

# ASSESSING THE IMPACT OF UNEMPLOYMENT ON THE LIVING CONDITIONS OF WOMEN: EVIDENCE FROM HARYANA DISTRICTS

**Puspa Rani**

Assistant Professor

Department of economics, Baba Mastnath University Rohtak

**Nidhi**

Research scholar

Department of economics, Baba Mastnath University Rohtak

---

## ABSTRACT

The issue of unemployment, which significantly impacts women as a vital socio-economic concern in India, is particularly pronounced in Haryana, where economic growth does not yield sufficient employment opportunities for female workers. The researchers conduct a study to measure how unemployment impacts women's living conditions in designated districts of Haryana through their analysis of original data. The study employed a descriptive and analytical framework to collect data from 300 participants who answered structured questionnaires that included a Likert scale. The research evaluates essential elements that include financial stability together with social well-being and the socio-economic elements which lead to unemployment. The study applied SPSS and Excel software tools to perform descriptive analysis together with reliability testing and regression analysis and ANOVA testing. The research results demonstrate that unemployment results in negative impacts on women's living situations because it decreases their ability to achieve financial independence while increasing their reliance on others and restricting their ability to engage socially. The results also show that social and economic conditions, which include variables like education level and income and family structure, have a significant impact on women's unemployment status. The study shows that unemployment is not just an economic problem; it also has an effect on mental and social health. The study adds to what is already known by giving primary evidence at the district level and giving policymakers useful information on how to create targeted interventions that will improve women's job prospects and overall quality of life.

**Keywords:** Women Unemployment; Living Conditions; Financial Stability; Social Well-being; Socio-economic Factors; Haryana.

## 1. INTRODUCTION

Unemployment is still one of India's biggest social and economic problems, and it affects women more than men, even though education and the economy have gotten better. India's unemployment rate has changed a little bit in the last few years, but problems like underemployment, informal work, and gender inequality are still there (Economy of India, 2025). The paradox of female unemployment is that more women are getting degrees, but there aren't as many jobs for them (Shodh Sagar, 2025). Research demonstrates that women are more prone to participate in informal or unpaid employment, underscoring the precariousness and volatility linked to their employment conditions. The labour market entry of women continues to face obstacles because of socio-cultural barriers and safety issues and their unpaid caregiving duties (Reuters, 2025). The issue becomes more significant when

applied to Haryana. The state of Haryana which ranks among India's most developed regions experiences high unemployment rates that primarily affect women despite its rapid industrial growth and its high per capita income (Kumar 2025). The state economy demonstrates a peculiar situation because the economic expansion fails to generate sufficient new employment opportunities. Women in Haryana face additional challenges because of deep-rooted patriarchal customs and their inability to move freely and find work (Krishnan 2020; ResearchGate 2025). The workforce exclusion of women shows itself through the low female employment rates and high female unemployment rates which affect both rural areas and young educated people.

The effects of unemployment on women's living conditions must be studied because employment links directly to women's economic independence and social standing and health status. Unemployment affects people by reducing their income and making it harder for them to access healthcare services and educational opportunities and proper nutrition and their rights to make decisions in their homes. The study results show that socio-economic differences create major challenges for women which lead to decreased life quality and increased dependency and social isolation and economic hardship (Raghuvanshi et al., 2025). Unemployment in Haryana locations with established gender discrimination patterns creates more challenges because it prevents people from getting jobs which affects their personal lives and job performance and family obligations. The study of unemployed women provides a complete understanding of how unemployment affects economic and social conditions. The study investigates how unemployment affects women's everyday lives in Haryana through the examination of specific district-level information which researchers have not yet collected. National research studies have identified unemployment patterns across the country, yet these studies fail to address the distinct social and cultural elements which shape the particular experiences found in every community. Research needs to examine the gap between women's actual experiences and the economic progress of their countries. The continued high unemployment rate after skill development programs and policy changes demonstrates the need to evaluate program effectiveness and its suitability for assisting women in securing employment (Kumar, 2025).

The study demonstrates its academic value and its policy value through its research findings. The existing literature receives new information through this study which presents primary data about the socio-economic status of unemployed women in Haryana. The research study shows unemployment impacts various areas of life which helps researchers study gender issues and development processes. The research results provide valuable insights which help policymakers design programs that create job opportunities and develop skills while addressing the obstacles that women experience. The study connects to national objectives which aim to empower women while promoting inclusive economic development. The introduction of this paper gives an overview of the study's background, problem, and importance. The next part of the text presents all relevant literature before introducing the research objectives and its associated hypotheses. The methodology section explains the research design together with the sample selection process and the data analysis methods used. The results and discussion sections examine the findings which were obtained from primary research data. The paper concludes by presenting its key findings which explain their policy implications and their limitations while proposing future research directions.

