

Crypto Currency & Gender Performativity in India: An Analysis in the Context of Covid-19

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This study seeks to educe the complex theoretical linkages between Crypto-currency and gender performativity in India. The objective of this paper is to highlight the relationship between the adoption and usage of Crypto currencies during Covid-19 and gender performativity in the country, in a typical Butlerian framework. The study adopts the method of review of literature and brings out the differential impact of Covid-19 on men and women of the country - both in the domestic as well as secular spheres. That there are ramifications in the digital realm too is an important fact. The main findings of the paper pertain to the discrepancy between male and female access and usage of Crypto-currencies in India, thanks to the traditional gendered roles in an archetypal gender performativity edifice. The study also suggests some measures to bridge the gap and increase the participation of women in the Crypto markets.

Keywords: Covid-19; Crypto-currency; Gender Performativity; India.

Introduction

THAT the Covid-19 pandemic is not affecting men and women equally, is quite well known by now. Having said that, it is also apparent that the third world women are affected more than their developed country counterparts. Globally, men seem to be at a greater disadvantage compared to women when it comes to the impact of Covid-19 in terms of both morbidity and mortality, with males shouldering a disproportionate overall disease burden at 66 per cent, compared to 34 per cent for females (Biswas, 2020; Jin *et al.*, 2020; *The Times of India*, 2020). However, is such a microscopic view of any disaster the right approach? What about the contextual (read: socio-economic and physiological) divergences?

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Is it not that we all are missing some crucial points in our analysis of this crisis? What about the day-to-day challenges faced by women at their homes and workplaces as mothers, wives, daughters and sisters? Is it not that the crisis would have differential long-term impact on males and females after the dust finally settles down and resumption of normal lives ensues? That these factors are compounded in the third world is also no mean secret, when seen through a typical 'gender performativity' lens (Kanupriya, 2020; WHO, 2020).

In line with the same, this study offers an alternative analysis into the adoption and usage of crypto currency among Indian women during the ongoing pandemic. The concept of gender performativity is to be the centerpiece of the study. The term 'gender performativity' was first coined in Judith Butler's work

'Gender Trouble'. The theory espouses that gender distinctiveness cannot be biologically ascertained. In a way, the Butlerian theory was a re-interpretation of de Beauvoir's statement that 'one is not born a woman, but rather becomes one' (de Beauvoir as quoted in Butler, 1990). Just as de Beauvoir distinguishes between sex and gender, the theory too professes the same. In other words, the idea of gender performativity is centred on a woman's social identity as one rather than on her biological features. The gender as against sex is a manifestation of the roles and responsibilities assigned to each gender, male or female and is reinforced through repetitive performance of tasks and roles assigned by the society. This very 'reiterative' nature of 'performance' of socially mandated tasks is what constitutes the core of this theory (Butler, 1990).

Having set the tone with a preliminary description of Covid-19 and gender performativity theory, the same for a third world society like India shall be beneficial here. India, like all other underdeveloped and the developing parts of the world or more commonly, the third world, is a veritable bedlam of class, gender and religious inequalities, each manifesting itself into Frankenstein monster-like form and proportions in the event of Covid-19. Despite considerable economic growth and progress, the country lags behind on major social indicators like Human Development and Gender Gap indices (HDI and GGI), pointing towards a deep-seated social rot within its traditional society. The rank of the country in 2019 on the HDI and GGI stand at 129 out of 189 countries and 112 out of 153 countries respectively (*Business Today*, 2019; *The Business Line*, 2019). What is true for India, is also true for other third world nations in Asia and Africa, with some of the countries' performance faring worse than India's on these vital social parameters.

Quite understandably, as these dismal figures reveal, the Covid-19 could deal a further body blow to the little progress achieved in terms of women's socio-economic conditions in this part of the world. It is to be noted that in the wake of a traditional societal setup, the third world woman faces manifold challenges to her successful economic, professional and educational life, with the society steadfastly denying her the rightful share that she deserves. The deplorable health, education,

employment and working conditions only seek to add to a typical woman's woes (Falcone and Detty, 2015). Also, the improperly defined gender relations within third world homes, where it is safely assumed by all, including even by the women themselves, that men are meant for the 'outside world' and so are to absolved of any domestic responsibilities - magnify the distress to womenfolk, both mental and physical, in a typical gender performativity context. This description fits well into the 'performative' gender roles being dependent upon re-iteration in creating a gendered identity, which in turn results in the creation of 'gendered roles' so assigned.

