

Human Economic Value (HEV) and Jobket: Pioneering Economic Vitality and Ownership in the Employment Market

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ABSTRACT

This paper introduces and examines two pioneering concepts, Human Economic Value (HEV) and Jobket, which together propose a groundbreaking framework for economic transformation and social reorganization. HEV posits a model where individuals are allocated a lifetime economic value of \$1 million, ensuring fundamental financial security through universal basic income and covering essential needs such as housing, education, food and healthcare. Jobket, a novel fusion of 'job' and 'market,' enables individuals to invest a portion of their HEV in employment, thereby transitioning from mere employees to active shareholders in their places of work. This integration not only promises a new level of commitment and engagement in the workforce but also allows individuals to build their net worth beyond the initial HEV, effectively transforming every citizen from a potential economic liability into a vital asset of the national economy. The paper aims to critically evaluate the synergistic potential of HEV and Jobket in revolutionizing employment, wealth distribution and societal organization. It further explores the role of HEV in addressing poverty, fostering economic stability and promoting societal progress, particularly through the mechanisms of universal basic income and incremental education incentives. Through this exploration, the paper seeks to offer a comprehensive analysis of how HEV and Jobket can collaboratively pave the way for a more equitable, prosperous and resilient society.

Keywords: Human Economic Value (HEV); Jobket; Universal basic income; Economic inequality; Wealth distribution; Social equity; Higher education access; Crippling student debt; Poverty alleviation; Food insecurity; Housing crisis; Economic system reform

INTRODUCTION

The current economic paradigm, rooted in traditional capitalist doctrines, has given rise to significant systemic challenges that impede social equity and the holistic well-being of communities worldwide. These challenges, including homelessness, poverty, food insecurity, a widening wealth gap and restricted access to education, underscore the urgent need for reform. Particularly problematic is the commodification of education, increasingly ensnared behind a paywall that leaves students facing crippling debt, a significant barrier to personal advancement and societal enrichment [1].

The stark reality of homelessness and housing insecurity reveals a glaring deficiency in the current economic model's ability to

ensure basic human rights, such as secure and affordable housing. This shortfall detrimentally affects individuals' health, employment prospects and access to education, perpetuating a cycle of socioeconomic disenfranchisement.

The enduring presence of poverty across the globe underscores the systemic failures of an economic system designed to prioritize profit accumulation for the few over the welfare of the many. This imbalance leaves vast numbers of people in a state of perpetual financial precarity, with limited means to improve their living conditions [2].

Mirroring the disparities seen in poverty, food insecurity serves as a poignant indicator of the unequal distribution of resources, where millions lack reliable access to nutritious food. This issue

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Received: 22-Apr-2024, Manuscript No. JSFT-24-30892; **Editor assigned:** 25-Apr-2024, PreQC No. JSFT-24-30892 (PQ); **Reviewed:** 09-May-2024, QC No. JSFT-24-30892; **Revised:** 11-Mar-2025, Manuscript No. JSFT-24-30892 (R); **Published:** 18-Mar-2025, DOI: 10.35248/2168-9458.25.12.280

Citation: Efatmanesh P (2025) Human Economic Value (HEV) and Jobket: Pioneering Economic Vitality and Ownership in the Employment Market. J Stock Forex. 12:280.

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transcends agricultural productivity, pointing instead to the need for equitable resource distribution mechanisms.

The widening wealth gap epitomizes the inequities inherent in modern capitalism, where the concentration of wealth in the hands of a few exacerbates social and economic disparities, eroding the fabric of democracy and social justice.

Among the most pressing concerns is the access to education, increasingly hidden behind a paywall that places higher learning out of reach for many. The system effectively gates knowledge and advancement opportunities, leading students into crippling debt in pursuit of education. This barrier not only hinders individual potential but also stymies societal progress, as education is pivotal for personal development, innovation and the cultivation of an informed citizenry.