## 2. LITERATURE REVIEW

### 2.1 Female Unemployment and Gender Inequality in Labour Markets

Women face persistent unemployment issues throughout developing nations particularly in India. Despite improvements in educational and health indicators there remains a shortage of women participating in the workforce. Recent research proves that cultural and structural barriers create extreme difficulties for women seeking employment. Sahu and Behera 2025 discovered that women work mostly in informal sectors which provide unstable employment and low wages without any social protection benefits. This makes it harder for them to be financially independent. Sundari (2020) discovered that India's economic growth does not generate better employment possibilities for women which demonstrates that development and female labour absorption are not in sync.

Gupta and Rani (2025) proved that different regions experience different levels of female unemployment because Haryana shows low female employment despite better educational opportunities. The social norms and safety fears and lack of available jobs create barriers that prevent people from achieving their goals. The studies show that gender inequality in labor markets exists due to factors which extend beyond educational and skill gaps because institutional and social cultural forces create deep root problems (Azmat et al., 2024; Dieckhoff et al., 2024).

The existence of wage gaps together with job segregation practices and restricted formal employment opportunities demonstrates the presence of gender inequality. Khan et al. (2023) demonstrated that unequal job access creates two primary economic problems: it hinders women's ability to achieve their full economic potential. The northern Indian states experience their most severe gender disparities because patriarchal systems prevent women from accessing employment opportunities and public spaces. The issue of female unemployment extends beyond economic boundaries because it exists within established social systems and institutional frameworks.

### 2.2 Socio-Economic Impact of Female Unemployment

Female unemployment brings complex economic and social effects which create problems for individual women, their families, and the entire economy. When women experience unemployment, their families face decreased financial resources which lead to increased need for financial assistance and restricted access to education and healthcare and essential services. Sahu and Behera (2025) found that unemployed women who lack financial independence and social protection face higher risks of becoming poor and being excluded from society. The high rate of female unemployment leads to detrimental effects on both mental health and social functioning. Research shows that women who are out of work often feel stressed, have low self-esteem, and are socially isolated. Khan et al. (2023) contended that gender inequality in employment exacerbates extensive health and social disparities, thereby obstructing sustainable development objectives. Moreover, the lack of stable employment diminishes women's bargaining power within households, constraining their participation in decision-making processes.

On a macroeconomic level, low female labour force participation results in diminished productivity and economic growth. Studies show that getting more women to work could have a big positive effect on GDP and the economy as a whole. But there are still barriers to women getting jobs because of rigid labour markets and a lack of job creation in formal sectors (International Monetary Fund, 2016). The socio-economic impact is especially strong in rural and semi-urban areas, where women have more problems, such as not being able to

get to skill-building programs, transportation, and childcare. The obstacles prevent people from obtaining employment, while they also create more severe gender disparities that last throughout multiple generations. The solution to women's employment issues exists as the essential requirement for achieving sustainable development that encompasses all members of society.