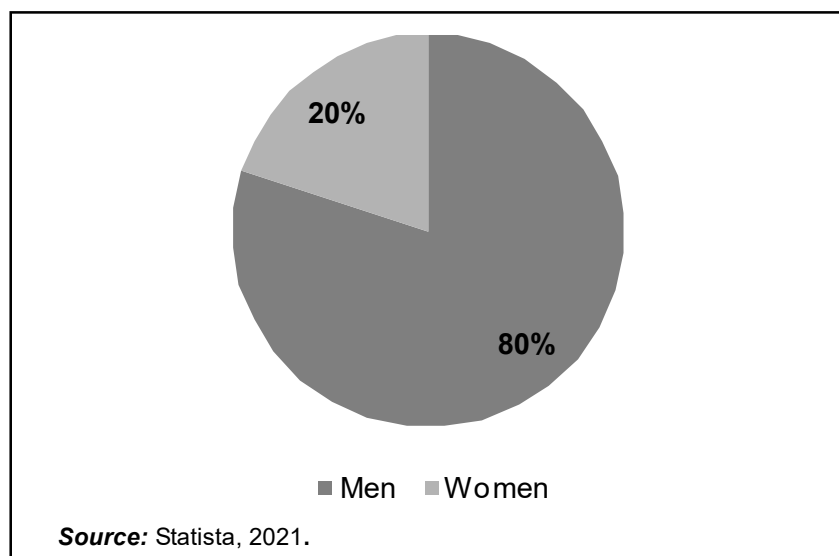
From 2020-21, the number of Indian women investors in Bitcoin and other crypto currencies increased dramatically. As per latest estimates, females account for 20 per cent of the customer base of crypto currency exchange CoinDCX (i.e. own a crypto

currency in India in 2020 and 2021) (Statista, 2021).

As Figure 1 depicts, men constitute 80 per cent of the total Crypto users in 2021, as against a paltry 20 per cent for women. The majority of female crypto customers belong to an age group between 18 and 34 years (Statista, 2021).

In this regard, the article tries to explain about the impact of Covid-19 on crypto currency adoption and usage by the Indian women in a gender performative context. The first segment introduces the readers to the topic, the second is on the methodology employed for this paper, the third pertains to the differential impact of the crisis on men and women, the next is on the complex undercurrents between gender, crypto currency and Covid-19, the fifth is the discussion section. The last segment concludes the paper and enlists the future implications of this study.

FIGURE 1
SHARE OF MEN AND WOMEN AMONG THE CUSTOMER BASE OF CRYPTO CURRENCY EXCHANGE COINDCX IN INDIA IN 2021



Methodology

The paper seeks to employ literary sources pertaining to the differential impact of the Covid crisis on men and women users of crypto currencies in India and on the measures to meet these challenges in a gender sensitive manner, in a typical gender performativity context. This gives the paper the depth to conduct any opinionated analysis on this issue. Being a viewpoint paper, this article seeks to develop an informed perspective on this theme.

The Differential Impact of Covid-19 on Men and Women of the Third World: A Gender Performative Analysis

Imagine a typical third world woman. She is an epitome of hard work and diligence and can very efficiently manage several tasks at hand- from child-rearing to studying to looking after her close relatives, household and working in the office. Quite impressive, is not it? However, underneath this busy and multitasker being lies a deeply disaffected and disgruntled individual who is cursing her fate day and night for having been born a woman in the third world. Well, this was the characterization of a middle and upper class third world woman. What about a third world female who comes from the lower strata of the society? For answering this question, one could quickly glance through the life of a maidservant, construction site worker and agricultural labourer or any other such informal sector employee who toil day and night to make their ends meet. Their

condition is even more precarious, but they choose to believe in the adage 'to live happily ever after'. Sadly, there is little happiness for them either. Now imagine them being challenged by the Covid-19. The already burdened and apathetic existence of these women, regardless of their class, is further worsened, as if the existing challenges were not enough. Fraught with numerous socio-religious and traditional bondages, the third world woman is a study of fortitude – both mental and physical. While the socio-religious norms (read: the major religions of the third world are Hinduism and Islam, both not known for being pro-women as far as women's rights are concerned) seek to drag these goddesses down, the ladies of this world continue to march with their menfolk on an even keel, trying to carve a niche for themselves in male-dominated spaces. Given that the notion of gender equality is almost nil in this part of the world, the Covid crisis would definitely have dissimilar interpretations and meanings for both men and women. As an upshot, this section details the differential impact of the pandemic on men and women in diverse realms- social, economic, political and health in a Butlerian context.

