic participation, and enhancing social welfare.

The relationship between Universal Basic Income (UBI) and poverty reduction is multifaceted, encompassing economic, social, and policy dimensions. Empirical evidence suggests that UBI directly reduces poverty by providing individuals with a guaranteed income floor, which helps to meet basic needs and improve living standards (Forget, 2018). UBI can enhance economic security and reduce income inequality by ensuring consistent financial support, particularly for marginalized groups such as the unemployed, women, and people with disabilities (Bidadanure, 2019). Additionally, by eliminating means-testing, UBI reduces administrative barriers and ensures that assistance reaches all citizens equitably (Kangas et al., 2021). The provision of UBI may also have indirect effects on poverty reduction by enabling recipients to pursue education, seek better employment, and improve health outcomes (Hanna & Olken, 2018). However, critics argue that the long-term sustainability of UBI depends on its funding mechanisms and potential effects on labor market participation (Hoynes & Rothstein, 2019). This study evaluates how UBI affects key poverty indicators, including income security, access to basic services, and social inclusion, to determine whether it is an effective tool for sustainable poverty reduction.

Poverty remains a persistent global issue, particularly in developing countries where access to social safety nets is limited (World Bank, 2022). UBI has been proposed as a comprehensive solution to mitigate poverty by providing individuals with a guaranteed income that meets essential living costs (Gentilini et al., 2020). Empirical evidence from UBI pilot programs indicates that regular cash payments can reduce financial stress, improve health outcomes, and enhance educational attainment (Bidadanure, 2019). In Kenya's GiveDirectly UBI trial, recipients reported increased food security and improved living standards (Haushofer & Shapiro, 2018). In Finland's two-year experiment, UBI recipients' experienced better mental health and subjective well-being compared to the control group (Kangas et al., 2021). Despite these promising findings, critics argue that UBI could lead to increased public spending, inflationary pressures, and reduced labor force participation (Calnitsky & Latner, 2017). By assessing UBI's direct and indirect effects on poverty, this study will provide insights into whether UBI represents a sustainable model for poverty alleviation and social welfare reform.

A critical challenge in implementing UBI is funding and fiscal sustainability (Gentilini et al., 2020). Large-scale UBI programs require substantial public investment, which raises questions about taxation and public debt (Hoynes & Rothstein, 2019). Some scholars propose financing UBI through wealth taxes, carbon taxes, or reallocating existing welfare expenditures (Standing, 2020). However, concerns remain about whether UBI would crowd out other essential public services such as healthcare and education (Banerjee et al., 2019). Policymakers also worry about the potential labor market effects of UBI, particularly regarding work disincentives and informal employment (Calnitsky & Latner, 2017). Despite these concerns, proponents argue that UBI can enhance economic security and autonomy, especially in precarious labor markets (Zelleke, 2020). This study will critically assess these challenges by evaluating empirical evidence from UBI trials and exploring alternative funding models to determine UBI's feasibility as a poverty reduction strategy.

Recent technological advancements and the rise of automation further underscore the relevance of UBI in addressing labor market disruptions (Bidadanure, 2019). As artificial intelligence (AI) and automation displace traditional jobs, UBI is seen as a potential solution to mitigate the economic consequences of job loss (Autor & Reynolds, 2022). In countries like the United States, there is growing bipartisan interest in UBI as a buffer against technological unemployment (Lowrey, 2018). The COVID-19 pandemic also accelerated global discussions on cash transfer programs as governments adopted emergency UBI-like measures to support vulnerable populations (OECD, 2021). These developments highlight the need to evaluate UBI's long-term role in poverty alleviation within rapidly changing socio-economic contexts. This study aims to bridge the gap between theoretical assumptions and real-world outcomes by analyzing how UBI affects poverty dynamics in diverse economic environments.

The study also examines the equity implications of UBI, particularly regarding marginalized groups (De Wispelaere & Stirton, 2018). Critics argue that a universal payment model may overlook the specific needs of vulnerable populations, such as people with disabilities or single-parent households (Forget, 2018). Meanwhile, UBI proponents assert that unconditional payments empower recipients by offering financial autonomy and reducing bureaucratic hurdles (Standing, 2020). Empirical studies suggest that UBI can reduce gender-based income inequalities by providing women with independent income (Bidadanure, 2019). However, questions remain about the optimal level of UBI payments and their ability to address structural poverty in different socio-political contexts (Kangas et al., 2021). This study evaluates these equity concerns by analyzing how UBI affects different demographic groups, emphasizing gender, age, and socioeconomic status. By addressing these issues, the research will contribute to a comprehensive understanding of UBI's distributional effects and its capacity to reduce poverty.

Addressing the practical implementation of UBI, pilot studies reveal mixed outcomes (Haushofer & Shapiro, 2018). In Namibia, UBI reduced malnutrition and increased school attendance, but logistical challenges hampered sustainability (Haarmann & Haarmann, 2019). In Alaska, the Permanent Fund Dividend provides residents with annual payments, demonstrating how resource-based funding models can support basic income programs (Goldsmith, 2016). However, national-level implementation poses logistical and political challenges, including public acceptance and administrative capacity (Gentilini et al., 2020). This study will evaluate these practical challenges, emphasizing the importance of policy design and stakeholder engagement in ensuring UBI's success. By comparing international case studies, the research provides insights into best practices for implementing UBI to effectively reduce poverty and promote social equity.

Evaluating the impact of UBI on poverty reduction requires a multifaceted approach that considers economic, social, and policy dimensions (Bidadanure, 2019). This study will assess how UBI affects key poverty indicators, including income distribution, health outcomes, and social mobility. It will also explore the practical and theoretical challenges associated with UBI implementation, offering policy recommendations for sustainable poverty alleviation. As global interest in UBI grows, this research aims to contribute to the ongoing policy debate by providing empirical evidence and theoretical insights on UBI's potential to address poverty in diverse socio-economic contexts. Through a rigorous analysis of existing literature and empirical case studies, the study will inform future policymaking and contribute to a broader understanding of UBI's role in shaping inclusive and equitable societies.

Statement of the Problem

Despite the growing global interest in Universal Basic Income (UBI) as a potential solution to poverty reduction, several significant challenges hinder its implementation and effectiveness. One of the most pressing issues is the question of financial sustainability and funding mechanisms. Large-scale UBI programs require substantial public expenditure, raising concerns about how governments can finance such initiatives without compromising other essential public services like healthcare, education, and infrastructure (Gentilini et al., 2020).

Critics argue that without a clear and sustainable funding model—such as increased taxation, resource dividends, or reallocating existing welfare budgets—UBI could lead to fiscal deficits and economic instability (Hoynes & Rothstein, 2019). Furthermore, the financial burden of maintaining universal payments over the long term raises questions about the practicality of UBI, particularly in developing countries with limited revenue capacity (Calnitsky & Latner, 2017). Without a clear understanding of how to finance UBI sustainably, the policy's potential to reduce poverty effectively remains uncertain.

One of the primary concerns among policymakers is whether providing unconditional cash transfers will discourage recipients from engaging in paid work (Moffitt, 2016). While some UBI pilot programs, such as Finland's experiment, suggest minimal effects on employment levels, other studies warn that long-term UBI implementation could reduce workforce participation, particularly among low-skilled laborers (Kangas et al., 2021). This reduction in labor market engagement may also have macroeconomic implications, including reduced productivity and increased dependency on government assistance (De Wispelaere & Stirton, 2018). Additionally, there is uncertainty about how UBI interacts with existing welfare programs—whether it replaces or complements them—and how this transition affects vulnerable populations reliant on targeted assistance (Bidadanure, 2019). The complexity of balancing income security with workforce participation presents a significant challenge to implementing UBI as an effective poverty alleviation strategy.

A further issue revolves around equity and the effectiveness of UBI in addressing structural poverty. While UBI promises to provide universal support, critics argue that a "one-size-fits-all" approach may overlook the specific needs of marginalized groups, such as individuals with disabilities, single-parent households, and those living in high-cost regions (Forget, 2018). Inadequate differentiation in payment structures could leave these groups under-supported, perpetuating cycles of poverty despite universal cash transfers (Standing, 2020). Additionally, there are concerns that UBI may reduce the political will to address broader structural issues like affordable housing, quality education, and healthcare access (Raventós, 2020). Moreover, the administrative challenge of delivering UBI equitably, particularly in regions with weak institutional capacity, could lead to inefficiencies and exclusion errors (Gentilini et al., 2020). Without addressing these equity concerns and ensuring the effective delivery of UBI, its capacity to reduce poverty comprehensively and sustainably remains highly contested. This study aims to explore these critical problems, offering a balanced analysis of UBI's potential and its limitations in alleviating poverty.

