

Inclusive Rural Finance and Co-operative Ecosystems - Co-operative Banks and Rural Credit for Inclusive Growth

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Aparna M, a seasoned academician with 10 years of teaching experience, is currently serving as the Head of Department and Assistant Professor in the PG Department of Commerce and Management Studies at Alphonsa Arts and Science College, Sulthan Bathery, affiliated with the University of Calicut. She holds an M.Com from NMSM Government College, Kalpetta, also affiliated with the University of Calicut, and has cleared the State Eligibility Test (SET). Pursuing her PhD from VELS Institute of Science and Technology, Pallavaram, Chennai, Aparna has a strong administrative background, having served as Admission Nodal Officer (2019-20 to 2024-25), Career Guidance & Placement Officer (2020-21 to 2022-23), NAAC Co-ordinator (2022 onwards), and IQAC Co-ordinator (2025 onward s). She has also been actively involved as a teacher co-ordinator for various clubs and committees, including the ED Club, Green Club, Academic Council, Women's Cell, and Anti-Narcotic Cell. Aparna has an impressive publication record, with 13 publications to her credit.



Editor

Dr.A.KRISHNAN working as a Professor in the Department of Commerce at Vels Institute of Science, Technology and Advanced Studies (VISTAS), Pallavaram, Chennai. He graduated in B.Com at S.R.N.M. College, Sattur, Tamil Nadu, India. He completed M. Com., & M. Phil Department of Commerce, Madurai Kamaraj University, Madurai, Tamil Nadu, India. He completed Ph.D., in the Department of Commerce at Madurai Kamaraj University, Madurai, Tamil Nadu, India. He is in teaching profession for more than 23 years experience. He has produced 5 Ph.D Research Scholars and presently pursuing 8 Scholars. He has published 61 research papers in National and International Journals and presented 55 papers in National and International Conferences. His main area of interest includes Marketing, Accounting and Finance.



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Dr.N.SHANMUGASUNDARAM received his BE in Electrical and Electronics Engineering from Anna University, Chennai, India. He hasan ME Degree in Power Electronics and Industrial Drives from Sathyabama University, Chennai, India in 2005, and a PhD degree in Electrical Engineering from Anna University Chennai, Tamilnadu India in in 2017. Currently, His serves as the professor in the Department of Electrical and Electronics Engineering at Vels Institute of Science, Technology & Advanced Studies (VISTAS) in Tamil Nadu, India. With over **20 Years of teaching experience and 10 Years** of industrial experience within Tamil Nadu, he brings a wealth of knowledge and expertise to his role. His contributions to research are substantial, with over 64 research papers published, including **5 in SCI-indexed journals, 27 in SCOPUS-indexed journals, and 34 in other indexed journals.** Additionally, he has authored **3 Textbooks** in Electrical Engineering and holds **4 patents, with 3 patents** granted. Dr. Shanmugasundaram is actively involved in mentoring and guiding the next generation of scholars, currently supervising **5 PhD students, with 3 already awarded** their PhD degrees. His research interests span various areas within Electrical Engineering, including Electrical Machines and Control, Electric Vehicle Control and Charging, Power Converters, and Power Cable Modeling. His dedication to both academia and research underscores his commitment to advancing the field of electrical engineering



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Inclusive Rural Finance and Co-operative Ecosystems - Co-operative Banks and Rural Credit for Inclusive Growth



Dr.K.KALAISELVI APARNA M Dr. A.KRISHNAN Dr.N.SHANMUGASUNDARAM

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Editor in chief

Dr.K.KALAISELVI, M.Com,M.Phil., PhD

Associate Professor & Research Supervisor,

Department of Commerce,

Vels Institute of Science, Technology & Advanced Studies (VISTAS) Chennai

Editor

Mrs.APARNA M, M.Com, PhD

Assistant Professor and Head of Department

PG Department of Commerce and Management Studies

Alphonsa Arts and Science College, Sulthan Bathery, Wayanad District, Kerala

Editor

Dr. A.KRISHNAN M.Com,M.Phil., PhD

Professor

Department of Commerce,

Vels Institute of Science, Technology & Advanced Studies (VISTAS) Chennai

Associate Editor

Dr. N. SHANMUGASUNDARAM,M.E.,Ph.D

Professor Department of Electrical and Electronics Engineering

Vels Institute of Science, Technology and Advanced Studies

Pallavaram, Chennai - 600117. Tamilnadu, India.

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From the Editors' Desk.....



Rural finance has long been recognized as the cornerstone of sustainable and inclusive development in agrarian economies such as India. Access to affordable and timely credit is not merely an economic necessity but also a social imperative for empowering rural communities, particularly small and marginal farmers, artisans, women entrepreneurs, and other vulnerable groups. Despite the rapid growth of mainstream commercial banking, rural areas continue to rely heavily on co-operative institutions and localized financial systems that understand the unique challenges of rural livelihoods.

This book chapter, *Inclusive Rural Finance and Co-operative Ecosystems: Co-operative Banks and Rural Credit for Inclusive Growth*, emerges from the conviction that co-operative banks and credit societies remain vital instruments in bridging the rural credit gap. Rooted in the principles of mutuality, collective ownership, and shared responsibility, co-operatives embody the spirit of inclusive growth. Their networks not only provide financial services but also foster social capital, resilience, and community-driven development.

The chapters in this volume explore the evolution, structure, and functioning of rural co-operatives, while critically examining their role in strengthening financial inclusion. Particular emphasis is placed on the challenges posed by globalization, technological transformation, and policy reforms, and how co-operative ecosystems can adapt to meet the aspirations of rural populations in the twenty-first century. The book also highlights innovative practices, case studies, and comparative insights from successful co-operative models that can serve as templates for replication and policy design.