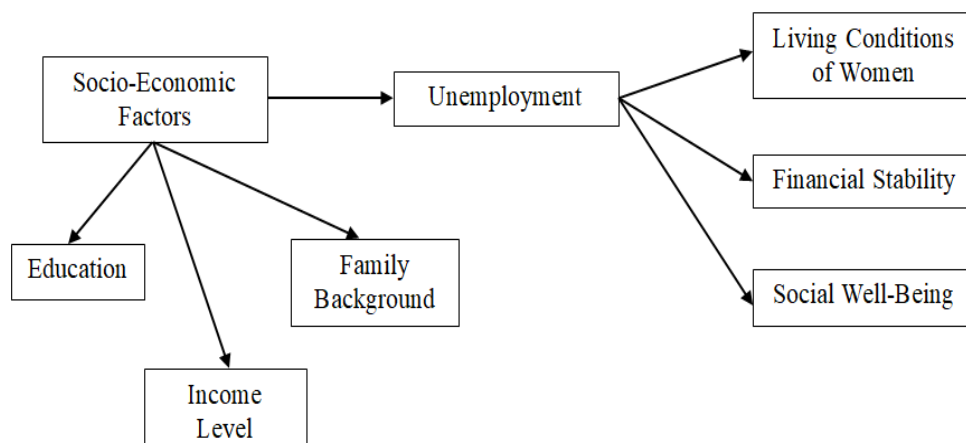
### **2.3 Research Gap**

The research on unemployed women and gender inequality shows existing research gaps which need to be filled. The existing studies depend mainly on secondary data from national surveys which include PLFS and NFHS. The surveys provide an overall summary but they fail to show how different districts and communities experience different situations. There is a lack of empirical studies which examine the actual conditions of unemployed women at the grassroots level in Haryana using primary data. The existing research provides detailed information about women's unemployment trends and their labour force participation but there has been limited research about how unemployment affects women's housing conditions and their health and education and social standing. Most studies look at how people get jobs instead of what happens when they don't have one. The people of Haryana tend to neglect the distinct regional variations which exist within their state. The district-level research needs to identify which organizations have developed distinct socio-economic patterns and cultural traditions and employment chances. The various ways unemployment affects women in urban and rural environments creates obstacles to understanding the issue. Existing research fails to create a complete framework which combines social factors with economic elements and psychological components and cultural aspects. The complex problem of female unemployment requires multiple research methods because most studies examine only one aspect. The study uses primary data analysis to investigate how unemployment affects women in Haryana districts which helps to create a comprehensive understanding of the issue. The localised solution offers a detailed understanding of the issue at hand.

### **3. RESEARCH OBJECTIVES**

- 1) To examine the socio-economic profile of unemployed women in selected districts of Haryana.
- 2) To assess the impact of unemployment on the living conditions of women, including income, standard of living, and access to basic needs.
- 3) To analyse the relationship between socio-economic factors (such as education, age, and family background) and women's unemployment status.
- 4) To identify the major challenges faced by unemployed women, including financial, social, and psychological issues.
- 5) To suggest policy measures and recommendations for improving employment opportunities and living conditions of women in Haryana

## 4. Conceptual Framework and Research Hypotheses



**Figure 1: Conceptual Model of the study**

The study's conceptual model is based on unemployment as the main independent variable that affects the living conditions of women in Haryana districts. Women's education, income level, and family background are all examples of socio-economic factors that affect their unemployment status. Unemployment, on the other hand, has a negative effect on important outcome variables like financial stability and social well-being, which together show how well women are living. In this way, the model shows both direct and indirect relationships. For example, socio-economic factors affect unemployment, and unemployment affects women's social and economic outcomes. Based on the conceptual model and the four previously mentioned objectives, the following hypotheses are formulated:

**H1:** Unemployment has a significant negative impact on the living conditions of women in Haryana districts.

**H2:** There is a significant relationship between women's socio-economic factors (such as education, income level, and family background) and their unemployment status.

**H3:** Unemployment significantly affects the financial stability and social well-being of women in Haryana.

## 5. RESEARCH METHODOLOGY

### 5.1 Research Design

This study uses a descriptive and analytical research design to look at how unemployment affects the living conditions of women in certain districts of Haryana. The descriptive part shows current social and economic conditions together with the employment status of women and their present-day challenges. The analytical design enables researchers to examine how unemployment connects with various factors such as income level and education and standard of living. The method enables researchers to obtain both factual evidence and statistical data which enhances the study's ability to test hypotheses.

### 5.2 Population and Sample Design

The study population consists of women who reside in defined districts of Haryana which include both urban and rural areas to ensure diverse socio-economic representation. A sample size of 300 respondents is deemed sufficient to derive significant conclusions. The study uses both stratified and convenience sampling methods. First demographers separate the population into different strata according to their geographic and demographic characteristics.

Then researchers select participants based on their availability and willingness to participate in the study. This method guarantees representation while preserving the feasibility of data collection.

### **5.3 Data Collection**

The research primarily depends on primary data which the researchers gather by conducting direct interviews with study participants. The structured questionnaire serves as the main tool for collecting data about unemployment status and socio-economic conditions and living standards. Primary data acquisition enables researchers to obtain actual viewpoints and real-life experiences and current challenges that unemployed women encounter, which enhances the credibility and authenticity of their research findings.

### **5.4 Research Instrument**

This study employs a structured questionnaire based on a Likert scale as its research instrument to measure how respondents perceive things and their personal experiences. The questionnaire has three main sections which include demographic details (such as age and educational background and marital status) and employment information and residential details (which cover income level and access to basic amenities and social well-being). The Likert scale enables people to express their degree of agreement with a statement which simplifies the statistical analysis of results.

### **5.5 Data Collection Procedure**

To achieve maximum response rates, data collection uses both field surveys and online forms. The field survey method involves interviewers who pose questions to respondents while assisting them with questionnaire completion. The online forms are distributed through digital platforms to obtain fast responses from urban and suburban respondents. The data collection process maintains strict adherence to ethical standards which include informed consent procedures and protection of participant privacy rights and their right to voluntarily participate.