Before moving further, it is imperative to discuss the relationship between disasters and gender. This should explain the rationale behind this paper in an opportune manner. Disasters, be they natural or man-made, seem to affect women more than men, especially in the developing or third world countries. Given that men and women have dissimilar socio-

economic vulnerabilities, the way and the ability to face a disaster is significantly distinct for the two genders, especially in those nations that have a tolerance for gender discrimination. Leaving aside the debatable morbidity and mortality issues, the percentage of women and girls experiencing gender-based violence including rape, human trafficking and domestic abuse is known to rise exponentially during and after the disaster, thereby increasing the vulnerability of women folk. Besides, any disaster places an undue burden on females in terms of responsibility for unpaid domestic care work like cooking food and fetching water for the household from long distances. This puts them at a further disadvantage *viz-a-viz* men (Ariyabandu and Wickramasinghe, 2003; Morrow and Phillips, 1999; UNDP, 2013).

It is no secret that men and women are seldom on an even keel in terms of access to socio-economic resources and opportunities. Moreover, men as against women, are better positioned in terms of their physiological structure, for they have no fear of pregnancy. Women, on the other hand, are disadvantaged in terms of access to resources and prospects as well as in terms of their physiological make. In times such as these, with job losses on the horizon and compounded domestic responsibilities of the otherwise working women, the magnitude of the problem becomes inevitably gender-centric. In this vein, some of the apparent disadvantages faced by women *vis-a-vis* men in the ongoing Covid-19 crisis could be enunciated as follows. This helps one

in understanding the social transformation of biological sexuality into products of human activity. Also, it nuances how the reiteration and repetition of one's daily existence causes an immense trouble in trying to escape the restrictions of naturalized limits of sex and gender through making cognisant the daily performative choices placed upon men and women of the third world (Butler, 1990; Deshpande, 2020; Lewis, 2020).

First and foremost, on the issue of mortality due to the pandemic, Indian women are more likely to get killed by the disease than their male counterparts. As per several informed estimates, the Case Fatality Rate (CFR) stands at 3.3 per cent for Indian females and 2.9 per cent for Indian males, thereby, challenging the traditional notions of women being in a stronger immunity position than men in the Covid-19 crisis. This data is in stark contrast to that for the developed parts of the world, where more men than women are likely to die from the pandemic. There could be several probable reasons for the same and the basic answer lies in the gender unequal social framework of third world societies like India, wherein several women do not have an adequate awareness and access to the vital medical facilities during such trying times (Biswas, 2020; *The Times of India*, 2020).

Having said that, the woes of third world women do not stop there. School closures constitute perhaps, one of the biggest challenges before the third world today. Any discussion of school closures has to have the girls as the

pivotal point, thanks to their relative disadvantage in access to school education. Globally, an estimated 743 million girls are out of school, a majority of whom are from the third world. Quite frighteningly, after the crisis comes to an end, some of these girls may never go to school again. Many of the parents and guardians could stop sending their girls to school in order to make them adept at domestic responsibilities for their future role as wives and mothers, in line with the traditional notions of a girl being responsible for domestic chores or the 'household world' as against the 'outside manly world'. In line with this socially imposed gendered identity on a girl, the education of young daughters often takes a backseat. True to this, even during the Covid-19, the biggest casualty would be female education and concomitantly, their socio-economic condition, quite in tandem with the gender performativity theory (Giannini, 2020).

Third, women are more likely than men to be caregivers and to work in health-care occupations, given their supposedly docile and caring (read: motherly instincts) nature (Gibbs, 1990). An estimated 70 per cent of the global caregivers are women, with the number going up to 90 per cent in some countries (*The Conversation*, 2015). This naturally increases their exposure rate to influenza strains. This too corresponds to the theory. Women as against men must be sweet-natured, soft and sensitive. At least that is what is deemed socially desirable for their future roles as wives and mothers. Accordingly, their greater presence in caregiving

occupations as health is justified (WHO, 2010).

