MAPPING RESEARCH ON RURAL WOMEN'S FINANCIAL INCLUSION IN INDIA: A PRISMA-GUIDED BIBLIOMETRIC ANALYSIS

Sujata Kerketta,
Research Scholar, Ravenshaw University, Cuttack, Odisha
Email Id:sujatakerketta14@gmail.com
Sanjeeb Kumar Dey
Assistant Professor, Ravenshaw University, Cuttack, Odisha
E-mail id-kumarsanjeebdey@gmail.com
DOI: https://doi.org/10.64558/bllp/678981kdpyrc

ABSTRACT:

In developing countries like India, inclusiveness is explored from the supply and demand side, and it involves examining the means and ways to include women in a 'financially excluded' segment. This paper aims to provide a systematic literature review of the research published on women's empowerment and financial inclusion in rural India using key terms and inclusivity criteria. Scopus databases were used for systematic literature reviews, which were undertaken using the PRISMA Framework, identifying 55 papers relevant to the present study.

The study reveals that although financial inclusion helps empower rural areas, from a gender perspective, it also exacerbates exclusion and discrimination. Most studies found that although women's participation based on household level, individual, financial literacy, and financial services has not achieved its full potential in the rural segment, it can be achieved through hand-in-hand with government initiatives and schemes with the intervening of financial institutions in promoting women's inclusivity in financial services in a continuous flow of financial literacy and training in rural areas. This article contributes to the structured literature on Financial Inclusion and women's empowerment, especially by indicating the rural segment in exploring its methodology, considering barriers and challenges, and identifying focus areas to find direction for future studies.

Keywords: Financial inclusion, Women empowerment, Gender gap, Financial Exclusion, Rural, PRISMA

INTRODUCTION

Financial inclusion is paving the way for less-privileged people and their businesses to use banking and financial services to accomplish an inclusive society and an inclusive economy (Ravikumar et. al., 2021). Access to financial services gives opportunities for generating income, accumulating assets, and participating more fully in economic activities, thereby promoting social and economic empowerment (Sunaina, 2022). Despite global gains in financial inclusion, the gender gap has not changed since 2011 (Kumari, 2021). The consistent gender gap in financial inclusion over time is postulated by World Bank Findex data despite an increase in the overall financial inclusion level around the globe (Roy and Patro, 2022). Moreover, gender inequality is one of India's key socio-economic challenges (Trivedi, 2022). Around 80% of Indian women are financially illiterate; with dedicated training and guidance, these women can be taught to invest and create wealth, avail government benefits, and establish a career for themselves, leading to women's empowerment (Guptaa, 2021). During the past years, many governments and non-government organizations have been promoting women's empowerment, especially in rural areas through various venture schemes with leading public and private sector banks. According to Sharma and Changkakti (2022), around 66% of unbanked adults globally cite a lack of funds as the reason for financial inclusion, indicating that financial services are still too expensive or not tailored for low-income individuals. Without a bank account, they attribute their financial exclusion to a lack of funds. To counter the problem in 2014, India launched the Pradhan Mantri Jan Dhan Yojna (PMYDY) 'to promote financial inclusion in every household in the country'. Moreover, digging deeper into the Findex data more than half approx. 30 percent of those who have access to formal financial services are dormant or without access to a bank account (World Bank, 2021). According to various researchers, simply having a bank account for women is not enough; instead, an approach that encourages women to use services such as insurance, credit, cashless, and mobile financial services is highly required for greater economic participation of women. A major barrier for women in rural places is limited or no access to knowledge on connecting with the continuously shifting formal financial space, particularly when it is online and digital. Additionally, with low financial knowledge, constrained mobility, and access to public spaces, and are intimated by male-dominated physical banking space and the main concern is the English-dominated online financial interfaces. This is further exacerbated by language, connectivity, and socio-cultural barriers.