### **5.6 Data Analysis Techniques**

The researchers employ SPSS and Microsoft Excel as statistical tools to analyze their collected data. We use descriptive statistics, like mean and percentage analysis, to sum up the data. A reliability analysis (Cronbach's Alpha) is conducted to verify the measurement scale maintains its measurement consistency. The study uses regression analysis to examine how unemployment impacts living conditions while ANOVA determines the differences among various demographic groups. The methods provide descriptive and inferential data which enable complete hypothesis testing and comprehension.

## **6. RESULTS**

### **6.1 Demographic profile of respondents**

The demographic profile of the respondents shows that women from different parts of Haryana are well represented. The age distribution shows that 46.0% of respondents belong to the 18-to-30 age group while 34.7% of respondents belong to the 31-to-40 age group and only 19.3% of respondents belong to the 41-and-older age group. The data indicates that the sample contains a larger portion of younger women. The results show that 46.7% of participants hold college degrees while 10.0% of participants have earned master's degrees. The data shows that 26.7% of respondents hold high school diplomas while 11.0% hold primary school diplomas and 5.7% of respondents are illiterate. The district distribution shows that Jind has the highest number of participants with 28.3% while Nuh and Bhiwani

and Sirsa follow with 26.0% and 24.7% and 21.0% respectively. The majority of respondents who answered the question about their relationship status were married which accounted for 60.7% of respondents while 18.0% were single and 21.3% chose other relationship statuses. The data shows that 65.7% of respondents live in joint families which indicates that traditional family structures continue to exist in society. Only 34.3% of respondents choose to live in nuclear families. The data shows that most respondents belong to middle-income groups. The salary distribution shows that 35.0% of people earn between ₹75,001 and ₹1,00,000 while 34.7% of people have salaries between ₹50,001 and ₹75,000. The lower income group includes 19.7% of people while 10.7% belong to the higher income group. The survey results show that 45.7% of respondents reported having 4 to 6 family members while 32.3% had 1 to 3 family members and 22.0% had more than 6 family members. The sample results indicate that most women in the study are young and married and belong to joint families and have middle-class incomes.

**Table 1: Demographic Profile**

S No.	Demographic Characteristics	Category	N	%
1	Age group	18-30 years	138	46.0%
		31-40 years	104	34.7%
		41 years and above	58	19.3%
2	Education Level	Illiterate	17	5.7%
		Primary	33	11.0%
		Secondary	80	26.7%
		Graduate	140	46.7%
		Postgraduate	30	10.0%
3	District	Jind	85	28.3%
		Bhiwani	74	24.7%
		Sirsa	63	21.0%
		Nuh	78	26.0%
4	Marital Status	Single	54	18.0%
		Married	182	60.7%
		Others	64	21.3%
5	Family Type	Nuclear	103	34.3%
		Joint	197	65.7%
6	Monthly Family Income	Below ₹50,000	59	19.7%
		₹50,001–₹75,000	104	34.7%
		₹75,001–₹1,00,000	105	35.0%
		Above ₹1,00,000	32	10.7%
7	Number of Family Members	1-3 members	97	32.3%
		4-6 members	137	45.7%
		Above 6 members	66	22.0%

## 6.2 Descriptive statistics

Table 2's descriptive statistics show that unemployment has a moderately high negative effect on the living conditions of women in the chosen districts of Haryana. The mean values for living condition variables range from 3.23 to 3.61, which means that most people agree that being unemployed has made their lives worse, made it harder for them to get medical care, and made them more reliant on others. The highest mean (3.61) for the effect on children's education shows that families are under a lot of financial stress. In the same way, factors related to unemployment show moderate to high agreement. Family responsibilities (Mean = 3.69) are the most important barrier to employment, followed by lack of skills and limited job opportunities. Respondents indicated diminished financial independence and an inability to augment family income, with mean values exceeding 3.40, signifying significant economic distress. Social well-being also suffers, as evidenced by heightened stress, diminished social engagement (highest mean = 3.69), and decreased self-esteem, although perceptions of social exclusion remain relatively moderate (Mean = 2.98). The standard deviation values for the variables (about 0.94 to 1.22) show that there is a good amount of variation in responses but not much change in how people see things. The findings unequivocally indicate that unemployment substantially undermines women's economic, social, and psychological well-being.