Research Objectives

The core objectives of the study which are designed to evaluate the impact of Universal Basic Income (UBI) on poverty reduction. These objectives will guide the research process and provide a clear framework for investigating how UBI influences poverty alleviation, economic stability, and the welfare of recipients.

1. To examine the impact of Universal Basic Income on the reduction of poverty levels among low-income households.
2. To assess the relationship between Universal Basic Income and the improvement of socio-economic well-being, including access to basic needs and financial security.

3. To evaluate the challenges and potential sustainability of Universal Basic Income as a long-term poverty reduction strategy.

Research Questions

The research questions provide a foundation for inquiry and are crafted to address specific aspects of the relationship between Universal Basic Income and poverty reduction. They are designed to ensure a comprehensive examination of the study's key variables and to guide the collection and analysis of empirical data.

1. What is the impact of Universal Basic Income on poverty reduction among low-income households?
2. How does Universal Basic Income affect the socio-economic well-being of beneficiaries, including access to essential services and financial security?
3. What are the key challenges and sustainability concerns associated with implementing Universal Basic Income as a long-term poverty reduction measure

Research Hypotheses

The research hypotheses provide testable statements derived from the research questions. This offers a clear basis for statistical analysis and help to validate or refute the relationships between UBI and poverty reduction.

1. **H_{01}:** Universal Basic Income does not significantly impact poverty reduction among low-income households.

   H_{11}: Universal Basic Income significantly impacts poverty reduction among low-income households.
2. **H_{02}:** There is no significant relationship between Universal Basic Income and the socio-economic well-being of beneficiaries.

   H_{12}: There is a significant relationship between Universal Basic Income and the socio-economic well-being of beneficiaries.
3. **H_{03}**: There are no significant challenges or sustainability concerns associated with the long-term implementation of Universal Basic Income.

   H_{13}: There are significant challenges and sustainability concerns associated with the long-term implementation of Universal Basic Income

Conceptual Framework

The conceptual framework lays the foundation for understanding Universal Basic Income (UBI) and poverty reduction. It defines the key variables, explaining how UBI functions as an unconditional cash transfer and how it influences poverty alleviation. This section also explores recent policy developments and debates surrounding the feasibility and effectiveness of UBI. Through this framework, the study establishes a clear perspective on the mechanisms linking UBI to economic security and social welfare.

Concept of Universal Basic Income (UBI)

Universal Basic Income (UBI) is a socio-economic policy proposal that involves providing all individuals within a given society with a fixed, unconditional sum of money on a regular basis, regardless of their employment status or income level. The fundamental idea behind UBI is to ensure that every citizen receives a basic financial cushion that allows them to afford essential needs such as food, shelter, healthcare, and education. Unlike traditional welfare programs that require individuals to meet specific conditions, UBI is universal and unconditional, meaning that it is granted to all individuals without the need for means-testing, employment status verification, or any other eligibility criteria (Van Parijs & Vanderborght, 2019). This approach is designed to simplify social welfare systems, reduce administrative costs, and eliminate the stigmatization associated with targeted assistance programs. The idea of UBI has gained significant traction in recent years due to the increasing automation of jobs, rising income inequality, and the growing recognition of the limitations of conventional welfare programs in addressing poverty and economic instability (Gentilini et al., 2020). Proponents argue that UBI can serve as a fundamental tool for poverty reduction, economic empowerment, and social inclusion, particularly in developing countries where income disparities and unemployment rates remain high.

The concept of UBI has historical roots that date back to the 16th century, with early proposals from thinkers such as Thomas More and Johannes Ludovicus Vives, who envisioned a guaranteed income to address poverty and social injustice (Bidadanure, 2019). However, the modern discourse on UBI gained momentum in the 20th century with economists like Milton Friedman advocating for a negative income tax, which shares similarities with UBI by ensuring a minimum level of income for all individuals (Hoynes & Rothstein, 2019). More recently, experimental programs in various countries, including Finland, Kenya, Canada, and the United States, have provided empirical evidence on the potential benefits and challenges associated with implementing UBI on a larger scale. These pilot studies have examined the impact of UBI on employment, mental health, economic productivity, and overall well-being, yielding mixed results depending on the context and structure of the program (Kangas et al., 2021). While some studies indicate that UBI can significantly reduce poverty, improve financial security, and enhance overall life satisfaction, others raise concerns about potential labor market disincentives, inflationary effects, and the fiscal sustainability of large-scale cash transfer programs (Banerjee et al., 2019).

One of the primary arguments in favor of UBI is its potential to alleviate poverty by providing individuals with a reliable source of income that enables them to meet their basic needs without reliance on precarious employment or exploitative labor conditions (Forget, 2020). Traditional social welfare systems often involve bureaucratic complexities that make it difficult for vulnerable populations to access financial assistance, whereas UBI eliminates these barriers by ensuring automatic and unconditional transfers to all eligible recipients (De Wispelaere & Stirton, 2018). Additionally, UBI has been linked to improvements in mental health and well-being, as financial security reduces stress and anxiety associated with economic uncertainty (Haushofer & Shapiro, 2018). Evidence from pilot programs in developing countries suggests that when individuals receive guaranteed income, they are more likely to invest in education, healthcare, and entrepreneurial activities, thereby fostering long-term economic growth and self-sufficiency (Hanna & Olken, 2018). However, critics argue that a universal income scheme may discourage workforce participation and create dependency on government handouts, ultimately leading to economic inefficiencies and reduced productivity (Moffitt, 2016).

A crucial aspect of UBI's implementation is its financing mechanism, as large-scale cash transfer programs require substantial public expenditure that may pose challenges for government budgets (Standing, 2020). Various proposals have been put forth to fund UBI, including progressive taxation, wealth taxes, carbon taxes, and the redistribution of existing welfare budgets (Raventós, 2020). Some economists suggest that UBI could be financed through automation taxes, where companies benefiting from technological advancements that replace human labor contribute to a social safety net for displaced workers (Hoynes & Rothstein, 2019). The debate over UBI's affordability and sustainability remains a key challenge, with some countries expressing concerns over the potential inflationary effects of injecting large sums of money into the economy without corresponding increases in productivity (World Bank, 2022). Moreover, the political feasibility of UBI varies across different socio-economic and cultural contexts, as some governments are reluctant to replace existing welfare programs with a universal cash transfer system due to potential voter resistance and ideological differences (Banerjee et al., 2019).

The relationship between UBI and labor market participation has been widely studied, with some findings suggesting that a guaranteed income does not necessarily lead to widespread work disincentives (Gentilini et al., 2020). Studies from pilot programs in Finland and Canada indicate that recipients of UBI often continue working but shift towards more meaningful and stable employment, engage in skill development, or pursue entrepreneurial ventures (Forget, 2018). Additionally, UBI may enhance bargaining power for workers by allowing them to refuse exploitative jobs, negotiate better wages, and invest in education or vocational training to secure higher-paying opportunities (Hanna & Olken, 2018). However, concerns remain regarding the extent to which UBI might impact labor supply in economies with high unemployment rates, where individuals may opt out of the workforce if financial security is guaranteed without any employment conditions (Calnitsky & Latner, 2017). The effects of UBI on workforce participation remain context-dependent, necessitating further research to determine the optimal balance between economic security and labor market engagement.

Beyond economic considerations, UBI has significant social and political implications, particularly in addressing inequality and social cohesion (Bidadanure, 2019). By providing an equitable financial baseline for all citizens, UBI can reduce income disparities, enhance social mobility, and promote inclusive economic growth (Van Parijs & Vanderborght, 2017). Furthermore, the unconditional nature of UBI eliminates stigmatization associated with means-tested welfare programs, fostering a more dignified and empowering approach to social assistance (Standing, 2020). In political contexts, UBI has been proposed as a tool to stabilize economies during periods of crisis, such as the COVID-19 pandemic, where emergency cash transfers helped millions of individuals cope with financial hardships (World Bank, 2022). However, critics argue that a universal approach may not adequately address the specific needs of marginalized groups, and targeted interventions may be more effective in reducing poverty and promoting equity (De Wispelaere & Stirton, 2018).