The fourth most important factor is the loss of jobs and while it may be contended that men and women are no different when it comes to losing employment as not being employed is a bane for all regardless of their gender, it seems, it is a bigger problem for women given their precarious social positioning both within the domestic and workplace domains, again in consonance with the gender performativity theory. It is estimated that of the total job losses globally, a disproportionate 60 per cent is accounted for by women (Connley, 2020; Perrett, 2020). It is a well-known fact that a woman who is respected at work would also be respected at home by her near and dear ones and in a situation of job loss, this very aspect could take a hit, thereby redefining the socio-economic relations within families, societies, economies and countries with severe long-term implications. Be it a migrant domestic worker or a white-collar professional, job loss spells misery on both socio-economic and psychological fronts. This is a very subtle yet, vital aspect of a pandemic like the Covid-19, with massive travel restrictions and social distancing forcing economic chaos in the lives of millions of women across the world, especially, in the informal sector. This issue is even more pertinent for the third world woman, who battling both the domestic and workplace social demons, has to go the extra mile to prove her worth to the world. Besides, given the lack of job and social security and improper socio-economic

infrastructure in the third world, women are at a relative disadvantage than men, for remember, it is the third world woman who single-handedly has to take care of her household with no support from her father, husband, brother or son. This lack of third world male interest in the domestic chores is the result of the social norms and upbringing, wherein, they are being prepared for the 'outside manly world', while the females in their homes perform their 'womanly household responsibilities' (Singh, 2020).

Which makes one come to the fifth point. The burden of unpaid care work. At times such as this, performed earlier by a retinue of domestic help, the entire burden of household care work often falls disproportionately on women, in the wake of social distancing and stay-at-home guidelines. This is both owing to the existing social structures and economic factors. While it is expected that the primary child care responsibilities be fulfilled by women, in a normal 'womanly' manner, the burden of the sick and the elderly during such times as well as some other mundane domestic chores compound the challenge of the Covid-19 beyond the realms of health (Power, 2020; Swain, 2020; UN Women, 2020). Some third world women, out of the sheer pragmatism of being the lower - end employee within their family opt out of the labour force and let their men do the job while they themselves prefer staying at home to look after their family members. While less burdensome in the short run, such steps prove to be detrimental to the psychological,

social and economic well-being of women in the long run, with many of them subjected to economic and mental harassment at the hands of their men. Also, the impact on work-life balance during the Covid-19 pandemic does not seem to be benign for a woman from this part of the world. With major layoffs and mandatory social isolation across the board, the present norms of work-life balance could be in peril, unless repaired urgently. As discussed in the previous point, with the burden of unpaid care work falling disproportionately on women, men and women need to evolve a healthy work life balance for each other, with neither party made to work more than their fair share. This would mitigate the impact of the pandemic on family and therefore, social settings (*ibid*).

The last but one point is perhaps a very important, yet often ignored fact. Domestic violence is on an uptick during this pandemic. Increased instances of intimate partner violence or IPV around the world have been noticed and unsurprisingly, more so in the third world. This could in part be due to the growing frustration among unemployed males and it being vented on females within their close settings, who often serve as a punching bag for the 'aggressor/violent/strong/manly man'. The woman is expected to bear it all, in the true spirit of gender performativity theory, given the 'social construct' to be docile and good natured, come what may. They are never to raise their voices or even hit their violent partner back, for that could constitute an 'unwomanly conduct'. Also, with

mandatory closures and social distancing norms, women are unable to reach out for help to their relatives or even to the police. This is one of the major manifestations of this crisis and needs a space within policy discourse for any such present as well as future outbreak (Guterres, 2020).

The last impact is the psychological effect of this crisis. While both men and women would suffer in times like these, the psychosomatic effect is bound to be greater for women, in large part owing to their additional responsibilities as a wife and a mother, again the outcome of the rigidly defined 'gender roles'. Crises times demand greater attention from working women towards their families not just in terms of the total time devoted but also in terms of their mental pre-occupation with the well-being of their family members, especially, their husbands and children. This is truer for a third world woman than for a woman from any other part of the world. The psychological pressures of the crisis are therefore, greater on women as against men of this part of the world, given the complex interplay of solidified gender roles and responsibilities, with the woman alone responsible for the domestic sphere. In fact, any thought or act to the contrary may attract social rebuke and censure, so much so, that the woman finally falls in line to appear 'a real womanly woman' to the society. Thus, a third world woman reels under the socio-psychological impact of the Covid crisis more than her male counterpart (Fothergill, 1996; Oxfam UK, 2004; Walia, 2015).