Source: Global Findex Database, [World Bank, 2021]

Figure 1: All Adults with an account having an inactive account (India, 2021)

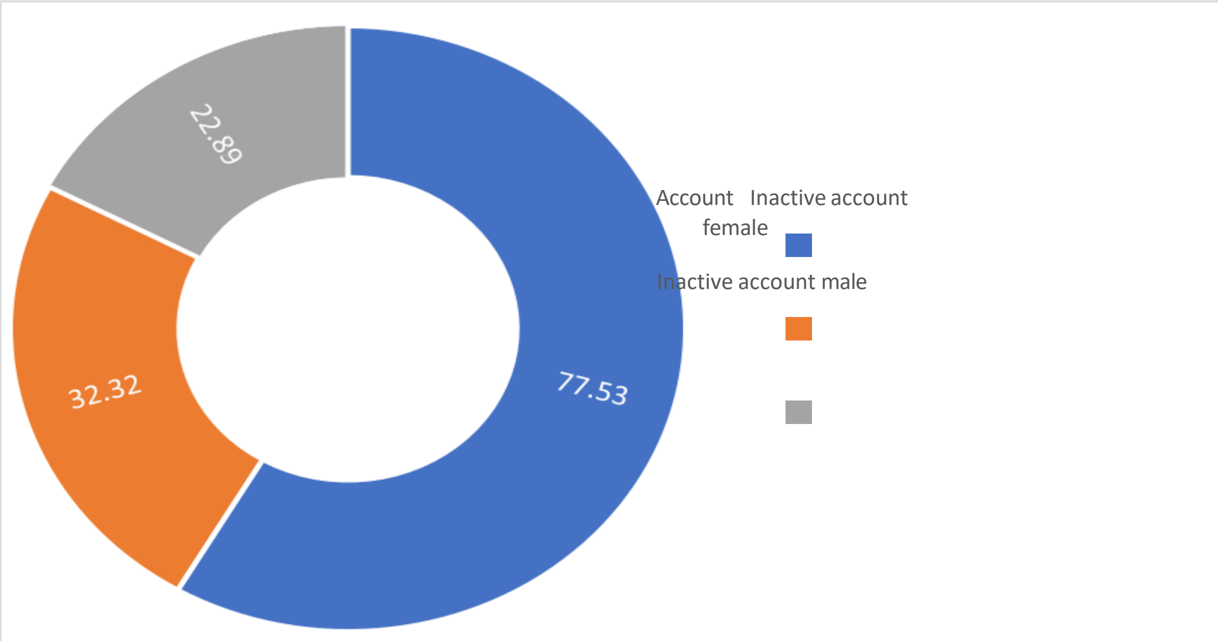
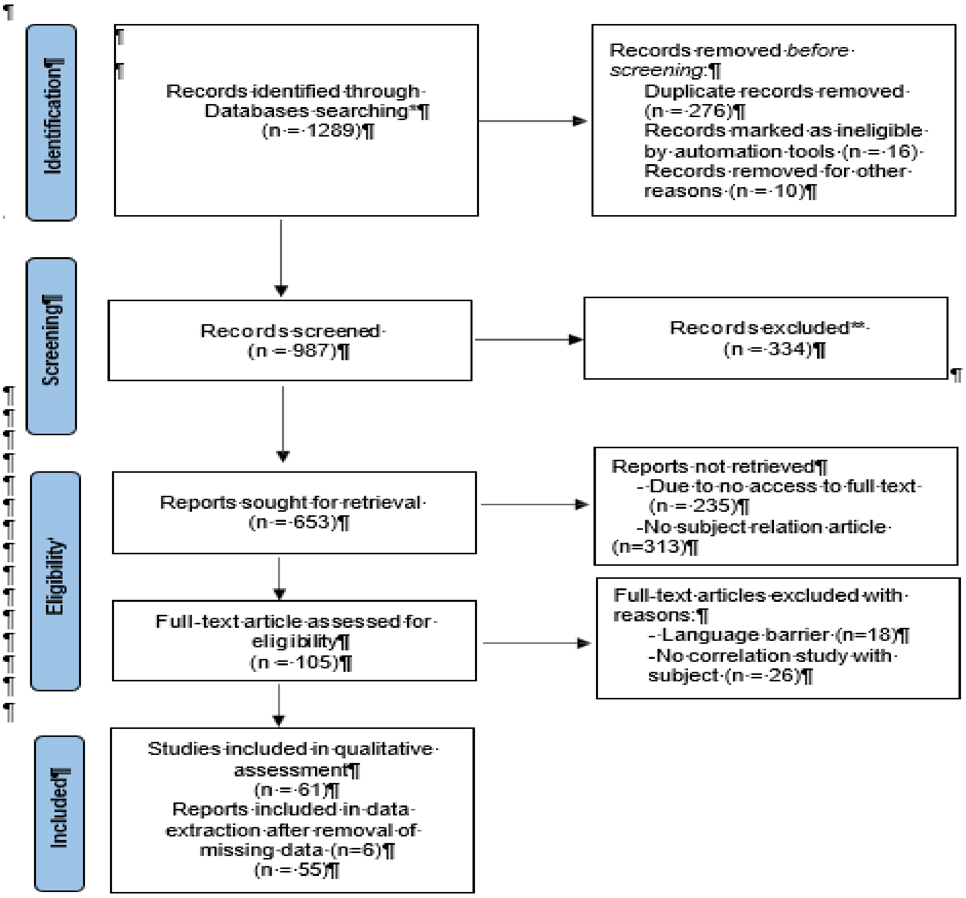