While UBI presents promising prospects for poverty alleviation and economic security, its practical implementation requires careful consideration of fiscal sustainability, policy design, and economic impact (Hoynes & Rothstein, 2019). Countries exploring UBI as a policy option must conduct thorough feasibility studies, pilot programs, and stakeholder consultations to ensure that the system aligns with national economic conditions and social objectives (Gentilini et al., 2020). As discussions on UBI continue to evolve, empirical evidence from ongoing and future experiments will be crucial in shaping the global discourse on social protection and economic justice (Banerjee et al., 2019). Ultimately, while UBI is not a one-size-fits-all solution, it represents a significant shift towards rethinking social welfare policies in an increasingly automated and unpredictable economic landscape.

Concept of Poverty Reduction

Poverty reduction refers to the strategic economic and social policies implemented by governments, international organizations, and civil society to alleviate deprivation, improve living standards, and create sustainable development for low-income individuals and marginalized communities. It is a crucial global objective aimed at addressing inequalities in income distribution, access to basic services, and economic opportunities. According to the World Bank (2022), over 700 million people worldwide still live in extreme poverty, defined as earning less than $1.90 per day. This persistent issue has prompted countries and international bodies to explore comprehensive poverty reduction strategies, including economic growth initiatives, social protection programs, educational investments, and labor market policies (Gentilini et al., 2020). Historically, poverty reduction efforts have focused on direct interventions such as food aid, conditional cash transfers, and employment generation programs. However, modern approaches now incorporate broader economic policies, such as Universal Basic Income (UBI), microfinance schemes, and digital financial inclusion, to provide sustainable and long-term solutions (Banerjee & Duflo, 2019). The effectiveness of these strategies depends on factors such as governance, economic stability, and access to resources, making poverty reduction a complex and multifaceted endeavor.

Economic growth is often regarded as one of the most effective tools for poverty reduction, as it creates employment opportunities, increases income levels, and enhances the overall well-being of individuals (Todaro & Smith, 2020). When economies expand, industries grow, productivity increases, and governments generate higher revenues, which can be reinvested into social programs and infrastructure. However, economic growth alone does not guarantee poverty alleviation if wealth is not equitably distributed (World Bank, 2022). In many cases, rapid economic growth has widened income inequalities, with the wealthy accumulating more resources while the poor remain excluded from economic benefits. To address this disparity, many countries implement inclusive growth policies that prioritize job creation, fair wages, and access to financial services (Deaton, 2021). Moreover, sustainable development models emphasize the importance of environmental and social factors in poverty reduction, ensuring that economic progress does not come at the expense of future generations (United Nations, 2021). By integrating social equity into economic policies, governments can create a more balanced approach to reducing poverty.

Social protection programs have emerged as a critical component of poverty reduction strategies, providing financial assistance and support services to vulnerable populations (Gentilini et al., 2020). These programs include conditional and unconditional cash transfers, food assistance, unemployment benefits, and subsidized healthcare services. Studies have shown that well-designed social protection schemes can significantly reduce poverty by enhancing household income, improving nutrition, and increasing school enrollment rates (Banerjee & Duflo, 2019). Countries like Brazil and Mexico have successfully implemented cash transfer programs such as Bolsa Família and Progresa, which have helped millions escape extreme poverty by providing financial incentives for education and healthcare (Fiszbein & Schady, 2019). However, the effectiveness of social protection policies depends on proper targeting, efficient implementation, and adequate funding. Critics argue that some welfare programs create dependency and discourage workforce participation, emphasizing the need for policies that promote self-sufficiency alongside financial support (Moffitt, 2020).

Education is widely recognized as a powerful tool for poverty reduction, as it enhances skills, improves employment prospects, and fosters economic mobility (UNESCO, 2022). Access to quality education equips individuals with the knowledge and competencies required to secure better-paying jobs, break the cycle of poverty, and contribute to national development. Investment in education has long-term benefits, including higher productivity, technological innovation, and increased civic engagement (Todaro & Smith, 2020). Governments and international organizations have prioritized initiatives such as free primary education, vocational training programs, and scholarships for disadvantaged groups to bridge educational gaps (Banerjee & Duflo, 2019). Despite progress, challenges such as inadequate funding, poor infrastructure, and gender disparities continue to hinder educational development in low-income regions (United Nations, 2021). Addressing these challenges requires sustained investments, policy reforms, and community-driven efforts to ensure that education remains a viable path out of poverty.

Healthcare access is another fundamental aspect of poverty reduction, as good health directly impacts productivity, earning potential, and overall quality of life (World Health Organization, 2022). Poor health often exacerbates poverty by increasing medical expenses, reducing work capacity, and limiting economic opportunities. Many developing countries struggle with inadequate healthcare infrastructure, high treatment costs, and limited access to essential medicines (Deaton, 2021). Universal health coverage (UHC) has been promoted as a key strategy to ensure that all individuals, regardless of their economic status, receive essential medical care without facing financial hardship (World Bank, 2022). Countries such as Thailand and Rwanda have successfully implemented UHC systems that have improved public health outcomes and reduced poverty-related health burdens (Gentilini et al., 2020). Expanding healthcare access requires government commitment, investment in medical infrastructure, and policies that prioritize preventive care and health education.

Employment and labor market policies play a crucial role in poverty reduction by providing stable income sources and improving job security (Todaro & Smith, 2020).

Unemployment and underemployment are major drivers of poverty, particularly in developing economies where job opportunities are scarce. Governments and businesses can reduce poverty by implementing policies that promote fair wages, labor rights, and job training programs (Banerjee & Duflo, 2019). The rise of the gig economy, automation, and digital work platforms has created new employment opportunities but also raised concerns about job security, worker rights, and income stability (World Bank, 2022). Investing in workforce development, entrepreneurship support, and social safety nets can help mitigate the risks associated with labor market changes while fostering economic inclusion.

International aid and development assistance have played a significant role in global poverty reduction efforts, particularly in low-income and crisis-affected regions (United Nations, 2021). Foreign aid from developed countries, international organizations, and non-governmental organizations (NGOs) has supported infrastructure development, food security programs, disaster relief, and capacity-building initiatives (World Bank, 2022). While aid can provide immediate relief and promote long-term development, its effectiveness depends on proper utilization, governance, and alignment with local needs (Deaton, 2021). Critics argue that excessive reliance on foreign aid can create dependency, reduce local innovation, and undermine self-sufficiency efforts (Moyo, 2019). Sustainable poverty reduction strategies should prioritize domestic resource mobilization, policy innovation, and community-driven development approaches.

Despite the progress made in poverty reduction, challenges such as economic inequality, climate change, and political instability continue to pose significant obstacles (United Nations, 2021). The COVID-19 pandemic reversed decades of progress in poverty alleviation, pushing millions back into extreme poverty due to job losses, healthcare crises, and economic disruptions (World Bank, 2022). Addressing these challenges requires a multi-dimensional approach that integrates economic policies, social protection, and inclusive development strategies. Governments, businesses, and civil society must collaborate to create sustainable solutions that empower individuals, promote economic resilience, and reduce disparities. The future of poverty reduction depends on continued innovation, equitable policy frameworks, and global cooperation to achieve long-term socio-economic transformation.

Relationship Between Universal Basic Income (UBI) and Poverty Reduction

The relationship between Universal Basic Income (UBI) and poverty reduction has been a subject of extensive academic debate and empirical analysis. UBI is a policy that provides regular, unconditional cash payments to all individuals in a given population, regardless of their income level or employment status (Gentilini et al., 2020). The primary objective of UBI is to enhance economic security, reduce income inequality, and provide individuals with the financial stability needed to meet their basic needs. Poverty reduction, on the other hand, refers to strategies and policies designed to lift individuals and communities out of economic deprivation by ensuring access to essential resources such as food, healthcare, education, and employment opportunities (World Bank, 2022). The intersection between these two concepts lies in the ability of UBI to directly improve financial well-being by providing a stable source of income, thus addressing key aspects of poverty, including food insecurity, housing instability, and lack of access to healthcare services (Banerjee & Duflo, 2019).

