

## E-COMMERCE RELATED TO GENDER INEQUALITY IN VIEW OF FEMALE CUSTOMERS AND ENTREPRENEURS

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### OVERVIEW :

*Systematic inequalities do not disappear when transfigured through the medium of the internet.'*

Over a period of time, e-commerce has become a major component of the world economy and a powerful tool for accelerating the economic development. Women have been active users in the e-commerce sector, especially as customer. But in spite of the advancements in this sector, there are a gender digital division due to which women several challenges. The digital gender division has an impactful influence on country's economic growth as well as development policies. Hence, in this growing world's digital economy, e-commerce policies can be taken to be a tool for women's empowerment. We need to examine the relationship between gender and e-commerce to create a better understanding of gender impacts and key considerations that are to be introduced in e-commerce policies along with frameworks of the same. Also the world now needs to see and unveil the e-commerce gaps that are about gender aspects and implications with respect to women as customers, employees or entrepreneurs along with talk about the framework for introducing gender considerations into various e-commerce policies. One of the characteristics that affect the use of e-commerce, one that is most important is gender. There are a lot of evidences that suggest that men and women have different opinions regarding the use of information technology related usage which includes e-commerce as well. But in any case, it is yet to be publicised about how gender impacts the variations and beliefs on behavioural intentional with respect to e-commerce. It is also to be considered that gender impacts the opinions on the intentions in the context of consumer of e-commerce. It is to be highlighted about the gender inequality regarding e-commerce by revealing some of the challenges and issues women face in an e-commerce process in gender inequality domains along with capabilities with respect to access to resources and opportunities and the different roles a woman plays in e-commerce and shall compare them with the existing gender gaps. The e-commerce studies these days accordingly propose a proper framework for integrating gender ideologies in e-commerce related policies. Thus we shall view the recent international e-commerce governance and assessment frameworks to identify mainly e-commerce enabling policy areas. It will then find a gender lens that can be adopted and develop a framework for considering gender in mainly e-commerce enabling policy groups. After assessing the needful policies and frameworks, a lot of gender inequality aspects in e-commerce can then be seen and worked upon. Thus it can be said that these policies may propose a major idea for integrating gender aspects in all e-commerce related policy areas.

## **INTRODUCTION :**

E-commerce, commonly referred to as e-commerce, is not just about selling things online, it uses sources and tools that are online to enhance business. It's about earning and reduction of spending money online. Electronic communication and digital information processing technology is used by E-commerce in such transactions to make, evolve, and redefine value-creating relationships amongst organizations and individuals.

The possibility of online business from anywhere, at any time and from multiple devices has favoured our fast-moving lives these days and there has been an increase in e-commerce which we also call online business, be it buying or selling and a decline in physical retailers. Especially in the last several years, e-commerce has grown substantially. Over the recent years, e-commerce has been accelerated along with development. With a lot of customers encouraged and motivated to make purchases through e-commerce, these platforms can be considered as a quickly growing one.

A hit towards creative women entrepreneurs has also been witnessed in recent times. It is though critical to enable more women to avail the opportunities that e-commerce has to offer even after more equitable access to technology, digital skills and education about online markets. This is because few women have access to digital skills. According to the GSMA's gender gap report, a lot of women do not have a mobile phone with them to use. Only half of the women relative to men have internet access. This is also a reason why the process of making an online purchase fights and struggles to become a major leading retail channel. Although the internet is available for all males and females, it is accessibly used by more men than women, even for business transactions and purchases. This process is still to be understood is how viable for women shoppers and why so many females shop online.

## **DEVELOPMENT OF E-COMMERCE IS AN OVERALL DEVELOPMENT :**

UNCTAD has sought this industry offers new opportunities to build up the economic flexibility and reach to heights where sustainable development can be achieved to the maximum. There is a circular relationship between sustainable development goals and e-commerce. Developing the e-commerce ecosystem and making it stronger has a positive result that contributes to achieve many of such goals. That is why most countries in the world wish to increase the adoption of e-commerce so that in the rising digitised economy they secure their place and harness e-commerce development potentials. Though the small spillover of e-commerce on small businesses, economies and societies are threatened by pre-existing digital gaps and economic and social inequalities, reverse marches need to be taken towards achieving sustainable development to prevent the reaping of ill results of e-commerce.