The multifaceted issues of housing insecurity, poverty, food scarcity, economic disparity and the education paywall reveal deep-seated structural flaws within our current economic framework. These challenges call for a transformative approach to economic and social policy, emphasizing the need for innovative solutions like the Human Economic Value (HEV) and Jobket models. These concepts aim to address the root causes of these systemic problems by reimagining the economic landscape. By ensuring basic human needs are met and providing equitable access to education without the burden of debt, HEV and Jobket offer a pathway towards a more inclusive and prosperous society. Through these models, the goal is to dismantle the barriers that hinder individual potential and societal progress, thereby fostering an environment where every individual has the opportunity to thrive and contribute to the collective well-being. The adoption of HEV and Jobket represents a bold step forward in our quest to build an economic system that is not only resilient but also equitable and just, ensuring that the challenges of today do not become the crises of tomorrow.

In an era marked by profound economic challenges, including persistent poverty, escalating inequality and the evident inadequacies of traditional welfare and employment systems, the need for innovative and sustainable solutions has never been more pressing. This paper introduces a groundbreaking economic and societal framework, centered around the concepts of Human Economic Value (HEV) and Jobket. HEV reimagines the economic worth of individuals, not merely as a metric of their current income or productivity, but as an intrinsic value, allocating a lifetime sum of \$1 million to every individual. This allocation is designed to ensure fundamental financial security and to cover essential needs through a universal basic income while also providing for housing, education, food and healthcare. The integration of HEV with Jobket, a novel concept that fuses 'job' and 'market,' further revolutionizes this model. Jobket allows individuals to utilize a predetermined portion of their HEV to invest in their employment, thereby transitioning from traditional roles as employees to vested stakeholders or shareholders in their workplaces. This transformative approach not only cultivates a new level of commitment and engagement among the workforce but also empowers individuals to augment their net worth beyond the foundational HEV, shifting the paradigm from viewing citizens as potential economic liabilities

to recognizing them as vital, proactive assets within the national economy [3].

Against the backdrop of the current economic landscape, marred by systemic poverty, deep-seated inequality and the inefficiency and inadequacy of conventional welfare and employment frameworks, this paper posits HEV coupled with Jobket as a dual, synergistic model capable of fundamentally redefining societal organization and population management. HEV, by providing a universal economic baseline, addresses the immediate and structural needs of the population, ensuring stability and alleviating poverty.

Concurrently, Jobket redefines the nature of employment and personal investment in work, fostering economic vitality, encouraging ownership and catalyzing societal progression. Together, these concepts promise not just to address the symptoms of the prevailing economic challenges but to offer a comprehensive, sustainable and equitable blueprint for a prosperous and resilient society. The ensuing discourse aims to dissect these concepts, explore their potential in depth and present a compelling case for their integration as a beacon of hope and direction in our quest for a more equitable and thriving global community.

LITERATURE REVIEW

Theoretical underpinnings and mechanism of HEV and Jobket

The integration of Human Economic Value (HEV) with Jobket represents a paradigm shift in the philosophical and economic foundations of societal organization, merging the assurance of fundamental economic rights with a revolutionary approach to employment and personal investment in the workforce. The theoretical underpinnings of these concepts embrace a vision where every individual is inherently recognized as an economic asset, entitled to a life characterized by dignity, opportunity and financial stability.

At the heart of HEV lies the commitment to allocate a lifetime sum of \$1 million to each citizen, symbolizing a societal pledge to ensure that basic human needs are not just met but are considered a fundamental right. This model intricately weaves together elements such as universal basic income, providing a regular and unconditional financial safety net to individuals and strategic investments in crucial sectors like housing, education, food and healthcare. The universal basic income component, in particular, serves as a cornerstone, offering individuals the freedom and security to make life choices unencumbered by the fear of financial ruin [4].

The introduction of Jobket into this framework extends the scope of HEV, inviting individuals to invest a portion of their economic value in their employment. This transformative approach not only redefines the traditional employee-employer relationship but also nurtures a sense of ownership and alignment of personal aspirations with the broader objectives of the workplace. Employees, transitioning into stakeholders and shareholders of their organizations, find themselves intrinsically

motivated, their successes intertwined with the success of their enterprises.

The operational mechanism of HEV, characterized by monthly payouts, ensures a consistent and reliable economic inflow, fostering a stable financial environment for individuals. This steadiness not only alleviates the precarious nature of traditional income models but also stimulates consistent market engagement and economic activity. The flexibility afforded by this system empowers individuals to invest in their personal growth, entrepreneurial ambitions or the Jobket initiative, thereby contributing to a vibrant, dynamic and diverse economic landscape.