One of the primary ways in which UBI contributes to poverty reduction is through its direct financial support to low-income individuals and households. Unlike traditional welfare programs, which are often means-tested and conditional, UBI ensures that every individual receives a guaranteed income, eliminating bureaucratic barriers that often prevent the most vulnerable from accessing financial assistance (Moffitt, 2020). Studies conducted in various countries, including Finland, Kenya, and Canada, have shown that UBI can lead to improved economic stability, increased workforce participation, and better health outcomes among recipients (Gentilini et al., 2020). Additionally, UBI empowers individuals to make long-term financial decisions, invest in education and skills development, and pursue entrepreneurial opportunities, all of which contribute to sustainable poverty reduction (Todaro & Smith, 2020).

Another crucial aspect of the relationship between UBI and poverty reduction is its potential to address structural economic inequalities. Many traditional anti-poverty programs focus on short-term relief, such as food assistance or temporary housing support, without tackling the root causes of poverty, such as wage stagnation, job insecurity, and systemic discrimination (World Bank, 2022). UBI offers a transformative approach by providing a consistent financial foundation that enables individuals to escape the cycle of poverty. By reducing financial stress and uncertainty, UBI allows people to focus on long-term personal and professional development, leading to greater economic mobility and reduced dependence on welfare programs (United Nations, 2021). Additionally, UBI has been found to improve mental health outcomes by reducing stress and anxiety related to financial insecurity, which in turn enhances overall productivity and well-being (Deaton, 2021).

However, the extent to which UBI effectively reduces poverty depends on factors such as the funding model, the amount distributed, and the economic context in which it is implemented. Critics argue that if the UBI payments are too low, they may not be sufficient to lift individuals out of poverty, while excessively high payments could strain government budgets and lead to inflationary pressures (Moffitt, 2020). Additionally, concerns have been raised about the potential impact of UBI on labor market participation, with some fearing that guaranteed income could reduce incentives to work (Banerjee & Duflo, 2019). However, empirical evidence from pilot programs suggests that UBI does not significantly discourage employment but instead allows individuals to pursue better job opportunities, invest in education, and start businesses without the fear of financial ruin (Gentilini et al., 2020).

UBI and poverty reduction share a strong conceptual and empirical relationship, with UBI offering a potential long-term solution to economic insecurity. While traditional poverty reduction strategies often focus on targeted interventions, UBI provides a universal safety net that addresses financial instability at its core. By ensuring a basic level of economic security for all individuals, UBI has the potential to reduce poverty rates, promote social inclusion, and enhance economic resilience. However, successful implementation requires careful policy design, sustainable funding mechanisms, and complementary social policies to maximize its effectiveness in addressing poverty (World Bank, 2022). Future research and pilot programs will be essential in refining UBI models to ensure they achieve their intended goal of fostering economic empowerment and reducing poverty on a global scale (United Nations, 2021).

Theoretical Framework

The theoretical framework presents relevant theories that provide insight into the relationship between UBI and poverty reduction. It examines perspectives such as the Social Contract Theory and the Capability Approach, which explain how UBI contributes to financial stability and economic empowerment. These theories highlight the role of government intervention, social justice, and individual agency in addressing poverty. By grounding the study in established theoretical models, this section offers a structured approach to analyzing UBI's effectiveness.

The Capability Approach

The Capability Approach, developed by Amartya Sen in the late 20th century and later expanded by Martha Nussbaum, is a human-centered framework that assesses well-being, poverty, and social justice through individuals' capabilities rather than solely through economic metrics such as income or GDP (Sen, 1999). This theory emerged as a response to traditional economic theories of welfare, which often focused on utility maximization and income levels without considering the broader social and personal conditions necessary for human development. Sen (1999) argued that poverty should not merely be defined by a lack of financial resources but rather by the deprivation of opportunities that allow individuals to achieve a decent quality of life. His work was instrumental in shifting global perspectives on poverty measurement, leading to the development of the Human Development Index (HDI) by the United Nations Development Programme (UNDP). Later, Nussbaum (2011) expanded on Sen's framework by identifying ten essential capabilities that individuals need to live fulfilling lives, including health, education, political participation, and emotional well-being. This approach has been widely adopted in developmental economics and policy discussions, particularly in debates surrounding Universal Basic Income (UBI), as it provides a broader lens to evaluate poverty reduction beyond monetary transfers (Robeyns, 2019).

Relationship/Basic Tenets

The Capability Approach aligns closely with the fundamental principles of Universal Basic Income (UBI), as both emphasize enhancing individual freedoms and choices rather than merely providing financial assistance. The approach posits that increasing financial resources alone does not necessarily improve well-being unless individuals have the freedom to convert those resources into meaningful achievements (Sen, 1999). For example, simply providing money to individuals in poverty does not guarantee better health outcomes if they lack access to quality healthcare services. Instead, policies must focus on expanding real opportunities for people to utilize resources effectively (Nussbaum, 2011). UBI serves as a mechanism to enhance capabilities by ensuring that individuals have a stable income, allowing them to pursue education, invest in skills, and make informed choices about their lives without the constraints of economic insecurity (Robeyns, 2019). By addressing structural barriers to poverty alleviation, such as unemployment, health disparities, and lack of social mobility, the Capability Approach provides a theoretical foundation for UBI's potential effectiveness in reducing poverty and fostering long-term economic independence (De Wispelaere & Stirton, 2021).

Relevance

The Capability Approach is particularly relevant to this study as it provides a comprehensive framework for evaluating the impact of UBI on poverty reduction. Unlike traditional economic theories that view poverty through income-based measures, this approach considers the multidimensional nature of deprivation and the role of social and institutional factors in shaping economic outcomes (Alkire & Santos, 2020). UBI, as a poverty alleviation strategy, aligns with the core tenets of the Capability Approach by addressing financial insecurity while simultaneously empowering individuals to make choices that enhance their well-being. Empirical studies on UBI pilots in countries such as Finland, Canada, and Kenya have demonstrated that recipients often invest their basic income in education, entrepreneurship, and healthcare, leading to long-term improvements in their capabilities (De Wispelaere & Stirton, 2021). This reinforces the argument that poverty reduction is not merely about providing money but about ensuring that individuals have the freedom and agency to improve their lives. Furthermore, the Capability Approach helps policymakers design more effective UBI programs by emphasizing the importance of complementary social policies, such as healthcare access, education reforms, and employment training, to maximize the impact of unconditional cash transfers on poverty reduction (Robeyns, 2019).

Assumptions and Criticisms

While the Capability Approach offers a robust theoretical foundation for evaluating UBI and poverty reduction, it is not without its limitations. One of its key assumptions is that individuals will use their financial resources rationally to improve their capabilities when given the freedom to do so (Sen, 1999). However, critics argue that this assumption overlooks the influence of behavioral biases, cultural factors, and social norms that may prevent individuals from making optimal decisions, even when financial constraints are removed (De Wispelaere & Stirton, 2021). Additionally, the Capability Approach has been criticized for being difficult to measure empirically, as capabilities are inherently subjective and vary across individuals and societies (Alkire & Santos, 2020). Another criticism is that while UBI can enhance capabilities, it does not directly address systemic inequalities such as wage disparities, discrimination, and labor market structures that contribute to poverty (Robeyns, 2019). Some scholars argue that a more targeted approach, such as job creation programs or progressive taxation, may be more effective in addressing poverty in certain contexts than an unconditional basic income. Nonetheless, the Capability Approach remains a valuable theoretical framework for understanding the broader impact of UBI, as it emphasizes the importance of freedom, choice, and human development beyond mere economic growth (Sen, 1999).

The Social Contract Theory

The Social Contract Theory, developed by philosophers such as Thomas Hobbes (1651), John Locke (1689), and Jean-Jacques Rousseau (1762), posits that individuals willingly surrender certain freedoms and submit to collective governance in exchange for protection, order, and social benefits. The theory serves as a foundational principle in political philosophy, influencing the formation of modern democratic states and social welfare policies (Rawls, 1971). It asserts that societies function based on an implicit agreement between the government and its citizens, whereby the government is responsible for ensuring the well-being of individuals in return for their compliance with laws and governance structures. This framework has been adapted in contemporary discussions of social justice, particularly in the realm of economic and welfare policies. Universal Basic Income (UBI) aligns with the Social Contract Theory because it represents a modern social agreement where the state guarantees a basic economic foundation for all citizens in recognition of their inherent social contributions (Van Parijs & Vanderborght, 2017). The idea that governments should provide financial security to citizens as a right, rather than as a conditional benefit, resonates with Rousseau's (1762) emphasis on the general will and the necessity of collective provisions to ensure social harmony.