Figure 2. PRISMA Flowchart



To overcome financial exclusion, Digital financial services present unprecedented opportunities for the financial inclusion of vulnerable sections of society by overcoming the barriers of cost, distance, and transparency, and by providing financial services tailored to their needs. Despite rapid strides in digital financial inclusion in India, women face barriers to access and usage of digital financial services (Kulkarni and Ghosh, 2021).

This paper aims to address the following research questions:

RQ1. What are the features and trends of publications on women empowerment and financial inclusion in rural areas?
RQ2. What are the most productive journals, countries, and institutions in financial inclusion and women empowerment in rural India research?
RQ3. Who are the most contributing and cited authors giving the maximum number of articles, and is there any link and collaboration network among authors, countries, and keywords to financial inclusion and women empowerment in rural areas? Based on the research questions, the following are the objectives of the study:

O1. To analyze the progress and trends of research works on women empowerment and financial inclusion in rural areas.
O2: To identify the journals, institutions, and countries mostly contributing towards women empowerment and financial inclusion in rural areas.

O3. To understand the interrelationship of journals, institutions, and countries that study aspects of women empowerment and financial inclusion in rural areas.
The remainder of the analysis continues as follows. Section 2 provides the theoretical backdrop on the link between women's empowerment and relatedly, on the interlinkage between financial inclusion. Section 3 provides the research methodology framework through an overview of the data including data extraction. In Section 4, we provide a detailed discussion of the results, including robustness checks. Lastly, Section 5, provides an overall conclusion.

LITERATURE REVIEW

Women Empowerment

One area where the disparity is quite pervasive and is receiving increasing attention is the gender gap in access to finance (Ghosh and Vinod, 2016). Gender discrimination and associated social norms are important contributing factors to the high frequency of women trapped in poverty (Dongen et al., 2022). According to the 17 Sustainable Development Goals adopted by the United Nations, women's financial inclusion is essential in the promotion of gender equality (Arunkumar et al., 2016). Across the globe, there is an increased emphasis on FI, especially in emerging economies, with the motive to enhance economic growth and decrease poverty (GPFI, 2011). According to Bhatia & Singh, (2019), Financial Inclusion is one of the factors that can drive rural women from financially excluded segments toward empowerment. The mediator variables such as financial literacy, financial institutions, and financial self-efficacy play a prominent role in women's financial inclusion. To drive women into financial independence various initiatives and programs for development play a prime role (Guptaa, 2021).

Financial Inclusion and Gender

Synthesized evidence revealed that the existence of gendered financial inclusion is mainly due to demand-side factors (Roy and Patro, 2022). Ravikumar et al. (2021) found that in India there are geographical and gender disparities in financial inclusion penetration and financial inclusion penetration varies in terms of gender. (Ghosh and Vinod, 2016) revealed that data at the household level, households headed by women are generally more likely to seek informal financing sources than formal finances. Gender or sex appears to be strongly correlated with the usage of financial services (Aziz et al., 2022). Religious restrictions also limit women's willingness to work for a living than males to own a bank account. Various socio-economic and cultural factors are also seen to influence women's financial exclusion (Roy and Patro, 2022). Handa and Taneja, (2021) indicate that both sexes use multiple channels to access financial services available digitally. However, on average, the level of adoption among the male gender is higher compared to women, where men prove to be more financially and digitally savvy. Moreover, there is a strong correlation between gender and the utilization of various channels, except Internet banking and debit/credit cards, which are simpler to use and provide greater convenience and ease. According to the survey, some strategies have been implemented to minimize the gender disparity when it comes to financial services accessibility. The systems are Know Your Customer (KYC) norms, no-frill accounts; an extension of financial services and became a medium of empowering women; and the introduction of a small loan to make females capable and self-dependent (Kumari, 2022). (Kulkarni and Ghosh, 2021) argue that digitalization can help enhance women's social and financial autonomy. To add to that Garikipati et al. (2017) found that women's empowerment and gender equality through the contribution of microfinance can contribute to the wider dynamics of change in society where women can access finance and do more both in the household and beyond without conflict. Whereas, Basu, (2006) contends that small-scale lending is a weak form of women's empowerment and does not account for the powerful form of it. The study concentrates on particular obstacles to saving and developing "treatments" within the five parameters constraints of women empowerment namely, transaction costs, lack of trust and regulatory barriers, information and knowledge gaps, social constraints, and behavioral biases (Karlan et al., 2014).