## **GENDER AND E-COMMERCE :**

Differences between men and women have been there since a long period of time. The same has always been used as a tool for marketing by advertisers. Because online selling techniques target one or both genders for their marketing along with understanding the way each of them perceives online shopping. Most of the studies done on e-commerce have concluded that typically males are more dominant buyers and sellers than females. Even male students according to studies have shown better attitudes towards e-commerce than female students. We can say that gender as a distinction influences the context of the internet and one's participation in any kind of e-commerce activities.

Now if we talk about women as shoppers, they are not the primary shoppers or customers of the virtual environments as compared to men. A major reason that the gender issues are there, may be the distinctions between men and women. Along with this, women also have less access to mobile phones or the internet as compared to men, which can also be an important reason for the same.

Women at times have played an important but suppressed role in many areas but few years through their role, contribution and ideas whatsoever need to be given enough consideration. It is world wide known fact that females dealing in IT are not able to come up, are not presented properly and are poorly funded. But now it is high time that a better point is required to make a change and also inspiring all women to move towards the comfort of online business that also includes the females who want to come upfront with their ideas of business as well as who wish to be entrepreneurs of the same.

There are a few other reasons and characteristics that differentiate men and women and their needs and purchasing decisions according to their gender. Studies have proved that on an overall average, males are predominant buyers on the internet, especially middle-aged ones. Even if we consider the fact that women are more rigorous shoppers, the men are found to be sometimes spending more money on their shopping. At the time of purchase, men are more direct and buy something when they need it, assessing the quality, especially while making an additional purchase but ending up spending more while checking up the features of the product. Men are also found to be making more internet searches than women as they logically rationalize about the product they desire.

On the other hand, women tend to buy more and at times make impulse purchases. Women look for offers that appeal to them along with the products' experience. Gender differences exist in both technology acceptance as well as user behaviour. Perpetual differences have been noted towards e-commerce. Distinction towards the subject and perception can lead to usage differences. Additionally, women's expectations towards technology are lower than males.

Now if we talk about education specifically, related to women from the perspective of the cultural and societal barriers, women are not given the opportunity as equal as men to get them acquainted with the high-level education due to gender stereotype impacts. It is also pertinent to know that many people in the society as well as family sometimes pressurize the females to make decisions that suppress their growth. As a result, then women lack the talent and confidence that is required in the e-commerce world. Therefore lack of knowledge as well as skills required makes it difficult for women to stay in this sector. They also loose financially as well as emotionally because of this reason of being unaware or less aware of the digital world. It affects the females of the world to develop any kind of relation with e-commerce when it comes as a consumer, worker or being in any business. Challenges such as employment, segregation, gender wage disparities, lack of financial decision making, capacity, parenting and unpaid household work and exclusion from the formal economy severely hinder many women's ability to utilise digitalisation or e-commerce.

Previous studies have indicated that gender differences have existed towards technology as well. There is difference of gender when it comes to using technology or may be even accepting it. If there is a difference in perception regarding usage of e-commerce, there shall surely be difference in accepting the same. Women prefer an easy to use technology and are influenced by that. Thus, we can say that

differences in opinions can cause usage differences. For example, women use internet for education or personal work while males mostly use it for entertainment and general surfing.

### **CONCERNS OF ONLINE BUSINESS :**

Women also sometimes believe and fear the risks that exist when they shop online. The most predominant risk for the said perception is the financial risk while they pay for the online business transactions related to their shopping. This also gives birth to the socially accepted method and domain-specific innovativeness. Along with this, a problem faced is the privacy issue of customers. Trust is also an issue that has been raised by online business users. Be it, sellers, sometimes cannot trust the customer and customers also face a lot of trust issues and bad experiences while shopping online.

### **Benefits-**

Of course, the benefits of online buying and selling are like a store is open for seven days of the week and that too 24 hours. This is a very convenient option to buy anything, anytime and anywhere at the comfort of one not having to go the crowded places. There is also a benefit of intellectual stimulation along with domain-specific innovativeness.

### **Gender effects on e-commerce-**

According to UNCTAD, there is a system of gender norms that provides a specific set of roles and to-dos to the men and women in the world, along with it specifies the behaviours of both. Therefore, if we follow such policies that are not gender specific, we can reduce gender gaps.

In both advertising and e-commerce, gender is a criterion to be considered and is given specific importance. Most of the times the things to be bought are made being gender specific. By learning gender differences, the right customers can be targeted rightly which can increase positive behaviours towards such business. Advertisers use gender specific marketing many times to promote their product keeping in view the formation of text as well as display picture.