Relationship/Basic Tenets

The Social Contract Theory provides a theoretical basis for UBI by framing it as a societal obligation rather than a charitable act. The central tenets of the theory suggest that governments derive legitimacy from their ability to safeguard the well-being of their citizens, which includes economic security (Rawls, 1971). UBI reflects this principle by ensuring that all individuals have access to basic financial resources, allowing them to participate meaningfully in society. Unlike traditional welfare systems that often impose conditions on recipients, UBI aligns with the concept of an unconditional agreement between the state and its citizens, where financial security is guaranteed without the stigma or bureaucratic barriers of means-tested programs (Van Parijs & Vanderborght, 2017). Furthermore, the theory suggests that inequality and social unrest arise when governments fail to uphold their end of the contract, making policies such as UBI an essential tool for maintaining societal balance and reducing economic disparities (Standing, 2020). By providing a financial safety net, UBI upholds the fundamental principle of the Social Contract Theory that governments must ensure the well-being of all members of society, not just the privileged few.

Relevance

The Social Contract Theory is highly relevant to evaluating the impact of UBI on poverty reduction because it justifies the implementation of such programs as a duty of the state rather than an optional policy measure. Traditional welfare systems often focus on targeted assistance, but the Social Contract Theory supports a universal approach that recognizes the inherent social contributions of all individuals, regardless of employment status (Van Parijs & Vanderborght, 2017). This perspective is particularly useful in contemporary economic discussions where automation, precarious employment, and widening income inequality have weakened traditional labor-based social contracts (Standing, 2020). In the context of Ebonyi State, Nigeria, where poverty remains a persistent issue, implementing UBI could serve as a government-led commitment to social welfare, aligning with the fundamental principles of the Social Contract Theory. The theory reinforces the idea that poverty is not merely an individual failing but a systemic issue requiring collective solutions. By providing financial stability, UBI can empower citizens to engage in productive economic activities, improve their quality of life, and reduce their reliance on unstable or informal employment. This strengthens social cohesion and trust in governance, which are critical elements of a functioning social contract (Rawls, 1971).

Assumptions and Criticisms

Despite its strengths, the Social Contract Theory has several assumptions and criticisms that must be considered when applying it to UBI. One major assumption is that governments will act in the best interests of their citizens and allocate resources equitably (Rawls, 1971). However, critics argue that political corruption, bureaucratic inefficiencies, and misallocation of funds often prevent governments from effectively implementing large-scale social programs like UBI (Standing, 2020). Another assumption is that citizens will use UBI in ways that contribute to societal stability, but opponents contend that some individuals may misuse the funds, leading to concerns about dependency and reduced workforce participation (Van Parijs & Vanderborght, 2017). Additionally, critics question the economic feasibility of UBI, arguing that without sufficient tax revenues or sustainable funding sources, implementing such a program may place a significant financial burden on governments, especially in developing economies like Nigeria (Standing, 2020). Some scholars also argue that the Social Contract Theory does not fully address structural inequalities such as gender and racial disparities, which can impact how individuals benefit from UBI (Rawls, 1971). Despite these criticisms, the theory remains a powerful lens for understanding the ethical and philosophical justifications for UBI, as it underscores the government's responsibility to ensure economic security for all citizens.

Empirical Review

The empirical review examines recent studies on UBI’s impact across different regions, with a focus on Africa, Europe, and Asia. It presents findings on UBI’s effects on employment, economic growth, household consumption, and social well-being. The review highlights both the successes and challenges of UBI implementation, including policy constraints and sustainability concerns. By assessing previous research, this section identifies knowledge gaps and provides a foundation for this study’s unique contribution.

Adebayo and Okafor (2019) conducted a study titled "The Role of Universal Basic Income in Reducing Rural Poverty in Nigeria." The objective was to examine the effectiveness of UBI in alleviating extreme poverty among rural households in Northern Nigeria. The study adopted a mixed-methods approach, utilizing both quantitative surveys and qualitative interviews. The population consisted of 5,000 rural households across three states in Northern Nigeria, and data were collected using structured questionnaires and focus group discussions. The study employed regression analysis and thematic content analysis to analyze the data. Findings revealed that households receiving UBI experienced a 35% increase in food security, improved access to healthcare, and enhanced educational opportunities for children. The authors concluded that UBI could serve as a critical policy tool for tackling rural poverty but emphasized the need for efficient financial management to prevent misallocation of resources. They recommended that the Nigerian government integrate UBI with existing social welfare programs to maximize its impact on poverty alleviation.

Mugisha and Nkurunziza (2020) explored "The Impact of Universal Basic Income on Employment and Entrepreneurship in Uganda." The study aimed to assess whether UBI contributes to job creation and self-employment among low-income earners. Using a quasi-experimental design, the researchers surveyed 2,500 unemployed and underemployed individuals from urban and peri-urban areas. The primary instrument for data collection was a structured questionnaire, complemented by key informant interviews. The study utilized propensity score matching and difference-in-differences analysis to measure the impact of UBI. Results indicated that recipients of UBI were 28% more likely to start small businesses compared to non-recipients. Furthermore, the study found a positive correlation between UBI and workforce participation, particularly among women who faced systemic employment barriers. The study concluded that UBI could enhance economic independence and reduce dependency on informal labor. Recommendations included implementing UBI with financial literacy programs to ensure beneficiaries use the funds effectively for sustainable income generation.

Tadesse and Alemu (2021) conducted research on "Universal Basic Income and Educational Outcomes in Ethiopia." The study aimed to assess how direct cash transfers under UBI schemes influence school enrollment and academic performance among children from low-income households. The researchers employed a longitudinal study design with a sample population of 3,000 students from public schools in Addis Ababa. Data collection instruments included student performance records, parent surveys, and in-depth interviews with teachers. Data analysis was performed using hierarchical regression models to evaluate changes in academic performance over three years. The findings showed a significant 42% increase in school attendance rates among UBI beneficiaries. Additionally, academic performance improved by an average of 15%, attributed to reduced financial stress on families, allowing students to focus on their studies. The authors concluded that UBI contributes to breaking the cycle of poverty by enabling access to education. They recommended that policymakers consider scaling up cash transfer programs to cover more students from economically disadvantaged backgrounds.

Chilufya and Banda (2022) examined "The Influence of Universal Basic Income on Health and Nutrition in Zambia." The study aimed to evaluate whether UBI enhances access to healthcare services and improves dietary diversity among low-income households. The researchers employed a cross-sectional survey design, collecting data from 4,500 households in Lusaka and surrounding districts. Data collection instruments included household surveys and health records from local clinics. The study applied structural equation modeling to assess the relationship between UBI and health outcomes. Results indicated that UBI recipients had a 30% higher probability of accessing preventive healthcare services and a 20% increase in dietary diversity compared to non-recipients. The study concluded that UBI could play a vital role in improving public health indicators, particularly among children and pregnant women. It was recommended that UBI policies integrate health education initiatives to optimize the program's impact on long-term health and nutrition outcomes.

Okonkwo and Adeyemi (2023) investigated "The Effectiveness of Universal Basic Income in Alleviating Urban Poverty in Lagos, Nigeria." The study sought to determine how UBI affects the financial stability of urban poor households and their ability to cope with economic shocks. The researchers adopted a mixed-methods approach, using both surveys and in-depth interviews with 3,000 urban households. Data collection was conducted using structured questionnaires and economic impact assessments. The study applied panel data regression techniques to analyze income variations before and after UBI implementation. Findings revealed that UBI recipients experienced a 25% reduction in financial vulnerability, allowing them to meet basic needs such as rent and utilities. Additionally, UBI helped recipients reduce their reliance on high-interest informal loans. The study concluded that while UBI significantly improves urban financial resilience, it should be complemented with skill acquisition programs to promote long-term economic stability. The researchers recommended that UBI initiatives should target urban slum dwellers to enhance financial inclusion and economic empowerment.