**Table 2: Descriptive Statistics of Variables of the Study**

<b>Descriptive Statistics</b>			
	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>
<b>Living Conditions of Women</b>			
My current unemployment status has reduced my standard of living.	300	3.2367	1.02510
I face difficulty in meeting basic household needs.	300	3.2967	1.11331
My access to healthcare services has been affected due to unemployment.	300	3.3133	1.11922
My children's education (if applicable) is affected due to financial constraints.	300	3.6167	1.10171
I am dependent on others for fulfilling daily needs.	300	3.4967	.97972
My overall quality of life has declined due to unemployment.	300	3.5367	.99261
<b>Unemployment</b>			
I am currently unable to find a suitable job despite actively seeking employment.	300	3.4500	1.00209
Lack of job opportunities in my area is a major reason for my unemployment.	300	3.3500	1.10373
My educational qualifications do not match the available job opportunities.	300	3.3500	1.00874
Family responsibilities restrict me from taking up employment.	300	3.6900	1.02505
Social and cultural norms limit my chances of being employed.	300	3.3167	1.06780
I do not possess the necessary skills required for available jobs.	300	3.4700	.94095

<b>Financial Stability</b>			
Unemployment has reduced my financial independence.	300	3.4033	1.05087
I am unable to contribute financially to my family.	300	3.5900	1.10422
I face difficulty in managing daily expenses.	300	3.1700	1.14840
I do not have sufficient savings for emergencies.	300	3.5600	1.01810
<b>Social Well-being of Women</b>			
Unemployment has affected my self-esteem.	300	3.3700	1.12427
I feel socially excluded due to my unemployment status.	300	2.9800	1.22935
I experience stress or anxiety due to lack of employment.	300	3.4667	.95495
My participation in social activities has decreased.	300	3.6933	.94282
Valid N (listwise)	300		

### 6.3 Reliability Analysis

Table 3 shows that the questionnaire used in the study has a very high level of internal consistency and reliability. This is shown by a Cronbach's Alpha value of 0.939 for the 20 items on the scale. In general, a Cronbach's Alpha value of more than 0.70 is acceptable, and a value of more than 0.90 means that the test is very reliable. So, the value of 0.939 means that the items in the questionnaire are very consistent in measuring the underlying constructs related to women's unemployment and living conditions. This high level of reliability shows that the tool is reliable and can be used for more statistical analysis, such as hypothesis testing, because it makes sure that the answers are stable, consistent, and free of major measurement errors.

**Table 3: Reliability Analysis of Questionnaire**

<b>Reliability Statistics</b>	
Cronbach's Alpha	N of Items
.939	20

### 6.4 Hypothesis testing

**H1: Unemployment has a significant negative impact on the living conditions of women in Haryana districts.**

The regression analysis results in Table 4 strongly support H1, which says that unemployment has a big negative effect on the living conditions of women in Haryana districts. The regression weight of -0.868 shows a strong negative relationship between unemployment and living conditions. This means that as unemployment goes up, the quality of living conditions for women goes down significantly. The R<sup>2</sup> value of 0.754 means that unemployment explains about 75.4% of the changes in living conditions. This shows that the model has a lot of power to explain. The F-value of 912.832 also shows that the overall regression model is very important. The t-value of -30.213, which is very high, shows once more how much unemployment affects living conditions. The p-value of 0.000 (p < 0.05) also shows that the results are statistically significant. Consequently, the hypothesis is

validated, affirming that unemployment significantly and negatively influences the living conditions of women in the chosen districts of Haryana.

**Table 4: Regression Analysis**

	Regression Weights	Beta Coefficient	R2	F	t-value	P-value	Results
H1	Unemployment → Living Conditions	-0.868	0.754	912.832	-30.213	0.000	Supported

**H2: There is a significant relationship between women’s socio-economic factors (such as education, income level, and family background) and their unemployment status.**

- **Education**

The findings in Table 5 demonstrate a statistically significant correlation between education and women's unemployment status. The ANOVA results show an F-value of 2.317 and a significance (p-value) of 0.029, which is less than the standard threshold of 0.05. This means that hypothesis H2.1 is supported. This means that differences in women's educational levels in Haryana lead to big differences in their unemployment status. The results indicate that women with primary education qualifications experience the highest impact from unemployment with a mean score of 22.3030 while women with postgraduate education and graduate education and secondary education each achieve lower mean scores of 20.9333 and 20.6000 and 20.1500 respectively. Women who can't read or write have the lowest average score (Mean = 19.2941). The evidence demonstrates that educational attainment levels create significant effects on employment opportunities and work results for individuals. The findings demonstrate that educational attainment serves as a crucial element which determines women's unemployment situation. This evidence demonstrates that women require educational attainment to secure employment and reduce their unemployment rates.