There are many factors that impact the usage of digitalization, but mainly concerning the differences in purchase and sale behaviour is gender. Anyhow, towards the growing importance of the internet, one needs to understand a buyer as well as seller behaviour from the 'gender' point of view.

Many people use the internet as a whole including men and women both, but there needs to be some motivation to all to adopt online shopping methods. Besides this, an important factor that needs to be considered for this is the risk-taking factor. Here comes in the factor-gender. Gender influences one's perception to take the risk. Studies have revealed that women have higher risk-taking courage in them along with trust. And both of these are essential elements of e-commerce. Belief and risk taking both are very closely associated when it comes to using e-commerce. But due to reasons of lack of education and knowledge along with less access to mobile phones or the internet, women have not been able to successfully build online customer-marketer relationships. A few gender-related studies also have said that if given an opportunity, women shall be better as well as more regular part of the e-commerce industry.

## DIGITALISATION WITH E-COMMERCE AND GENDER EQUALITY :

Equality in gender is a main fundamental that is followed by the United Nations for following sustainable development in future. After Covid-19, the pre-existing gender gaps have been amplified asymmetrically. Already the women were less advanced and technology-friendly, pandemic has made things worse. So, we can say that females not being tech-savvy have lost their hands-on jobs along with their chance to work online due to the reasons mentioned.

According to a few studies, more acquaintance with online shopping as well as digital world can make women to overcome a lot of problematic situations that they might face regularly. For example, online work allows women to work flexible hours to continue providing the family care they need. Women if given access can use online platforms to their advantage. Despite the opportunities for women, e-commerce has shown its potential during the pandemic to worsen inequalities and the divisions that directly or indirectly intersect the gender gaps. It is a vicious circle of gender differences that might make women to miss the chance to shop or sell online.

After having a look at many aspects, several gender inequality aspects in this field that women face may be as follows: -

1. Education and digital skills
2. Access to opportunities and sources which may include lack of digital access, financial constraints, lack of time, decision making etc.
3. The security domain, especially with respect to online frauds and cyber violence.

E-commerce policies have gender related frameworks and policies to make the condition of accessibility of women towards e-commerce better. It in result may empower the women when it might come to finance, payments and other trust related issues on online processes.

Also, to note this is as such set up in the society that we belong to. It gives an analytical approach towards the regulations and policies proposed. It can be a used to improve the approach towards inequality in gender as related to e-commerce. The resulting women's economic empowerment will significantly contribute to the growth and sustainable development in the country. With proper and fully acceptable policies, this digitalisation and e-commerce market shall lead to a cycle where the women and their performance, power and development can be enhanced thus leading towards gender equality .

Below mentioned are a few ways that describe about the tendencies of different factors with respect to the genders that affect e-commerce-.

1. **Women shop for fashion and men shop for technology :** About 30% of the women shop online for fashion accessories, clothes, footwear etc, whereas men are just almost half of this percentage i.e. about 17% who do so. Also women are instead half of what the men shop online including computers, hardware etc.
2. **Men and women have different colour and design choices :** Studies reveal that women and men have different site colour preferences.
3. **Men and women respond differently to content :** According to trends as well as studies, women prefer new products more than men.



4. **More men use online payment system** : According to some payment gateways, their majority users are males. This somewhat re-confirms the notion that men want the easiest and quickest online shopping experience possible.
5. **QR Code awareness in men and women** : Men and women are interested and aware about QR codes generally but both of them do not use them frequently.
6. **Men are more open to online retailers when it comes to commerce** : Recent studies have revealed that men are 10% more than women likely to desire for online retailers. Men are also more interested in seeing additional shopping opportunities than women keeping the fact in mind that they actually might or might not shop.
7. **More men shop on computers than on mobile** : According to surveys, men are 6% more likely to shop online using laptops or computers as compared to women who prefer tablets or smart phones for shopping regardless of convenience.

#### THE VICIOUS CIRCLE OF GENDER INEQUALITY ASPECTS IN E-COMMERCE :

Systematic inequalities do not disappear when they are transformed over the Internet. To create a safe place for women in the world of e-commerce and increasing the ways to get them opportunities and empower them in the expansion of e-commerce in today's world, it is the need of the hour to follow a gender specific policy in favour of e-commerce such as the ones that are of growing of adopted child.