Smith and Thompson (2019) conducted a study titled "Universal Basic Income and Economic Stability in the United Kingdom." The objective was to examine whether UBI enhances economic security and financial resilience among low-income households. The study adopted a mixed-methods approach, collecting data from 5,500 individuals through surveys and interviews across England and Wales. The primary instrument used was structured questionnaires, while interviews with policymakers provided qualitative insights. The study utilized panel regression analysis to compare financial stability indicators before and after UBI implementation. Findings indicated that UBI led to a 20% decrease in financial anxiety, increased household savings by 15%, and contributed to reduced reliance on government welfare programs. The study concluded that while UBI has positive economic implications, the funding mechanism remains a critical challenge. Recommendations included a phased rollout of UBI, funded by progressive taxation, to ensure long-term sustainability without overburdening public finances.

Müller and Schneider (2020) explored "The Impact of Universal Basic Income on Workforce Participation in Germany." The study sought to determine whether UBI influences employment rates, particularly among low-skilled workers. Using a quasi-experimental design, the researchers analyzed data from a pilot UBI project covering 2,000 participants. The study employed difference-in-differences analysis and labor market surveys to assess changes in workforce participation. Results showed that UBI recipients were 12% more likely to pursue vocational training and career transitions, leading to long-term employment stability. However, a small fraction (5%) of recipients reduced their working hours, opting for part-time employment. The study concluded that UBI does not necessarily reduce workforce participation but may shift employment patterns. Recommendations included integrating UBI with skills development programs to maximize labor market outcomes.

Dubois and Lefevre (2021) examined "Universal Basic Income and Poverty Reduction in France." The study aimed to evaluate UBI's impact on poverty rates and household consumption patterns among low-income families. The researchers conducted a longitudinal study over three years, collecting data from 4,800 families across urban and rural regions. The primary instruments used were structured surveys and financial records, while statistical modeling was employed to assess poverty reduction trends. Findings showed a 17% decrease in absolute poverty rates and a 22% increase in access to essential goods and services. The study concluded that UBI plays a crucial role in reducing economic disparities but emphasized the importance of complementary social policies. The authors recommended that UBI be implemented alongside housing subsidies and educational grants to maximize poverty alleviation.

Johansson and Eriksson (2022) investigated "The Effects of Universal Basic Income on Social Well-being in Sweden." The study examined whether UBI contributes to improved mental health, social cohesion, and life satisfaction. Using a mixed-methods approach, researchers surveyed 3,500 individuals receiving UBI in various municipalities. The study applied structural equation modeling to analyze the relationship between UBI and well-being indicators such as stress levels, social participation, and happiness. Results revealed that UBI recipients reported a 28% decrease in stress-related illnesses and a 19% increase in community involvement. The study concluded that beyond financial security, UBI enhances psychological well-being and social integration. It was recommended that policymakers consider the psychological benefits of UBI when designing social welfare policies.

Fernández and López (2023) conducted a study on "Universal Basic Income and Youth Employment in Spain." The objective was to assess whether UBI encourages entrepreneurship and job creation among young adults. The study adopted a survey-based methodology, collecting responses from 2,200 young people between the ages of 18 and 35. Data analysis was performed using logistic regression models to determine the likelihood of business startups among UBI recipients. Findings showed that UBI recipients were 30% more likely to start new businesses compared to non-recipients, with most startups emerging in the technology and creative sectors. However, some participants expressed concerns about long-term financial sustainability. The study concluded that UBI fosters innovation and self-employment among young adults but should be complemented by business development support programs. Recommendations included integrating UBI with entrepreneurship training initiatives to enhance economic outcomes.

Kumar and Patel (2019) conducted a study titled "Universal Basic Income and Rural Poverty Alleviation in India." The objective was to examine the extent to which UBI reduces rural poverty and enhances economic stability among low-income households. The study used a quasi-experimental design, selecting 6,000 households across five states. The primary data collection method involved structured interviews and household expenditure surveys, while regression analysis was used to measure the impact of UBI on consumption, savings, and debt reduction. Findings indicated a 23% reduction in extreme poverty and a 15% increase in household savings. The study concluded that UBI, when implemented alongside financial literacy programs, can significantly improve economic resilience in rural areas. It was recommended that the Indian government integrate UBI with agricultural support policies to maximize its effectiveness in rural economies.

Chen and Wong (2020) examined "Universal Basic Income and Workforce Participation in China." The study sought to determine the effects of UBI on labor market engagement and job-seeking behavior. Using a longitudinal approach, the researchers collected data from 8,500 individuals participating in a government-led UBI pilot program across three provinces. The study employed structural equation modeling to assess changes in employment rates and labor productivity. Findings showed that while 78% of UBI recipients remained employed, 22% either reduced working hours or shifted to part-time employment. Notably, 35% of unemployed participants used UBI to invest in up skilling, leading to long-term job placements. The study concluded that UBI does not discourage work but instead enables career transitions and skill development. The researchers recommended integrating UBI with vocational training programs to enhance workforce adaptability.

Sato and Takahashi (2021) investigated "Universal Basic Income and Social Well-being in Japan." The study aimed to assess the impact of UBI on mental health, family stability, and overall well-being. The researchers surveyed 5,200 households receiving UBI under a municipal pilot program. Data was collected using psychological well-being scales and self-reported stress assessments, while ANOVA was used to analyze differences before and after receiving UBI. Results indicated a 28% reduction in financial stress, a 17% improvement in family cohesion, and a 21% increase in life satisfaction. The study concluded that UBI serves as an essential tool for mental health improvement and social stability. Recommendations included expanding UBI to cover more low-income populations and integrating it with social counseling services for better outcomes.

Lee and Park (2022) explored "The Economic Implications of Universal Basic Income in South Korea." The objective was to examine how UBI influences consumer spending, economic growth, and market participation. The study adopted a mixed-methods approach, using financial data from 4,000 households and conducting in-depth interviews with business owners. The study employed econometric modeling to analyze changes in consumption patterns before and after UBI implementation. Findings revealed a 14% increase in local business revenues, a 9% rise in overall consumer spending, and a stabilization of income disparities. The study concluded that UBI has a positive multiplier effect on economic growth, particularly in middle-income households. Recommendations included funding UBI through progressive taxation and ensuring periodic economic impact assessments.

Rahman and Ahmed (2023) conducted a study on "Universal Basic Income and Female Economic Empowerment in Bangladesh." The study sought to determine whether UBI enhances financial independence and business ownership among women. Using a survey-based methodology, data was collected from 3,500 women in urban and rural areas. Statistical analysis was performed using binary logistic regression to evaluate the likelihood of entrepreneurship among UBI recipients. Findings indicated that women receiving UBI were 29% more likely to start small businesses and 17% more likely to participate in workforce training programs. However, some women faced cultural barriers that limited economic autonomy. The study concluded that UBI plays a crucial role in reducing gender disparities but should be complemented with targeted financial inclusion policies. Recommendations included integrating UBI with microfinance initiatives to support women-led enterprises.

Methodology

This study adopts a descriptive survey research design, which is most appropriate for evaluating the impact of Universal Basic Income (UBI) on poverty reduction in Ikwo Local Government Area of Ebonyi State. The design enables the researcher to collect both qualitative and quantitative data from a large population and allows for the generalization of findings. This approach is suitable as it facilitates an in-depth examination of respondents' views, perceptions, and experiences with UBI and its effect on socio-economic conditions. Furthermore, the survey design allows the researcher to observe trends, establish relationships between variables such as UBI and poverty levels, and evaluate the perceived sustainability and challenges of UBI programs. This methodological choice is grounded in the need to generate empirical evidence to inform policy interventions.

The population of the study comprises all residents of Ikwo Local Government Area who are beneficiaries of government social welfare and cash transfer programs, as well as community leaders, policymakers, and development practitioners within the area. Based on projections from the National Population Commission and community registers, the target population is estimated at 3,200 individuals directly or indirectly involved with UBI-related programs.

The sample for this study consisted of 150 respondents selected from the total population of beneficiaries and stakeholders involved in social welfare and cash transfer programs within Ikwo Local Government Area. The simple random sampling technique was employed to ensure that every individual in the population had an equal and independent chance of being selected. This technique was considered appropriate for minimizing selection bias and ensuring the generalizability of findings across the study area. The sample size was determined using Taro Yamane's formula for calculating sample sizes in large populations, which provides a statistically sound basis for drawing a representative subset of respondents. By applying the simple random method, the study ensures objectivity in the selection process and enhances the credibility of the data collected.

The data collected were analyzed using Statistical Package for Social Sciences (SPSS) version 25.0. Descriptive statistics such as frequency counts, percentages

Discuss of Findings

The results of the data analysis that answered the research questions and tested the hypotheses were presented, according to the research questions and the corresponding hypotheses. A summary of the major findings of the study was also presented.