Moreover, the mechanics of Jobket, with its emphasis on investment in employment and the transformation of individuals into shareholders, introduces a potent incentive for personal development and economic contribution. This model not only aligns personal growth with organizational prosperity but also offers a pathway for individuals to build and expand their net worth beyond the initial allocation of HEV.

The synergy between HEV and Jobket lays the groundwork for a sustainable, inclusive and forward-looking economic model. It encapsulates a comprehensive response to the immediate and structural needs of the populace while fostering a culture of ownership, innovation and shared prosperity. The subsequent sections will delve deeper into the practical execution, challenges and far-reaching implications of this integrated model, underscoring its potential to redefine the economic landscape and catalyze a new era of societal advancement.

HEV as a form of economic security and Jobket as a path to ownership

The concept of Human Economic Value (HEV) reimagines the conventional structures of economic security and life insurance, while Jobket offers a novel pathway to personal ownership and engagement in the workplace. Together, these models present a transformative approach to individual economic stability and societal organization [5].

HEV diverges from traditional life insurance models by ensuring economic security to individuals throughout their lifetime, rather than offering a benefit contingent upon death. This proactive approach to financial well-being represents a fundamental shift in how economic value and security are perceived and distributed. Unlike conventional life insurance, which typically serves as a posthumous safety net for dependents, HEV is designed as a living benefit, providing a continuous financial foundation from which individuals can build a stable and prosperous life. The integration of Jobket within the HEV framework further augments this model, offering a pathway for individuals to invest in their employment, thus transitioning from traditional employment models characterized by passive income earning to active participation and ownership in their workplaces.

The comparison between traditional employment models and the Jobket approach reveals stark contrasts in employee engagement, job satisfaction and long-term investment in one's

work. Traditional employment often limits individuals to the role of mere wage earners, with minimal stake or say in the broader organizational direction or success. Jobket, conversely, empowers individuals to become co-owners and stakeholders in their organizations, aligning personal growth and success with the collective success of their enterprise. This shift not only fosters a deeper sense of commitment and responsibility but also encourages a culture of shared prosperity and collective achievement.

The psychological and societal impacts of HEV, coupled with Jobket, are profound. By guaranteeing a base economic value to each citizen, HEV alleviates the stress and uncertainty associated with financial instability, fostering a sense of security and freedom. This foundational economic assurance allows individuals to pursue personal and professional development without the constant anxiety over basic survival. The transition from being mere employees to stakeholders and shareholders in businesses, facilitated by Jobket, further enhances this psychological well-being. It nurtures a sense of belonging, purpose and pride in one's work, transforming the workplace from a mere source of income into a platform for personal investment, growth and collective achievement.

In principle, the integration of HEV and Jobket represents a comprehensive redefinition of life insurance, economic security and employment. HEV offers a living, proactive form of economic assurance, while Jobket redefines the nature of employment, fostering ownership, engagement and a shared commitment to organizational success. Together, they promise not just to reshape individual financial stability and workplace dynamics but to also foster a more inclusive, empowered and thriving society.

DISCUSSION

Universal basic income under HEV and Jobket integration

The integration of Universal Basic Income (UBI) within the Human Economic Value (HEV) framework, augmented by the Jobket model, offers an innovative approach to economic stability and personal empowerment. This section outlines the structure of this integrated model, examines the benefits, reflects on insights from existing UBI initiatives and discusses the potential challenges and strategies for successful implementation.

The structure of UBI within the HEV framework ensures a regular, unconditional financial baseline for every individual, fostering economic security and freedom. This regular income stream is designed to cover basic living expenses, mitigating the risk of poverty and providing a safety net that enables individuals to make life choices without the undue stress of financial precarity. The introduction of Jobket into this framework adds an additional layer of economic engagement and personal growth. Jobket allows individuals to invest part of their HEV in their employment, thereby gaining stakes in their workplaces and aligning their personal success with the success of their organizations [6].

The benefits of combining UBI with Jobket are multifaceted. UBI addresses immediate financial needs, reduces inequality and offers the freedom to pursue education, career changes or entrepreneurial ventures without the constant pressure of economic survival. The Jobket model complements this by providing a pathway to ownership and a vested interest in one's work, encouraging long-term commitment and fostering a sense of agency and purpose.

