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ADDRESSING GENDER STEREOTYPING IN THE EMERGENT WORLD OF BLOCK-CHAIN AND CRYPTOCURRENCY ADMINISTRATION

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ABSTRACT: *The study seeks to address the gender gap in the crypto world by exploring strategies for promoting financial literacy, creating opportunities for women in the industry and addressing the "bro culture". Several empirical evidence has been done by researchers which indicates that men are more interested in crypto currencies than women. This work will show how crypto currency-based approaches to development interact with gender, which are part of neoliberal beliefs about entrepreneurialism, financial inclusion, and gender roles. Block-chain technology has the potential to address gender inequality. The research methodology borders around the use of descriptive methods of analysis and content analysis. The work attempts to look into the rise of decentralized finance, specifically block chain-based applications and calls for a more feminine-friendly analysis. Findings by Gemini's State of US Crypto report showed that women make up only 26% of the investors in the space. Forex analyzed the top 50 crypto company founders to find only 6% of these have female CEOs. The World Bank explores how block chain can be leveraged to advance gender equality, particularly in the context of humanitarian response and financial services. As such, the gender gap in the cryptocurrency world is a complex issue that requires a multifaceted approach to address. The study recommended that blockchain technology holds promise for promoting gender equality*

KEYWORDS: Gender-equality, Cryptocurrency, Blockchain technology, Neoliberalism.

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INTRODUCTION

Block chain is fundamentally a distributed database and open source where anyone can change the underlying code and see the status of an operation. It is a peer-to-peer network with a massive global database that runs on zillions and zillions of computers. The currency does not require any controlling intermediaries to authenticate the transactions. The most disruptive technologies of the modern e-era are crypto currency and block chain technology. Since the advent of the internet and mobile telephone technologies, the world has become a global village as communication from one part of the world to the other has become simple and efficient (Carstens, 2018). The ease of interaction across national boundaries facilitated by this innovation in technologies has greatly enhanced international trade (Central Bank of Nigeria,2017). Business deals can be consummated between parties living world apart without any form of physical contact. As a result, the speed of online transactions appears to have overtaken the traditional payment system over time, making it less efficient.

Cryptocurrency, an innovation in digital finance powered by Blockchain technology is changing the payment systems and the role of money in this current financial regime. The technical blueprint for developing blockchain technology was originally proposed in a white paper (Nakamoto, 2008). Attempts to identify this individual or group of individuals have been futile, lending a significant aura of mystery to this information communication technique (ICT). The Bitcoin blockchain was originally designed to allow users to exchange monetary-like “coins,” but it was eventually repurposed for the digital exchange, verification, and broadcasting of a variety of other information.

By using a crypto currency, users can exchange currency digitally without the intervention of a third party (Nakamoto, 2008). Cryptocurrency is based on the principle of solving encryption algorithms to generate unique hashes with a finite number of possibilities. Users can exchange hashes as if they were transferring tangible currency when combined with a network of computers that verify transactions. There will never be an infinite supply of Bitcoin, preventing oversupply and guaranteeing its rarity. Water, despite its necessity as a life-giving resource, is widely assumed to be free or low-cost due to its abundance. Water would be more valuable than diamonds if it were uncommon. Bitcoin has value because its users believe that if they take it as payment, they will use it somewhere to buy something they desire or need (DeVries, 2016).

As Bitcoin makes worldwide headlines and predictions of cryptocurrency booms and busts abound, there is much that International Relations (IR) experts can contribute to and learn from arguments about the current “wild west” of an unstable and crisis-prone global economy. IR can constructively foreground the mechanisms of power, agency, and legitimacy that persistently underpin technologically enabled shifts in the multinational ordering of a variety of activities, from agriculture trade to migrant remittances, beyond the economistic, legalistic, challenges posed to existing legislation, technical analysis of daily price swings, and potential vulnerabilities in computer code. By providing context to debates that have either dismissed Bitcoin as bad or applauded its underlying block chain technology as “the greatest invention since the Magna Carta.” IR can expand on long-standing attempts to comprehend the players, processes, and objects that contribute to global governance patterns of both change and continuity (Campbell-Verduyn, 2018).