Demographic Distribution of Respondents

Table 1: Questionnaire Return Rate

	Frequency	***Percentage***
Returned	100	100%
Not returned	0	0.0%
Return but damaged	0	0.0%
Total	**100**	**100%**

Source: Field Survey, 2025

The questionnaire return rate in Table 4.1 shows a perfect response as all 100 questionnaires distributed were duly completed and returned, representing a 100% return rate. None of the questionnaires were either unreturned or damaged, ensuring that the data collected was comprehensive and reliable. This high response rate indicates strong participant cooperation and enhances the validity of the study. It also minimizes the likelihood of non-response bias, thereby strengthening the overall credibility of the findings.

Gender, Age, Monthly Income and Marital Status of Respondents

The demographic data of respondents provides a clear overview of their characteristics, reflecting the diversity and composition of the sample. The gender distribution shows that females (69%) were significantly more represented than males (31%), indicating that women's perspectives dominated the study. Age-wise, the largest group of respondents were 46 years and above (41%), followed by those aged 36–45 years (27%), 26–35 years (23%), and only 9% between 18–25 years, suggesting that most participants were mature and experienced individuals. The monthly income profile reveals that over half (54%) of the respondents earned between ₦61,000–₦100,000, while 29% earned above ₦100,000, and just 17% fell below ₦60,000, reflecting a predominance of middle- and high-income earners. In terms of marital status, the majority were married (64%), while 12% were single, 18% widowed, and 6% divorced, reinforcing the age distribution trend that most respondents were adults with family responsibilities. Together, these findings imply that the study's outcomes were shaped largely by mature, economically active, and predominantly female participants, whose socioeconomic and personal backgrounds likely influenced their perceptions and responses.

Results

Research Question 1

Table 1: What is the impact of Universal Basic Income on poverty reduction among low-income households?

S/N		X	S.D	Remark
1	Universal Basic Income has improved the financial stability of my household.	3.33	.93	Accepted
2	Receiving Universal Basic Income has reduced my dependence on loans or debts.	3.55	.78	Accepted
3	UBI has increased my household's ability to afford basic necessities (food, shelter, and clothing).	3.28	.96	Accepted
4	UBI has contributed to reducing the poverty level in my community.	3.51	.69	Accepted
5	Universal Basic Income has improved my household's standard of living.	3.13	1.00	Accepted

Source: Authors Computation, 2025

The results in Table 4.1 reveal that Universal Basic Income (UBI) had a generally positive impact on poverty reduction among low-income households. Respondents agreed that UBI improved their financial stability with a mean of 3.33, showing moderate acceptance. It was also reported that UBI reduced dependence on loans and debts (X = 3.55, SD = .78), which indicates its effectiveness in reducing financial vulnerability. Furthermore, the program enhanced access to basic necessities such as food, shelter, and clothing (X = 3.28, SD = .96), thereby contributing to household welfare. Respondents also recognized that UBI helped reduce poverty at the community level (X = 3.51, SD = .69), signifying broader socio-economic influence. Finally, UBI improved household standard of living, though this recorded the lowest mean score (X = 3.13, SD = 1.00). Overall, all items were accepted, showing a consensus that UBI plays an important role in poverty alleviation.

Researchers Question 2

Table 2: How does Universal Basic Income affect the socio-economic well-being of beneficiaries, including access to essential services and financial security?

S/N		**X**	**S.D**	**Remark**
1	UBI has improved my access to healthcare services.	3.25	.91	Accepted
2	Universal Basic Income has enabled me to better afford my children's education.	3.98	.93	Accepted
3	UBI provides me with a sense of financial security and stability.	3.10	.92	Accepted
4	UBI has positively impacted my social participation and dignity.	3.45	.64	Accepted
5	UBI has reduced financial stress and improved my overall well-being.	3.43	.79	Accepted

Source: Authors Computation, 2025

Table 2 highlights the effect of UBI on socio-economic well-being, with results showing clear positive outcomes. Respondents agreed that UBI improved access to healthcare services (X = 3.25, SD = .91), which reflects its role in enhancing welfare. The strongest effect was recorded in the area of education, with beneficiaries reporting improved ability to afford their children's schooling (X = 3.98, SD = .93), the highest mean in this section. Financial security was moderately agreed upon (X = 3.10, SD = .92), indicating that while UBI reduced uncertainty, it was not overwhelmingly sufficient. Respondents also confirmed that UBI enhanced social participation and dignity (X = 3.45, SD = .64), pointing to non-material benefits of the program. In addition, UBI reduced financial stress and enhanced overall well-being (X = 3.43, SD = .79), demonstrating its psychological and emotional impact. With all items accepted, the findings confirm that UBI contributes significantly to socio-economic stability and access to essential services.

Researchers Question 3

Table 3: What are the key challenges and sustainability concerns associated with implementing Universal Basic Income as a long-term poverty reduction measure?

1	The amount provided under UBI is not sufficient to meet household needs.	3.27	.76	Accepted
2	Dependence on UBI may discourage some beneficiaries from seeking employment.	3.61	.73	Accepted
3	Irregular payment of UBI negatively affects its effectiveness.	3.58	.64	Accepted
4	The government may face financial challenges sustaining UBI in the long term.	3.45	.65	Accepted
5	Corruption and poor management could undermine the success of UBI programs.	3.65	.74	Accepted

Source: Authors Computation, 2025

Table 3 presents the challenges and sustainability concerns associated with UBI. Respondents agreed that the amount provided under UBI was not sufficient to fully meet household needs (X = 3.27, SD = .76), suggesting inadequacy in its financial capacity. Dependence on UBI was perceived as a potential drawback, with concerns that it may discourage employment-seeking among some beneficiaries (X = 3.61, SD = .73). Another critical issue identified was irregular payment, which undermines the program's effectiveness (X = 3.58, SD = .64). Furthermore, respondents pointed out that the government may struggle to sustain UBI in the long run due to financial constraints (X = 3.45, SD = .65). Corruption and mismanagement were highlighted as major risks that could weaken the success of UBI programs (X = 3.65, SD = .74), the highest mean in this section. Collectively, the findings indicate that while UBI is effective, its sustainability depends on addressing financial, administrative, and structural challenges.

Table 4: Composite Descriptive Statistics for the Study Variables

Variable	NO. of Items	Min	Max	Mean	Std Dev	Decision
Poverty Reduction	5	3.13	3.55	3.36	0.87	Accepted
Socio-Economic Well-being	5	3.10	3.98	3.44	0.84	Accepted
Challenges and Sustainability	5	3.27	3.65	3.51	0.70	Accepted

Source: Authors Computation, 2025

Table 4 presents the composite descriptive statistics for the study variables. The findings show that Universal Basic Income significantly reduced poverty, improved socio-economic well-being, and highlighted sustainability challenges. All the mean scores fall above 3.00, with socio-economic well-being recording the highest impact (X = 3.44).

Hypotheses Testing

Hypothesis 1

H_{01}: Universal Basic Income does not significantly impact poverty reduction among low-income households.

Table 5: Regression Analysis on the Impact of UBI on Poverty Reduction (H_{01})

Model	R	R^2	Adjusted R^2	Std. Error	F	Sig. (p-value)
1	.742	.551	.537	0.82	41.65	.000

Predictor	B	Std. Error	Beta	t	Sig. (p-value)
(Constant)	1.12	0.34	—	3.29	.001
UBI	0.65	0.10	0.74	6.45	.000

Source: Authors Computation, 2025

Table 5 shows the regression analysis between UBI and poverty reduction. The correlation coefficient (R = .742) indicates a strong positive relationship, while $R^2 = .551$ suggests that UBI explains about 55.1% of the variance in poverty reduction. The F-statistic (41.65) is significant at $p < .001$, confirming the model's overall fitness. The beta coefficient ($\beta = 0.74$, $t = 6.45$, $p = .000$) reveals that UBI has a substantial positive effect on reducing poverty. Since the p-value is below 0.05, the null hypothesis is rejected. This implies that UBI significantly improves poverty reduction among low-income households.

Hypothesis 2

H_{02}: There is no significant relationship between Universal Basic Income and the socio-economic well-being of beneficiaries.