Together, they promise not only to alleviate poverty but also to catalyze personal development, economic productivity and social cohesion.

Insights from existing UBI initiatives underscore the potential of this model. Case studies have shown that UBI can lead to improvements in mental and physical health, educational attainment and social well-being. However, the integration of Jobket could further enhance these outcomes by promoting active engagement in the workforce, personal investment in professional growth and a deeper connection to the economic success of one's community and nation.

Despite the promising prospects, the implementation of a combined UBI and Jobket model presents certain challenges. These include ensuring sustainable funding sources, designing a fair and efficient distribution mechanism and fostering a culture that values and supports this new form of economic engagement. To address these challenges, strategic solutions may involve a combination of public policy reforms, innovative funding mechanisms such as trees as backing of currency for their ecosystem services using natural capital accounting and robust public-private partnerships. Moreover, fostering a societal mindset that embraces continuous learning, adaptation and active participation in the Jobket model will be crucial.

Nurturing the HEV ecosystem: Housing, education, food, healthcare and Jobket

The HEV ecosystem embodies a comprehensive framework, integrating essential life aspects housing, education, food, healthcare with the innovative Jobket model, to foster a society where every individual thrives. This section delves into the holistic allocation and management of HEV funds across these pivotal sectors, highlights the interdependent nature of these areas and their collective contribution to enhancing individual net worth and societal prosperity and discusses the nuanced policy implications and strategic planning required for a harmonious and effective service delivery system.

In the HEV model, a thoughtful allocation of funds ensures that fundamental human needs are not just met but are foundational pillars for individual and societal growth. Housing, the bedrock of stability, receives due attention, guaranteeing a safe and stable environment that supports personal and professional pursuits. Education, recognized as a beacon for future success, is prioritized, ensuring access to quality learning that opens doors to myriad opportunities and nurtures a knowledgeable, skilled workforce. Nutrition, essential for health and productivity, is secured through dedicated resources, ensuring that every individual has access to sufficient and nutritious food. Healthcare, a non-negotiable aspect of a dignified life, is made

accessible, safeguarding health and well-being as prerequisites for active societal participation.

Finally, the Jobket model, a cornerstone of this ecosystem, allows individuals to invest in their careers actively, fostering a profound sense of ownership and aligning personal achievements with broader organizational success [7].

The sectors within the HEV ecosystem are not isolated silos but parts of a synergistic whole, each contributing vitally to the tapestry of a prosperous society. The stability of a home provides the peace of mind that fuels focus and ambition. Education unlocks potential, paving the way for innovation and progress, while health nurtured by quality food and healthcare ensures that the populace remains a vibrant, dynamic force. Jobket, by intertwining personal growth with professional investment, creates a workforce that is not just skilled but also deeply invested in and committed to its work.

Implementing such an integrated model necessitates nuanced policy formulation and strategic planning. Policies must be designed to ensure the seamless delivery of services across all sectors, necessitating a collaborative approach among various government departments and agencies. The financial underpinning of the HEV ecosystem is crucial, calling for innovative and sustainable funding strategies. The model's success hinges on its ability to adapt and improve, making continuous monitoring and evaluation imperative. Moreover, the ethos of the HEV model is one of inclusivity and engagement. Public participation in the planning, implementation and evolution of the model ensures transparency, fosters trust and enhances the overall impact and acceptance of the program.

The HEV ecosystem, with its thoughtful integration of housing, education, food, healthcare and the Jobket model, represents a paradigm shift in how individual well-being and societal prosperity are approached. Through strategic resource allocation, fostering inter-sectoral synergy and implementing holistic policies, the HEV model stands as a beacon of hope and progress, charting a course towards a more inclusive, prosperous and resilient future.

Education as a catalyst in HEV and Jobket

Education stands at the core of the Human Economic Value (HEV) and Jobket framework, serving as a critical catalyst for personal empowerment, economic growth and societal advancement. This section explores the multifaceted role of education in enriching the HEV model, its structural integration with Jobket through an incremental income increase system and the profound, long-term benefits it promises for individuals and society alike.