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Bitcoin and other cryptocurrencies have acquired acceptance in the international community as a means of transaction that transcends conventional financial institutions and cross-border rules in the fourteen years after Bitcoin's proposal. Furthermore, state governments, banks, and investors are increasingly interested in employing cryptocurrencies to improve their own financial capacities. Furthermore, because cryptocurrency block chain technology allows users to interact freely without the need for a trustworthy third party, the payee and receiver in transactions remain confidential outside of their digital wallet signature (Kharif, 2014).

Blockchain Technology, over the years, has received huge attention from scholars and researchers of different disciplines. It has created varieties of controversy most especially among international relations and political science scholars on the effect its existence has on states sovereignty. Over the years, cryptocurrency has posed a great challenge to state sovereignty most especially as it relates to absolute control of states influence on its territory without undue influence and interference. Beyond this spotlight, development experts and innovators are exploring whether block chain technology can be leveraged to advance gender equality (Hammond & Young, 2018).

Blockchain Technology

Blockchain is a distributed digitized ledger technology, which enables legitimate and extremely secured transactions to take place by means of a point-to-point network. It was created in 2008 by an unknown person behind the online cash currency Bitcoin, under the pseudonym of Satoshi Nakamoto and brought into practical use in 2009 as a technology to use Bitcoins. Since then, blockchain has continued to gain popularity and has become increasingly useful in many domains. Following Bitcoin, there have been many different types of crypto currencies that operate on a blockchain network. Okpalaojiego (2021) maintained that blockchain is proving to be useful in areas such as governance, cyber security, industrial processes, the financial sector, entertainment education, and many others.

According to Ateniese, Magri, Venturi and Andrade (2017), blockchain has the potential to grow to be the bedrock of the worldwide recordkeeping systems. Blockchain's scope has the ability to disrupt critical barriers to efficiency, commitment, and growth. It could record any structured data from beginning to end. Blockchain greatly supports settlement systems in the event of setting trillions of real-time transactions in banks.

Cryptocurrency

Cryptocurrencies differ from traditional money in that they do not exist in physical form. Also, they have no centralized authority or central bank regulating the issuance of the currencies and transactions on the currencies. They also differ from digital payment mechanisms or services. This is due to the fact that digital payment services are just mechanisms for online payment in fiat money and are thus typically denominated in such fiat currency. Cryptocurrencies, on the other hand, represent money in digital form and generally are not denominated in fiat currency (Abdullateef, 2021). As of present, the cryptocurrency industry consists of over 1,400 coins with varying user bases and trade volumes (Cost and Case Management 2018). The most common types of cryptocurrencies are Bitcoin, Ethereum, Dash, Monero, Ripple, Ethereum Classic, Litecoin, NEM, Augur, and Maidsafecoin.

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The invention of cryptocurrency has sparked scientific and societal debates about its nature, with regards to the category of property to which it may be grouped and its legal status under different jurisdictions. The true nature of cryptocurrency is shrouded in obscurity and unfortunately for regulators, cryptos do not fit neatly into any defined category (Howden, 2014). It is opined that to regulate cryptocurrencies effectively and efficiently, its position in the eyes of the law must first be ascertained. It is often argued whether cryptocurrency is a commodity, a collectible, a currency or even a security (Grinberg, 2012). Again, it is often asked whether the rights associated with Cryptocurrency are contractual and to what extent is Bitcoin, for example, a choice in action? (Bayem, 2014).