Crypto Currency and the Pandemic: Trends, Challenges and Solutions in a 'Gender Performative Framework'

Prior to the crisis, women constituted between 15 to 20 per cent of total crypto users in the world. India reflects similar trends. During Covid-19, the trends have not changed much (Cheema *et al.*, 2020). The lack of enthusiastic adoption of new fintech such as Crypto currency could be accounted by the 'Gender Performativity' theory, as explained in the previous sections.

With low female labour force participation rates, job losses and salary cuts during the pandemic, undue burden of unpaid care work at homes, domestic violence and cultural mores that discourage female involvement in financial transactions – the reasons for the lack of female involvement with Crypto during the pandemic times are aplenty. Yet, despite their divergences, their common cause is only and only the gender performative framework of the Indian and Third World societies in general.

A gender-sensitive response to this issue could involve women as major stakeholders in the Crypto markets either as investors or as users. For the same, massive Crypto educational campaigns, beefing up Crypto security arrangements (even though Crypto is considered a secured process for digital transactions, creating an unalterable database, stored and managed by multiple independent networks to lower the likelihood of data breaches and hacking attacks)

(Kumar *et al.*, 2020; Mnif *et al.*, 2020) and strengthening pro-women financial inclusion provisions shall serve a long way (Kim, 2021; Mnif *et al.*, 2020).

Also, the male members of the family should contribute some of their time towards the domestic chores. This might take some of the burden off their female relatives and leave them with adequate time to learn and master technologies like Crypto. Even though seemingly simplistic, yet, this point is perhaps one of the easiest and most pertinent in the context of this article.

Discussion

The article elucidates a vital, topical and complex issue of the relationship of Covid-19, gender performativity framework and the crypto currency usage and adoption. Most scholarly work pertaining to the pandemic ignores this important theme, especially in the context of the third world. Therefore, it is hoped that this article contributes to the growing literature on the pandemic and serves as a guiding light on the gendered impact of the crisis, thereby enriching the policy realm with a gender-sensitive outlook. While the importance of this article can not be cast aside, the fact that there is relatively little statistics and shorter time frame to conduct a women-centric crypto currency data heavy research, constitutes a limitation of this study, which is sure to be improved by future researchers. This limitation aside, the article is a useful preliminary investigation into the gendered nature of the crisis in one of the poorest parts of the world and serves as a worthwhile piece for policy-makers and researchers alike.

Conclusion & Future Implications of the Study

This outbreak could serve as a harbinger of welcome socio-economic change of the importance of breaking the rigidity of existent social norms in terms of gendered social relations in the third world. It is time to revisit the gender performativity theory and usher in the much-desired socio-economic changes in the landscape of gendered social relations, not just in the 'outside world' but also within the confines of domestic spaces, notably in the usage and adoption of Crypto currency.

Implementing gender budgeting in some of the major schemes and policies of the Government in true letter and spirit could be one such step. Even though on paper several pro-women schemes are listed in the third world countries, yet, their implementation and execution lacks the much needed momentum needed during such crises.

Raising the employment, financing and public infrastructural profile for women during this pandemic shall go a long way in effectively tackling the same (Walia, 2015). This shall lead to an overall economic empowerment of women, thereby enabling greater adoption of Crypto in future.

Also, there is a need to evolve a suitable gender-friendly Crypto security framework so as to enlist greater numbers of women users for the same (Kim, 2021; Mnif *et al.*, 2020). Likewise, adequate convincing of the female users regarding the risk-return tradeoffs could be another manner of

attracting Crypto currency users from this gender (*ibid*).

Last but not the least, menfolk must shoulder some of the domestic responsibilities, if their female relatives are working. At least this could leave the latter with some time to spend on exploring technologies like Crypto currencies.

All in all, a gender sensitive response strategy to Covid-19 would not only ensure the well-being of one and all but also reap greater dividends for the entire human race in the third world.

To conclude, let us revisit the Butlerian narrative. The sooner the third world comes to terms with the 'woman' not as a rigidly defined social category, the better. After all, less rigidity is beneficial for one and all and so is the smashing of the orthodox views that often stand in the way of social progress.

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