**Table 5: ANOVA Analysis**

	Variables	Factor			Anova		Results
		Education	Mean	SD	F	Sig value	
H2.1	Unemployment Status	Illiterate	19.2941	4.26856	2.317	0.029	Supported
		Primary	22.3030	4.04262			
		Secondary	20.1500	4.78685			
		Graduate	20.6000	4.36104			
		Postgraduate	20.9333	5.20566			

- **Income Level**

The ANOVA results in Table 6 show that there is a statistically significant link between women's income level and their unemployment status. The F-value of 2.629 and the significance value of 0.015 which is below 0.05 demonstrate this. The research findings demonstrate that different income groups create actual changes in women's unemployment rates. The average scores for each income group—Below ₹50,000 (20.8983), ₹50,001–₹75,000 (20.4519), ₹75,001–₹1,00,000 (20.4857), and above ₹1,00,000 (21.1563)—are not very different from each other. The highest income group has the highest average score in the study. This implies that women from higher-income families experience different

unemployment situations compared to women from lower-income families. The standard deviation values show that the answers are spread out in a reasonable way within each category. The study results demonstrate that hypothesis H2.2 is correct because a woman's income level serves as a primary social and economic factor that determines her unemployment status in the selected areas of Haryana.

**Table 6: ANOVA Analysis**

	Variables	Factor			Anova		Results
		Education	Mean	SD	F	Sig value	
<b>H2.2</b>	Unemployment Status	Below ₹50,000	20.8983	4.34977	2.629	0.015	<b>Supported</b>
		₹50,001–₹75,000	20.4519	4.74368			
		₹75,001–₹1,00,000	20.4857	4.42048			
		Above ₹1,00,000	21.1563	4.86004			

- **Family Type**

The ANOVA findings presented in Table 7 analyze the relationship between different family structures and women's unemployment rates. The research findings reveal that joint family women from joint families (Mean = 20.7868, SD = 4.42802) experience higher unemployment rates than women from nuclear families (Mean = 20.3204, SD = 4.79013). The computed F-value of 2.525, which has a significance level of 0.017, demonstrates that the different family types show a statistically significant difference in their unemployment rates ( $p < 0.05$ ). Women's employment status shows a strong relationship with family structure because women face different family obligations and decision-making power and social expectations based on their family structure. The hypothesis (H2.3) which states that women's unemployment status depends on socio-economic factors including family type has been proven to be true.

**Table 7: ANOVA Analysis**

	Variables	Factor			Anova		Results
		Family Type	Mean	SD	F	Sig value	
<b>H2.3</b>	Unemployment Status	Nuclear	20.3204	4.79013	2.525	0.017	<b>Supported</b>
		Joint	20.7868	4.42802			

**H3: Unemployment significantly affects the financial stability and social well-being of women in Haryana.**

The regression analysis results shown in Table 8 provide strong evidence which supports hypothesis H3. The research demonstrates that unemployment affects financial stability and social well-being more than any other factor which impacts women in Haryana. The regression weight for unemployment on financial stability ( $\beta = 0.651$ ) shows a strong link. The  $R^2$  value of 0.424 means that unemployment explains about 42.4% of the change in financial stability. The social well-being of individuals decreases because of unemployment which has a regression weight of 0.627 and an  $R^2$  value of 0.393. The statement shows that

unemployment leads to 39.3% of social well-being changes which occur. The high F-values (219.766 and 192.819) show that the models are important overall, and the t-values (14.825 and 13.886) show that the predictors are statistically important. The p-values which both show value of 0.000 indicate that both relationships reach higher significance than the standard 0.05 level. The research findings demonstrate that unemployment negatively affects both financial and social aspects of women's lives because it decreases their financial stability and social happiness. The proposed hypothesis receives support from this evidence.

**Table 8: Regression Analysis**

	Regression Weights	Beta Coefficient	R2	F	t-value	P-value	Results
<b>H3</b>	<b>Unemployment → Financial Stability</b>	0.651	0.424	219.766	14.825	0.000	<b>Supported</b>
	<b>Unemployment → Social Well-Being</b>	0.627	0.393	192.819	13.886	0.000	<b>Supported</b>

## 7. DISCUSSION (200–300 WORDS)

The study results demonstrate that unemployment negatively impacts financial stability and social well-being of women in Haryana. The evidence supports the hypothesis statement H3. The regression analysis results demonstrate that unemployment explains a major portion of the variations observed in both financial stability and social well-being. The evidence demonstrates that women require employment security to succeed in their professional careers. Previous studies established that female unemployment leads to decreased financial independence and increased dependency and limited access to essential resources (Sahu & Behera, 2025; Kabeer, 2021). The financial stability declines which occurred among unemployed women corresponds with the findings of Raghuvanshi et al. (2025) research which demonstrated that unemployment increases economic vulnerability while restricting women's ability to generate household income.