Gender

Within the blockchain and cryptocurrency management systems, gender may be defined as the roles, behavior, tasks, and treatment that society assigns to one or another person based on their sexual characteristics (Lindqvist et al., 2021). Thus, it has a significant effect on distribution of opportunities, engagement, and management of an emerging discipline. The industry still consists largely of men which is a universal issue in relation to gender parity shown in tech and finance industries. The gender gap in the blockchain is further supported by social norms that identify the technology and finance industry with males. The Cisco, CNBC and Acorns Next-Gen Investor Survey found out that more men invest in cryptocurrencies than women because men are expected to take risks while investing unlike women (CNBC & Acorns, 2021). Discouraged by this gendered perception of technology and finance, most women stay away from the cryptocurrency market.

This research found that gender bias still exists within the blockchain industry even though the technology is decentralized and open. Another consideration is that in the blockchain industry male domination is present, and, therefore, women can experience difficulties in receiving leadership positions in this sphere or even can be treated disrespectfully (Cointelegraph, 2021). This is a sign that calls for more policies and plans that advance gender equality and strike down bias that relegates women to the margins in technology and financial sectors have not been and should not be forgotten. Employment of the technologies also reveal a strong correlation with gender in terms of who can avail them and who has control over the use of the technologies. The talent shortfall in this area for women exhibits increasing regularity due to social norms, structures, and gender prejudices peculiar to the field. To overcome these challenges, it will be important to perform a focused work on gender issues, gender equality, and gender accessible blockchain.

Theoretical Framework

Theory of Intersectionality

Crenshaw's Intersectionality theory addresses ways in which Gender, Race, and Class categories work jointly to establish modes of discrimination or privileged modes of existence. In the case of the blockchain and cryptocurrency, gender stereotyping is largely linked to the issues of race and class meaning that anyone from the lower class, and especially women of color, have even steeper barriers to overcome. Technology and financial sectors encompassing the cryptocurrency have always been labeled as male white's preferences, leaving women and women of color under-represented. There are systems being placed in the context that are not only hindering women's ability to access and succeed in blockchain positions but also affected by their race and class. Thanks to Crenshaw showing how these types of oppressions intersect,

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many organizations have to work on both gender and race, in terms of employment, sponsorship and representation.

Social Constructivism

Social constructivism holds that gender roles and stereotypes are socially especially created, not genetically determined. In blockchain and cryptocurrency administration, too, we have notions that technology and finance are male dominated areas constructed culturally to dissuade women from them. To remove gender bias, cultural mindsets limiting blockchain careers to certain gender have to be shifted. This includes educational endeavors, to role models amongst the students, and to counteract stereotypical notions of technology and of finance being ‘boys’ businesses’. Blockchain and cryptocurrency organizations can increase gender diversity in this sense by interrupting the socially constructed norms.

Digital Feminism

Digital feminism examines how blockchain and cryptocurrency disrupt and remediate gender essentialism, and how blockchain and cryptocurrencies may synergise with gendered power relations. It supports technology as a tool for gender empowering and working towards the global women’s rights architecture that also guarantees women-friendly spaces. Blockchain technology has the potential to be a ‘great leveler’ for women wanting to pursue a career in finance and technology. Nonetheless, if gender biases are ignored, new technologies can simply reflect the old patriarchal ways. Digital feminists want policies that champion women’s digital inclusion, financial freedom and positions of leadership in the Blockchain sector. It also urges to stop evaluating assaults and include Digital Harassment and Safe social media for Women.

With Intersectionality, Social Constructivism, and Digital Feminism implemented to the blockchain and cryptocurrency fields, there will be equality and embracing of diversity. These theories enable us to understand how gender prejudices interact with other structural prejudices, how society builds gender roles in the tech market, and how technology platforms affirm or disrupt gender stereotypes. It is equally important that these conceptual frameworks be integrated to guarantee that such technologies become a level playing ground of the two main sexes.