RESEARCH METHODOLOGY

For a systematic literature review, the literature on financial inclusion and women empowerment is the main emphasis of this research. Since, a systematic literature review is considered to be a rigor, transparent, and reproducible method of interpreting studies in a particular research area, hence, it would be a suitable approach to address the said research question (Tranfield et al., 2003). 'Transparency', 'clarity', 'focus', 'equality', 'accessibility', 'board coverage', and 'synthesis principles' serve as the foundation for the systematic review (Thorpe et al., 2005). To organize, gather, and summarize the relevant studies, we applied the Liberati et al. (2009) checklist items as well as the preferred reporting items for the systematic reviews and meta-analysis (PRISMA) procedure. While deciding which journal articles to employ for this study, we took into consideration the identification, screening, eligibility, and inclusion criteria. Using instruments like citation, keyboard, co-citation count, and co-authorship Yu et al. (2020) employ bibliometric analysis to examine both quantitative and qualitative research publications and suggest future study topics (Mahato et al., 2023). The present study uses Biblioshiny and VOSviewer software for analysis. Biblioshiny helps in analyzing the collection of data regarding different levels of analysis like document analysis, thematic map, and conceptual structure. Hence, Figure 2 depicts the PRISMA Framework of the study, showing the data extraction used for the retrieval of all relevant papers for analysis.

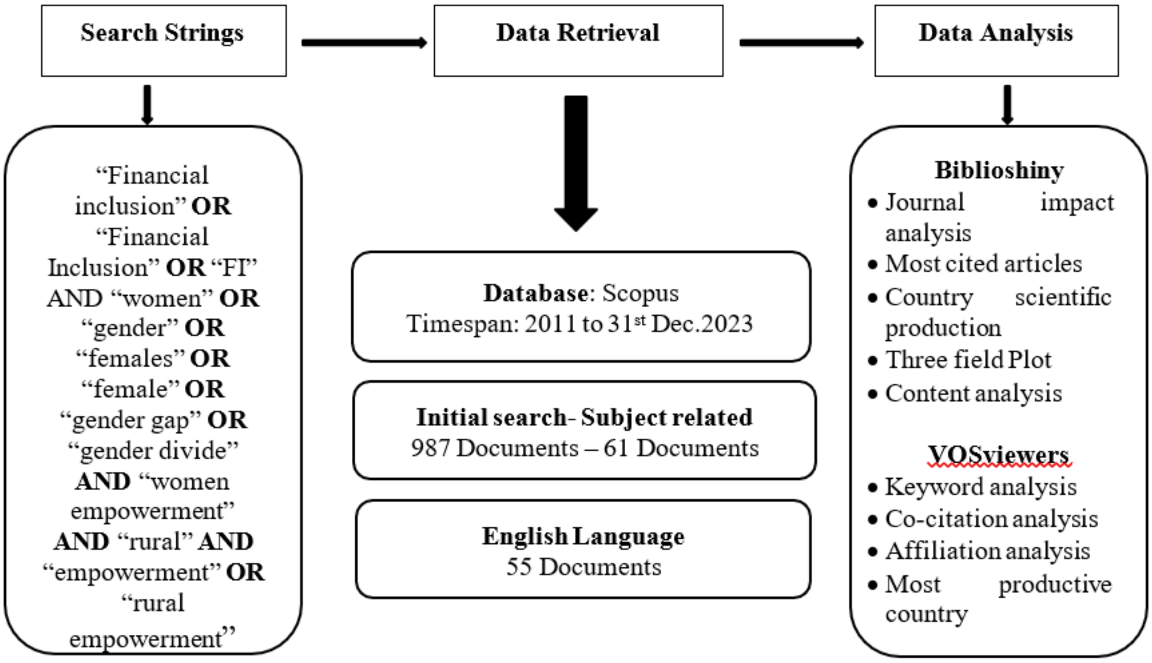
Defining the appropriate terms for search