The research demonstrates that unemployment creates significant effects on social well-being which includes self-esteem and social participation and mental health. Khan et al. (2023) discovered that workplace gender inequality causes more severe health and social issues. Deshpande (2022) showed that women who experience unemployment and economic inactivity face increased stress levels together with decreased personal freedom which results in their social exclusion. The study's results demonstrate moderate to high effects which reflect the socio-cultural limitations that exist in Haryana because traditional practices and family duties prevent women from working (Krishnan, 2020; Gupta & Rani, 2025).

The research results support the theoretical perspective which states that employment serves as a fundamental element which enables women to achieve empowerment and improve their overall life standards. Kabeer (2021) argues that the capability approach shows how women acquire decision-making power and social status through job access while unemployment prevents them from achieving these goals. The current research demonstrates that when people face unemployment challenges, they suffer through economic difficulties while their social identity and community involvement as women get reduced. The study results demonstrate that unemployment presents a multifaceted issue which profoundly affects various aspects of women's existence. The solution requires dedicated policy adjustments which should target skill enhancement and employment generation and elimination of social barriers to help women enter the workforce and attain better living conditions.

## 8. THEORETICAL AND MANAGERIAL IMPLICATIONS

The study results demonstrate important theoretical advances which also enhance practical applications in gender studies and labour economics. The research demonstrates how unemployment affects women's financial stability and social well-being through its negative impact on their living conditions which supports existing theoretical frameworks that connect unemployment to socio-economic well-being. The research demonstrates that unemployment has multiple dimensions because it creates both economic problems and social psychological challenges. The study extends gender inequality and labour market segmentation theories by showing how educational and income and family structure factors influence women's employment in Haryana. The research uses district-level primary data to establish a relationship between macro-level theories and micro-level realities while it contributes localized empirical evidence to existing literature.

The study provides practical recommendations which policymakers and government bodies and social organizations can use to solve their problems. The strong link between unemployment and less financial independence shows that we need to create targeted programs which will generate employment opportunities for women who live in rural and semi-urban areas. The job market requirements should determine the skills that must be taught in skill development programs to establish a direct connection between educational attainment and available employment opportunities. The findings demonstrate that organizations need to develop supportive work environments which provide employees with flexible work arrangements and childcare services to minimize family-related work challenges. The social inclusion of women should become a priority for managers and development practitioners who need to support community engagement programs and campaigns which educate people about their rights. The study requires complete gender-responsive policy solutions which will improve women's employment options while enhancing their overall life quality to achieve sustainable development which includes all people.

## 9. CONCLUSION, SUGGESTIONS AND LIMITATIONS

Unemployment affects Haryana women's lives, according to the survey. Unemployment makes it harder to stay financially stable and harms social well-being by increasing dependency, which lowers self-esteem and makes it harder to get healthcare and education. Again, the regression and ANOVA tests reveal that socio-economic characteristics including education, income, and family type affect women's work status. Unemployment's complicated economic, social, and psychological repercussions on women increase gender inequality in the region, according to the study. Study results propose many actions to address the problem. First, geographically targeted government policies and job creation activities should produce jobs for women. Second, we need greater skill-building initiatives to help more individuals, especially young educated women, find jobs. Third, awareness efforts should address socio-cultural impediments to women's employment. Women will benefit from more accessible educational resources, vocational programs, and computer literacy training. Safe transportation and childcare help companies hire more people. Self-help clubs and financial aid programs for women's businesses offer women an alternate path to economic independence. Defects in the research study must be identified. Only some Haryana districts were studied, limiting its applicability. The 300-respondent sample size provides enough data but does not represent all state residents' experiences. The study only evaluates primary data from one time period, making long-term patterns and cause-and-effect correlations difficult to study. Although limited, the study provides valuable data and a solid platform for future research.