Previous Empirical Studies

Gemini’s 2021 State of US Crypto Report shows that the cryptocurrency industry is also gender biased because only 26% of all crypto users are women. This finding shows that even such democratized and decentralized innovation as blockchain has the problem of gender inequality in the same way as the traditional financial and tech sectors. This study Thus serves to call for special interventions to be formulated to increase gender sensitivity in the cryptocurrency market, where manning is still dominant today (Gemini, 2021).

A survey organized by CNBC in cooperation with Acorns revealed that young men invest more in cryptocurrencies than young women do. The results show that the male investors are more careless when investing and thus they dominate the crypto market. Further, this gender gap could be as a result of culture or lack of adequate knowledge on matters related to finance or encouraged to invest in cryptocurrencies (CNBC & Acorns, 2021). This in a way supports the general prejudice that the use of cryptocurrency is dominated by male people making gender divide in the technology and finance sector even worse.

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The World Bank paper on digital financial inclusion addresses the fact that such financial products as blockchain and cryptocurrency can become enablers for increasing women's economic opportunities in the developing world. But according to the report it stresses the fact that women are locked out by several factors including low levels of access to technology, low levels of digital literacy, and legal frameworks, cultural restraints, and norms. The World Bank has noted that it is a given that these technologies perpetuate inequality if no steps are taken to bridge the gap, something characteristic of conventional financial environments as well (World Bank, 2021). This shows that cultural differences must as well as both technological gaps ought to be closed in efforts to achieve gender equality in blockchain usage.

Cointelegraph has published an opinion article regarding women's participation crisis in the cryptocurrency and blockchain markets. According to the article, gender bias and a more masculine culture that surrounds the field are the main ways that contribute to a scarcity of female participants in blockchain. The author claims that decentralization of the blockchain opens up a world of fair opportunities; however, if there is no active promotion of gender diversity and inclusion, this potential will never be given its due. Lack of such measures create danger whereby the industry will keep reproducing the inequalities it seeks to address (Cointelegraph, 2021).

A piece published in the Times of India takes a look into the penetration of the use of cryptocurrencies in India, and it was noted that the genre involved with the use of cryptocurrencies was dominated by male individuals. leading to the existing disparity as informed by the roles assigned to women compared to men; the assumption that the financial and technological fields are male preserves. The article suggests that it is high time that there is enhanced emphasis on financial literacy programs in an effort to close this divide and invite more women to venture into cryptocurrencies thereby reversing the traditional misconceptions that often reduce women's participation in the voluminous science realms (Times of India, 2021).

These studies shed more light on the fact that there is still a gender divide when it comes to blockchain and cryptocurrency technology and thus there is a need to ensure that stereotyping, and barriers to women engagement should be erased in this new technology.

Blockchain Technology and Gender Equality

Based on the analysis, the potential of applying blockchain technology as a unique, decentralized and fully transparent platform for improving gender equality has been demonstrated, in particular, in the financial sphere. It has the potential to erase conventional agents and facilitators that play out sexism in the distribution of banking, loans, and investment opportunities. According to Tapscott and Tapscott (2016), the concept of blockchain is fit to revolutionize the economic arena by enabling women, for example, to control their financial assets directly without intermediaries. Yet, the technology per se is not sexist, racist, or discriminative in any way; however, the industries that invest in blockchain technologies are computerized and dominated by males, which echoes the current gender discrimination. Therefore, for blockchain to enhance the promotion of gender, there is a need to close the gap where women are left behind in the functioning of a blockchain system.

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Gender Disparity in Cryptocurrency Ownership and Investment

There are many studies that reflected on the difference in possession and investment in cryptocurrency between men and women. According to the Gemini's 2021 State of US Crypto Report, gender diversity problem in this progressively emerging industry remains apparent since the respondents were only 26% of total women. There are several reasons which have contributed to this gap such as, social bias where most cryptocurrency are labeled as a man's territory, low financial proficiency among women and reputation of higher risk tolerance (Gemini, 2021). The CNBC and Acorns Invest in You: This is backed by Next-Gen Investor Survey where it was revealed that more men invest in cryptocurrencies than women, this largely due to the fact that women do not understand these assets, nor do they consider cryptocurrency to be digestible enough owing to its technical nature (CNBC & Acorns, 2021).