Within the HEV and Jobket paradigm, education is not merely a sector; It is a driving force that empowers individuals to maximize their inherent economic value and actively participate in shaping their careers and the broader economic landscape. Education enhances the HEV by equipping individuals with the knowledge, skills and critical thinking necessary to navigate an ever-evolving world, thereby expanding their opportunities and potential for growth. In the Jobket model, where individuals

invest in their employment and become stakeholders in their organizations, education is the cornerstone that ensures individuals are not just participants but informed, innovative and proactive contributors to their workplaces.

The integration of education within the HEV and Jobket model is further strengthened by a unique structural incentive: An incremental income increase with each educational milestone achieved. For every advancement in education, individuals receive a 1.44% increase in their income, a tangible acknowledgment of the value of learning and a direct incentive to pursue continuous educational growth. This increment not only enhances the individual's earning potential but also increases their capacity to invest in Jobket, thereby reinforcing their role as active stakeholders and aligning their personal growth with the success of their organizations [8].

The long-term benefits of prioritizing education within the HEV and Jobket framework are extensive and transformative. An educated populace serves as a bedrock for sustainable economic growth, driving innovation and fostering a competitive edge in a global economy. Education nurtures a workforce that is not only skilled but also adaptable and resilient, capable of navigating the challenges of the future and seizing opportunities for progress. Moreover, the ripple effects of education extend beyond economic metrics; they permeate the fabric of society, fostering social stability, reducing inequality and building a foundation for informed citizenship and robust, democratic institutions.

In the Jobket model, the symbiosis between education and economic participation creates a virtuous cycle of growth and empowerment. As individuals invest in their education and consequently, in their workplaces, they catalyze a culture of lifelong learning, innovation and shared prosperity. The integration of incremental income increases as a reward for educational advancement further amplifies this effect, ensuring that education remains a central, dynamic force in the journey toward a more prosperous, equitable and resilient society.

Impact of HEV and Jobket on population management and societal transformation

The integration of Human Economic Value (HEV) and Jobket stands not just as an economic initiative but as a revolutionary approach to population management and societal transformation. This comprehensive framework redefines social structures, promotes a balanced demographic landscape, and fosters an inclusive, vibrant society. This section delves into the multifaceted role of HEV and Jobket in steering population dynamics, nurturing societal prosperity and enhancing social equity and economic vitality.

HEV and Jobket, when employed as strategic tools for population management, introduce an innovative paradigm for societal organization. The HEV model ensures that every individual, from the onset of their life, is recognized as an intrinsic economic entity with an inherent value. This recognition, combined with the stability provided by a universal basic income, creates a foundation upon which individuals can plan, prosper and contribute to society. The Jobket model further enriches this framework by enabling individuals to invest

in their employment, thus becoming stakeholders in their organizations and the economy at large. This strategic integration of economic stability and personal investment in the workforce paves the way for a society where population growth aligns with economic growth, ensuring that every addition to the populace is viewed not as a burden but as a valuable contributor to the collective prosperity.

The potential of HEV and Jobket in fostering a balanced and sustainable demographic structure is profound. By providing economic security and opportunities for personal growth, the HEV model encourages responsible family planning and supports a population structure that is aligned with the nation's economic capabilities and resources. Jobket further enhances this balance by fostering a workforce that is not only financially stable but deeply invested in and committed to the nation's economic and social well-being. This synergy between economic security and workforce engagement contributes to a demographic landscape that is stable, sustainable and geared towards long-term prosperity.

Furthermore, the role of HEV and Jobket in promoting social equity, diversity and inclusion cannot be overstated. The HEV model, with its universal approach to economic value, ensures that every individual, regardless of their background or circumstances, has access to the resources necessary for a dignified life. This universalism inherently promotes social equity, narrowing the gap between different socio-economic groups and fostering a more inclusive society. Jobket complements this inclusivity by providing a platform for diverse individuals to become integral parts of their organizations, encouraging a workplace culture that values diversity, promotes inclusion and harnesses the unique perspectives and talents of all its members.

The impact of HEV and Jobket on societal transformation is transformative and holistic. These models not only redefine the economic landscape but also reshape the societal fabric, fostering a demographic structure that is balanced, sustainable and aligned with the principles of equity, diversity and inclusion. By ensuring that every individual is valued, empowered and engaged, HEV and Jobket lay the groundwork for a society that is not just economically prosperous but socially vibrant, inclusive and resilient [9].