## REFERENCES

1. Azmat, G., Petrongolo, B., & Steinberg, J. (2024). Gender inequality and labor market outcomes: Evidence and policy implications. *Discover Sustainability*, 5(1), 1–15.
2. Bala, R. (2021). Youth unemployment and skill mismatch in India. *Journal of Development Studies*, 12(2), 45–60.
3. Berniell, I., Berniell, L., de la Mata, D., & Edo, M. (2021). Gender gaps in labor informality: The motherhood effect. *Journal of Development Economics*, 150, 102599.
4. Chaudhary, R., & Verick, S. (2021). Female labor force participation in India: Trends and determinants. *ILO Working Paper Series*.
5. Deshpande, A. (2022). The COVID-19 pandemic and gendered division of paid and unpaid work: Evidence from India. *Feminist Economics*, 28(1–2), 152–180.
6. Dieckhoff, M., Gash, V., & Mertens, A. (2024). Labour market institutions and gender employment gaps. *Discover Sustainability*, 5(2), 1–18.
7. Goel, A. (2024). Employment challenges in high-growth Indian states. *Indian Economic Review*, 59(1), 78–95.
8. Gupta, D., & Rani, A. (2025). A comparative analysis of women's unemployment in India. *Universal Research Reports*, 10(1), 45–60.
9. Gupta, R., & Sachdeva, P. (2025). Urbanization and employment patterns in Haryana. *International Journal of Social Economics*, 52(3), 210–225.
10. International Labour Organization. (2023). *Global employment trends for women 2023*. ILO Publications.
11. International Monetary Fund. (2021). *Women's employment and economic growth in emerging economies*. IMF Working Paper.
12. Kabeer, N. (2021). Gender, livelihood capabilities and women's economic empowerment. *Review of Development Economics*, 25(2), 1–20.
13. Khan, A., Khan, S., Khan, M. A., & Zaman, K. (2023). Economic costs of gender inequality in health and the labor market: India's untapped potential. *Frontiers in Public Health*, 11, 1022250.
14. Krishnan, S. (2020). Women's workforce participation and challenges in India. *Economic and Political Weekly*, 55(35), 45–52.
15. Kumar, A. (2025). A socio-economic analysis of unemployment in Haryana: Patterns, determinants, and policy implications. *International Journal of Innovative Science and Research Technology*, 10(11), 1–10.
16. Meena, P., Sharma, V., & Kaur, J. (2021). Migration and labor market outcomes in Haryana. *Asian Journal of Economic Studies*, 9(4), 112–126.
17. Mehrotra, S., & Parida, J. (2022). Why is the female labour force participation rate declining in India? *World Development*, 146, 105531.
18. Mehrotra, S., & Sinha, S. (2021). Explaining falling female employment in India. *Economic and Political Weekly*, 56(32), 44–52.

19. Naidu, S., Reddy, K., & Verma, P. (2023). Economic transformation and employment dynamics in Indian states. *Journal of Economic Policy and Research*, 18(2), 67–83.
20. National Statistical Office. (2023). *Periodic Labour Force Survey (PLFS) 2022–23 Annual Report*. Government of India.
21. OECD. (2022). *Gender equality in employment: Policies and trends*. OECD Publishing.
22. Raghuvanshi, S., Nikam, S. S., Karne, M., & Kothe, S. K. (2025). Unmasking inequality: Socio-economic determinants and gender disparities in India's health outcomes. *arXiv Preprint*. <https://arxiv.org/abs/2506.08206>
23. Ranga, M., & Rani, S. (2023). Infrastructure development and employment opportunities in Haryana. *Journal of Infrastructure Development*, 15(1), 34–49.
24. Reuters. (2025, July 22). Indian women's labour participation decades away from G20 peers, economists say. *Reuters*. <https://www.reuters.com>
25. Sahu, P. R., & Behera, D. K. (2025). Barriers to women's empowerment in India's informal sector. *Discover Sustainability*, 6(1), 1–12.
26. Sardar, T. (2025). Agricultural transformation and employment trends in Haryana. *Journal of Rural Development*, 44(1), 55–70.
27. Sarkar, S., & Sahoo, S. (2022). Socio-economic determinants of female labour force participation in India. *Journal of Social and Economic Development*, 24(2), 315–330.
28. Shodh Sagar. (2025). Comparative analysis of women's unemployment in India. *Shodh Sagar Journal of Social Sciences*, 8(2), 90–105.
29. Singh, P., & Pattanaik, F. (2020). Unfolding unemployment among women in India: Issues and challenges. *Indian Journal of Labour Economics*, 63(3), 589–606.
30. Sundari, S. (2020). Structural changes and quality of women's labour in India. *The Indian Journal of Labour Economics*, 63(4), 689–706.
31. Wikipedia contributors. (2025). Economy of India. In *Wikipedia, The Free Encyclopedia*. [https://en.wikipedia.org/wiki/Economy\\_of\\_India](https://en.wikipedia.org/wiki/Economy_of_India)
32. World Bank. (2022). *World development report 2022: Gender and development*. World Bank Publications.
33. World Economic Forum. (2023). *Global gender gap report 2023*. WEF.