Challenges in Addressing the Gender Gap

The problem of the gender divide in blockchain and cryptocurrency fields requires both systems and practices to be changed. The World Bank (2021) lingers on in pointing out that while digital financial inclusion is being embraced, efforts to close the gap are hampered greatly due to the poor and often limited access to technology, low levels of digital literacy among women and norms and practices that discourage the females from the technology fields. Excluding access, women are not well represented in decision-making processes within the current crypto space and thus the schematic solutions are not very inclusive. Scott and Lamberton (2020) also point to the fact that there are cultural expectations or stereotyping that hinders women's chances of participating within the blockchain startups and particular areas of technology leadership.

Addressing the "Bro Culture"

In simple terms, their recommendation is that their current 'bro culture' diminishes the role and participation of women in block chain and cryptocurrency related fields. According to Lewis (2020), it is culturally toxic to competitiveness, replete with exclusionist tendencies and insensitive to gender matters hence the exclusion of women in the sector. It means the environment at a workplace where women are excluded or discriminated against, where male dominance, sexism is practiced. Solving this issue is a question of organizational culture – this means mandatory anti-bias training, hiring managers' efforts to bet women for leadership positions, and adjusting the industry's culture from within.

Strategies to Address the Gender Gap in the Crypto World

As it stands, targeted training of women to understand blockchain technology, and investing in cryptocurrency will go a long way to address this shortcoming. This comprises offering simplified multiple literacies to improve the access of educational materials and gender-responsiveness (Abeywardana, 2021). Introducing practices to which successfully established female investors and developers could be appointed can also help increase their presence. More men have dominated such firms, and it is now possible for crypto organizations to promote more women and other social groups in leadership and decision-making positions (Abeywardana, 2021). Cryptocurrency applications should be designed to be easy to use for all parties and this will help in enticing more women into investing in cryptocurrency.

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The Need for a Feminist Analysis of Decentralized Finance (DeFi)

Hence, the DeFi is capable of revolutionizing the existing dominated financial systems, thereby making them open to more people. Nonetheless, because decentralized financial systems have not been pre- mediated by mainstream companies and financial-system bias, there is a possibility that DeFi may reinstate imbalanced gender systems. According to Martin (2021), a breakdown of a Decentralized Finance approach with a Feminist lens proposed as one of the ways to solve for access and control issues of the decentralized finance platforms intending to benefit both male and female gender. This paper discusses how power relations, gender norms, and structural inequalities relate to financial inclusion, although decentralized finance could bring about economic liberation of victims of injustice.

The Need for Diversity and Financial Inclusion in the Crypto Space

The crypto industry can be seen as an instrument that can help enhance the efficiency of the financial markets globally, but they failed to do that, especially in terms of engaging women and other minorities. In its turn, World Bank (2021) also underlines that enhancing Digital Financial Institution involves using existing blockchain platforms targeted at various populations, such as low-income women who are usually marginalized by the global financial system in developing nations. More effort should be made in pushing for diversity within the crypto space and this should not only be aimed towards women in the sector; the products developed should be able to meet the needs which have remained unmet in the traditional banking systems.

CONCLUSION

Standing up for the advancement of women, it is critical to have more female representatives in the world of blockchain and cryptocurrency. The current breed of lads and the lack of women in crypto, especially in ownerville, shows us that it has to be a conscious pursuit if women are to be included. To fully capitalize on blockchain and DeFi as an opportunity to democratize global finance, there should be special emphasis put on the actual involvement of women in decision-making roles with suspicion towards DeFi being a tool for further oppression of women. Crypto can and must become gender equal space, and by utilizing models of education, mentorship, and inclusive policies, this future is closer to becoming the reality than imagined.

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