Addressing challenges, criticisms and counterarguments

The innovative proposition of the Human Economic Value (HEV) and Jobket model naturally invites scrutiny and poses unique challenges, ranging from concerns about its economic viability and the risk of market manipulation to potential inflationary pressures and ensuring a balance between individual investment and collective welfare. In response to these challenges, a series of counterarguments and solutions are presented, grounded in robust funding mechanisms, transparent governance structures and incentive systems aimed at fostering productivity, innovation and societal well-being.

Critics of the economic viability of the HEV and Jobket model may question the practicality of securing the funds necessary for

the substantial initial allocation and sustaining the universal basic income. A counterargument to this concern lies in an innovative approach to funding that leverages the ecological contributions of natural resources, such as trees. By adopting natural capital accounting, trees and their ecosystem services can provide a sustainable and ecologically conscious backing for currency, thereby ensuring a stable financial base for the model while promoting environmental stewardship.

The potential for market manipulation within the Jobket framework, particularly the risk of artificially inflating company values or exploiting shareholder positions, is a valid concern that necessitates stringent oversight. The solution lies in establishing transparent governance structures characterized by rigorous regulatory frameworks, regular audits and clear reporting practices. Educating shareholders about their rights and responsibilities further ensures the integrity and ethical conduct within the Jobket marketplace.

Inflationary pressures are another challenge associated with the injection of substantial funds into the economy through HEV. To address this, meticulous economic planning and responsive monetary policies are paramount. Strategies like phased fund disbursement through financial planning, vigilant monitoring of price levels and adjusting economic policies based on market dynamics can help maintain purchasing power and economic stability. Additionally, investments in productivity-enhancing sectors can drive economic growth, countering inflationary trends.

Balancing the benefits of individual Jobket investments with the broader goals of collective welfare and social equity presents its own set of challenges. The solution lies in crafting incentive systems that align personal achievements with societal progress. Promoting investments in sectors that yield societal benefits, such as sustainable industries, healthcare and education, ensures that individual prosperity contributes to the common good [10].

CONCLUSION

The innovative framework of Human Economic Value (HEV) coupled with Jobket stands at the precipice of a new era in economic and societal structuring, carrying the profound potential to redefine the paradigms of employment, wealth distribution and societal organization. This paper has endeavored to elucidate the multifaceted nature of the HEV and Jobket model, highlighting its capacity to instill economic security, foster a sense of ownership among individuals and catalyze a transformative shift towards a more inclusive, empowered and resilient society.

The integration of HEV with Jobket extends beyond mere theoretical reform, bearing significant implications for global economic revitalization, poverty alleviation and the enrichment of human capital. By ensuring a foundational economic value for every individual and marrying this with an innovative approach to employment and personal investment in the workforce, this model promises to alleviate financial precarity, ignite a spirit of entrepreneurship and unlock the latent potential within populations. The ripple effects of such a transformation are bound to be far-reaching, potentially setting a

precedent for how societies nurture and capitalize on their most valuable asset human potential.

However, the journey from concept to implementation is intricate and requires a commitment to empirical rigor, policy innovation and practical testing. Therefore, this paper underscores the necessity for further empirical research to explore the nuances, validate the assumptions and gauge the real-world applicability of the HEV and Jobket model. Engaging in robust policy dialogue is paramount to address the potential challenges, refine the mechanisms and ensure that the model aligns with the diverse economic, social and cultural landscapes across the globe.

Moreover, the initiation of pilot programs stands as a crucial next step, offering a platform to test the HEV and Jobket model in controlled, real-world settings. These pilot initiatives will not only provide valuable insights into the model's functionality and impact but also help in iterating and refining the framework based on empirical evidence and stakeholder feedback.

In funding these ventures, the model advocates a groundbreaking approach utilizing trees and their ecosystem services as backing for currency, based on principles of natural capital accounting. This not only ensures a sustainable and ecologically responsible funding mechanism but also aligns the economic model with environmental stewardship, integrating economic growth with the preservation of our planet's vital resources.

In closing, the HEV and Jobket model beckons a future where economic systems are not just mechanisms for wealth generation but enablers of human dignity, societal stability and ecological harmony. It invites policymakers, researchers and innovators to embark on a collaborative journey, a journey to explore, implement and optimize a model that promises to redefine the contours of society and economy in the 21st century and beyond.

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