The fact to adhere is that gender is a system of rules and regulations that describes and specifies the roles that are to be followed by men and women along with their behaviours and characteristics. The adoption of gender-neutral ways and means that the chances of reducing the gender gap in the world may only decrease in the future. Challenges and issues like job discrimination, gender pay inequalities, financial capacity issues, unpaid domestic and parental work, and non consideration in the economy are all part of the challenge that number. Legalities and legislations shall be taken care of by enabling the women also to be with implementation and enforcement of the same. They also must be given access towards equitable parts of the sector.

#### REDUCTION OF GENDER DIVISION IN E-COMMERCE :

*There are a few points that can help in bringing out a change :*

1. **Making women visible** : This is a much needed step towards changing the situation of gender status in e-commerce. Making women visible today is everyone's problem. The women at online industry are running the business along with changing people's perceptions about the same. Today everyone's aim should be to make women successful and help them run their business so that they too can be independent.
2. **Men cannot always takeover if something is economically reasoned** : Many people perceive knowledgeable women as competition whereas they are not. It is a point when men want to dominate or the decision-makers or investors are likely to hear men over women. It is advisable that when real decisions or investments are there, it is time to continue to steer instead of the same to be done by men.

3. **More women to be a part of e-commerce :** There is a big gap between the usage of the internet by men and women. Online world has given new ways and options to women along with men to be a part of the trading world. If there come an opportunity, females mostly get into digital entrepreneurship more and such business too. But, the problem is that more attention needs to be given to this.
4. **Women also have a bigger role in e-commerce :** Most sectors need to pay attention towards more women using e-commerce. There should be awareness in people that there are a lot of ambitious women who wish to lead or may be an equal part of the industry.
5. **Government needs to support the digital programmes along with education and funding :** There is already a challenge concerning gender and e-commerce in the country. The government needs to make the digital economy acceptable as well as accessible to all. With proper mentoring and education, women can become a part of the online business world easily, and funding can help them make e-commerce entrepreneurs. Females have a tendency to face an issue when it comes to making big decisions and regarding gender biasness. Support from the government along with the people can help women become more efficient and help them have access to new opportunities as customers or sellers.

In other words, such inequalities have become a part of the society which has become difficult to eradicate. To make this world a better place for women, a world that is becoming increasingly digitally sound, it is necessary to use a mind that is not gender biased when it comes to men and women .

## CONCLUSION :

In the recent changing time, e-commerce has become an important part of the world and a component of a digitalisation. Women are a part of this sector as entrepreneurs or consumers . But even after the developments in e-commerce, women are given less representation when it comes to their success and their recognition. Females are unable to engage themselves in the digital society and thus become a victim of inequality. A majority of women also don't have a lot of access towards technology and other things like internet, soft wares, devices etc.

This discrimination involving gender biasness does not let digital growth happen and also does not influence development policies. Therefore we can say that, in an expanding digital economy, e-commerce rules and regulations can be taken as a medium for women's empowerment towards achieving requisite goals. Examining the policies of e-commerce gives a clear picture about the economic development that is doing on. After such assessment, many gender inequality considerations in this sector can be seen such as weakness in digital capabilities and education along with lack of access to resources and opportunities like finance, decision making etc.

E-commerce policies must have gender-specific points to improve a women's access to digitalization, along with empowering women with e-commerce knowledge, and help them with access to solutions towards online business problems. The framework adopted should address relevant gender gaps namely capabilities and skills, resources and opportunities, safety, privacy and trust. These shall be the groups that can be formed for developing the e-commerce system and making it more efficient. This framework will place the e-commerce ecosystem in our gender structured society and provide a comprehensive and

structured gap analysis and specific regulatory and policy recommendations on how to close the gender gap and enable e-commerce for all.

Thus we can say that e-commerce policy framework may propose a major idea for integrating gender aspects in all e-commerce related policy areas. We need to have such policies that promote gender equality and recommend a structure which provides equal opportunities to both, men and women. Also, Women shall be given more representation as are given at present and such policies shall be adopted more often. They shall be provided with more access to digitalisation including internet, devices and other related things.

World Trade Organisation (WTO)'s Work Programme on Electronic Commerce, refers to "electronic commerce" as the electronic production, distribution, marketing, sale, or delivery of goods and service

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