Table 6: Regression Analysis on UBI and Socio-Economic Well-Being (H_{02})

Model	**R**	**R²**	**Adjusted R²**	**Std. Error**	**F**	**Sig. (p-value)**
1	.698	.487	.472	0.79	36.22	.000

Predictor	**B**	**Std. Error**	**Beta**	**t**	**Sig. (p-value)**
(Constant)	1.24	0.39	—	3.29	.001
UBI	0.59	0.12	0.70	5.91	.000

Source: Authors Computation, 2025

Table 6 presents the regression analysis of UBI and socio-economic well-being. The model shows a strong correlation (R = .698) and an R² value of .487, meaning UBI accounts for 48.7% of the variance in socio-economic well-being. The F-statistic (36.22, $p < .001$) indicates that the model is statistically significant. The standardized beta ($\beta = 0.70$, $t = 5.91$, $p = .000$) demonstrates that UBI positively predicts improvements in socio-economic well-being. The significance level below 0.05 leads to rejecting the null hypothesis. This implies that UBI strongly enhances beneficiaries' access to essential services and overall quality of life.

Hypothesis 3

H_{03}: There are no significant challenges or sustainability concerns associated with the long-term implementation of Universal Basic Income.

Table 7: Regression Analysis on UBI and Sustainability Challenges (H_{03})

Model	R	R²	Adjusted R²	Std. Error	F	Sig. (p-value)
1	.611	.373	.358	0.76	24.89	.000

Predictor	B	Std. Error	Beta	t	Sig. (p-value)
(Constant)	1.45	0.42	—	3.45	.001
UBI	0.53	0.11	0.61	4.99	.000

Source: Authors Computation, 2025

Table 7 reports regression results on UBI and sustainability challenges. The correlation coefficient (R = .611) shows a moderate positive relationship, while R² = .373 indicates that 37.3% of the variance in sustainability challenges is explained by UBI. The F-statistic (24.89, $p < .001$) confirms the model's significance. The beta coefficient ($\beta = 0.61$, $t = 4.99$, $p = .000$) reveals that UBI significantly contributes to sustainability concerns in implementation. With $p < .0$ the null hypothesis is rejected. This means UBI poses notable challenges such as financial constraints, dependency risks, and governance issues.

Major Findings

Based on the analysis of data gathered through structured questionnaires and tested using linear regression, the following major findings were identified in line with the research objectives:

- The study revealed that Universal Basic Income (UBI) has a statistically significant and positive impact on poverty reduction among low-income households ($R^2 = .551$, $p < .001$). This implies that UBI contributes meaningfully to improved financial stability, reduced dependence on debts, and enhanced access to basic necessities, thereby fulfilling the first objective of determining UBI's effect on poverty reduction.
- Findings also showed that UBI significantly improves the socio-economic well-being of beneficiaries ($R^2 = .487$, $p < .001$). This indicates that UBI enhances access to essential services such as healthcare and education, reduces financial stress, and provides beneficiaries with a sense of stability and dignity. This aligns with the second research objective of examining the influence of UBI on socio-economic well-being.
- The results further established that UBI is associated with notable challenges and sustainability concerns in its long-term implementation ($R^2 = .373$, $p < .001$). Key issues include insufficiency of funds, irregular disbursements, financial burden on government, and risks of corruption and dependency. This validates the third research objective of identifying challenges and sustainability issues linked to UBI as a poverty reduction strategy.

Discussion of Findings

The findings revealed that Universal Basic Income (UBI) has a significant and positive impact on poverty reduction among low-income households. This result is consistent with the regression analysis, which indicated a strong coefficient of determination ($R^2 = .551$) and a statistically significant p-value ($p < .001$). The implication is that the introduction of UBI substantially enhances household financial stability, reduces dependency on loans, and improves the ability of families to afford basic necessities such as food, shelter, and clothing. This finding aligns with the assertion of Obadan and Ugiagbe (2021), who observed that social protection programs and direct cash transfers contribute meaningfully to poverty alleviation in developing economies. Similarly, Ravallion (2020) emphasized that income support initiatives play a central role in lifting households out of extreme poverty, particularly in vulnerable communities. The outcome of this study therefore suggests that UBI is a viable tool for addressing the multidimensional poverty challenges faced by low-income households in Nigeria.

The study also found that UBI significantly improves the socio-economic well-being of beneficiaries. The regression output showed a substantial coefficient of determination ($R^2 = .487$) and a statistically significant p-value ($p < .001$), indicating that UBI enhances access to healthcare, improves affordability of education, reduces financial stress, and boosts social participation and dignity. This outcome is in line with the findings of Anyanwu and Eze (2022), who noted that cash transfer schemes increase household access to essential services and contribute to improved human development outcomes. In the same vein, De Wispelaere and Stirton (2020) argued that guaranteed basic income schemes strengthen social inclusion and dignity by providing individuals with greater economic security and autonomy. Thus, the result confirms that UBI has wider socio-economic benefits beyond mere poverty alleviation, contributing directly to improved quality of life and sustainable human development.

The findings established that there are significant challenges and sustainability concerns associated with the long-term implementation of UBI. The regression analysis revealed a moderate coefficient of determination ($R^2 = .373$) with a statistically significant p-value ($p < .001$), suggesting that while UBI has clear benefits, its sustainability is hindered by certain challenges. These include insufficiency of funds provided, irregular disbursement, risk of creating dependency among beneficiaries, financial strain on government resources, and possible corruption or mismanagement. This finding agrees with the position of Akinola (2019), who argued that large-scale welfare programs face sustainability issues in resource-constrained economies due to high fiscal burden and weak institutional frameworks. Likewise, standing (2021) stressed that without strong governance, accountability, and funding mechanisms, UBI programs risk collapse or ineffectiveness in the long run. Therefore, while UBI presents significant advantages in poverty reduction and socio-economic well-being, addressing these sustainability concerns is crucial for its success as a long-term poverty alleviation strategy.

Conclusion

The study concludes that Universal Basic Income (UBI) has a significant and positive impact on poverty reduction among low-income households in Ikwo Local Government Area, Ebonyi State. In line with the first research objective, the findings revealed that UBI enhances household financial stability, reduces reliance on debts, and increases the capacity of beneficiaries to meet basic needs such as food, shelter, and clothing. This implies that UBI plays a critical role in alleviating extreme poverty, promoting human dignity, and reducing vulnerability to financial shocks, thereby demonstrating its effectiveness as a poverty alleviation strategy.

The study also concludes, in line with the second and third objectives, that UBI substantially contributes to improving the socio-economic well-being of beneficiaries by increasing access to healthcare, education, and social participation, while simultaneously reducing financial stress and insecurity. However, despite these benefits, the results highlight critical sustainability challenges, including insufficient disbursements, irregular payment structures, risk of creating dependency, fiscal constraints for government, and corruption concerns. This suggests that while UBI has the potential to transform poverty alleviation and welfare delivery in Nigeria, its long-term effectiveness depends on careful planning, sustainable financing mechanisms, and strong institutional frameworks to address the challenges identified.

Recommendations

Based on the findings of this study, the following recommendations are offered to policymakers, social welfare stakeholders, and development partners:

1. Government should expand the coverage and funding of UBI programs to ensure wider reach and greater impact on poverty reduction, particularly among low-income households.
2. Policymakers should integrate UBI with complementary social policies, such as affordable healthcare, quality education, and skills empowerment, to maximize socio-economic well-being.
3. Payment structures for UBI should be regular, adequate, and transparent to prevent irregular disbursement, which undermines beneficiaries' confidence and household stability.-
4. Strong institutional frameworks should be established to tackle corruption and mismanagement in UBI implementation, ensuring accountability and sustainability of the program.
5. Alternative financing models, such as public-private partnerships and targeted taxation strategies, should be explored to reduce fiscal burdens and enhance the sustainability of UBI.
6. Community sensitization and monitoring mechanisms should be strengthened to prevent dependency and encourage beneficiaries to invest UBI benefits productively.

Suggestions for Further Research

- To deepen understanding of UBI and its impact on poverty reduction, the following areas are recommended for future studies:
- A comparative analysis of UBI and conditional cash transfer (CCT) programs in addressing poverty and inequality in Nigeria.
- The role of digital financial platforms in ensuring transparency and efficiency in UBI disbursement.
- Gender-based analysis of how UBI influences poverty alleviation differently among male- and female-headed households.
- The long-term effects of UBI on labor market participation and entrepreneurial activities among beneficiaries.

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