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THE INFLUENCE OF GENDER ROLES ON WORK-LIFE CONFLICT AMONG WOMEN EMPLOYEES

Divya A P¹ and Dr. K. Kalaiselvi²

Ph.D. Research Scholar (Part-time)¹

Department of Commerce,

Vels Institute of Science Technology and Advanced Studies (VISTAS), Pallavaram, Chennai – 117.

Tamilnadu, Email ID : divya2016ap@gmail.com

Associate Professor of Commerce²

Vels Institute of Science Technology and Advanced Studies (VISTAS), Pallavaram, Chennai – 117.

Email ID: k.kalaiselvislm@gmail.com

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ABSTRACT: *This chapter explores how gender roles influence work-life conflict among women employees in different employment sectors. Drawing from gender role theory and contemporary workplace studies, the research focuses on the extent of work-life conflict and identifies key contributing factors, particularly among married and unmarried women employees. A quantitative approach was used with data collected from women across sectors like education, transport, and healthcare. The findings reveal that traditional gender expectations significantly impact women's ability to balance professional and domestic responsibilities, with married women experiencing greater conflict due to dual-role expectations. This chapter highlights the need for gender-sensitive workplace policies and societal reforms to promote equitable work-life integration for women.*

Keywords: *Work-life conflict, gender roles, married women employees, dual burden, occupational stress, gender equality, employee well-being*

INTRODUCTION

Work-life conflict has become an increasingly prevalent issue among women employees, especially in societies where traditional gender norms persist. While more women are joining the workforce, their domestic responsibilities often remain unchanged, leading to a dual burden. Gender role expectations—shaped by cultural, societal, and familial norms—continue to influence how women allocate their time and energy across work and home domains. This chapter aims to understand how these gender roles contribute to work-life conflict and how the experience varies between married and unmarried women employees. With a focus on multiple employment sectors, the study identifies critical factors leading to this imbalance and provides suggestions to improve support mechanisms in both personal and professional settings.

OBJECTIVES OF THE STUDY

- To examine the extent of work-life conflict experienced by women employees.
- To identify key factors contributing to work-life conflict among married and unmarried women employees.

Review of literature

- Kaur and Sandhu (2021) examine the high levels of occupational stress among women in public transport due to long hours, safety concerns, and work-life imbalance.
- Nair (2023) emphasizes the positive role of flexible work arrangements in empowering women workers in Kerala, leading to improved autonomy and job satisfaction.
- Sharma (2020) focuses on urban challenges such as mobility issues and lack of childcare, which hinder women's participation in the workforce.
- Mohammed et al. (2024) address the importance of structural support in transit workplaces, advocating for inclusive policies and better facilities to support women employees.

CONCEPTUAL FRAMEWORK

Work-Life Conflict

Work-life conflict arises when the demands of work and family roles are mutually incompatible. This conflict can be time-based, strain-based, or behavior-based, often leading to emotional distress and reduced job and life satisfaction.

Gender Roles

Gender roles refer to the expectations society places on individuals based on their gender. For women, especially married ones, these expectations often include caregiving, household chores, and nurturing responsibilities, regardless of their employment status.

METHODOLOGY

Research Design: Descriptive, cross-sectional study

Population: Women employees in sectors such as education, public transport (e.g., KSRTC), and healthcare

Sample Size: 250 respondents (including both married and unmarried women)

Sampling Technique: Stratified random sampling

Data Collection Tool: Structured questionnaire

Data Analysis Tools: SPSS, Descriptive statistics, Factor Analysis, Independent sample t-test

ANALYSIS AND FINDINGS

Extent of Work-Life Conflict

Approximately 72% of married women and 49% of unmarried women reported moderate to high levels of work-life conflict.

Married women cited time constraints and emotional exhaustion more frequently than their unmarried counterparts.

Key Contributing Factors

a. Traditional Gender Expectations

Married women are more likely to experience pressure to prioritize family roles, limiting their ability to commit fully to professional tasks.

b. Lack of Institutional Support

Many workplaces lack child-care facilities, flexible working hours, or supportive HR policies, intensifying the work-family clash.

c. Sector-Specific Stress

Women in the transport and healthcare sectors reported higher levels of physical and emotional fatigue due to shift work and irregular schedules.

d. Emotional Role Overload

Even unmarried women faced role expectations from family members to assist in caregiving and housework, albeit to a lesser degree.

6. DISCUSSION

The findings support the hypothesis that gender roles significantly shape work-life experiences. Married women employees bear a disproportionate burden due to societal expectations and limited support systems, leading to greater conflict. While unmarried women are less affected, the absence of supportive infrastructure affects both groups. These results align with prior studies (Kaur & Sandhu, 2021; Nair, 2023) that emphasized the intersection of gender, stress, and professional life, particularly in male-dominated or time-rigid professions.

IMPLICATIONS AND RECOMMENDATIONS

Policy Recommendations:

- Implement flexible work policies, including job sharing and remote work.

- Mandate child-care facilities in workplaces.
- Cultural and Social Reform: Conduct awareness programs to challenge stereotypical gender roles.
- Encourage equal division of household labor.
- Organizational Interventions: Establish employee assistance programs focused on stress management.
- Sensitize managers to gender-specific challenges.

CONCLUSION

This chapter confirms that gender roles deeply impact the work-life dynamics of women employees. Married women, especially, face heightened levels of conflict due to rigid expectations and insufficient support. Addressing these issues requires a combination of workplace reform, policy initiatives, and cultural shifts to create a more equitable environment for all working women.

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