The present study chose to review papers from Elsevier's Scopus database because it is an extensive database containing maximum indexed journals. This database is widely recognized as an alternative to the Web of Science (Harzing and Alakangas, 2016). The search strings include "financial inclusion" OR "Financial Inclusion" OR "FI" AND "women" OR "gender" OR "females" OR "female" OR "gender gap" OR "gender divide" AND "women empowerment" AND "rural" AND "empowerment" OR "rural empowerment". Full-text published research articles were accessed from 2011 to 2023. Articles published in the English language were studied, resulting in the display of 61 records, as provided in Figure 3. The search strings validate and confirm that documents belong to the theme of the study by using title/abstract/keywords/subject area/ year/full-text access search. Hence, the validation of the search strings is checked by observing their ability to identify the various known primary studies (Mahato et al., 2023).

Refinement of search results

A total of 55 documents were retrieved from search results after applying filters for publication years from 2011 to 2023, and the removal of duplicates (n = 302), resulted in 987 results. All the results were exported into an Excel sheet and analyzed based on their titles and abstract, region, and full text, from economics, business management, accounting, finance, science, and social science, leaving a total of 61 documents results. After going through the abstract, it was found that all the documents retrieved were relevant to the present study. After reading the full text of 61 research articles, 6 were excluded because they did not meet the criteria region on which the study was conducted, leaving the final result of 55 documents results.

Figure 3: Design of the Study



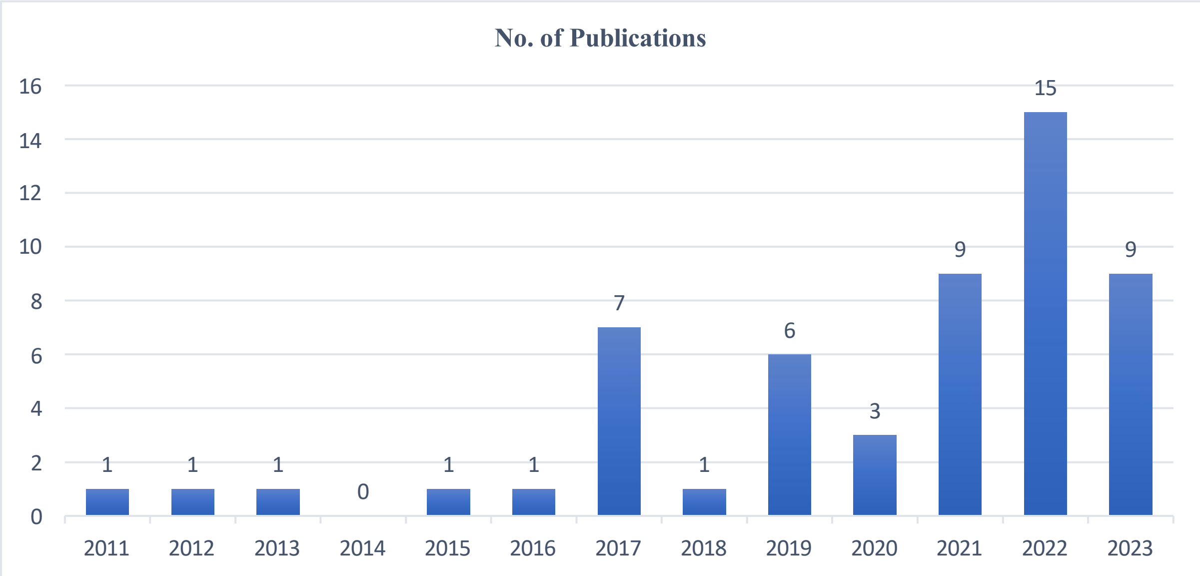
Source: Author's compilation

Table I. Descriptive overview of selected publications on women empowerment and financial inclusion (FI)

Description	Criteria	Results
Main information about the data	Timespan	2011-2023
	Sources (journals, articles, etc)	51
	Documents	55
	Average citation per document	8
	Reference	1470
Document Type	Article	46
	Book	1
	Book chapter	3
	Conference paper	2
	Proceedings Paper	2
	Review	1
Document Contents	Keywords plus (ID)	200
	Authors Keyword	169
Authors	Authors	174
	Author of single-authored documents	6
Authors collaboration	Single authored documents	6
	Co-authors per documents	3.89

Source: Complied by the author using Biblioshiny

Figure 4. Trend of publication



.

DISCUSSION

Results of the bibliometric analysis

The first step in review research is to accumulate and synthesize the findings of studies from the extant literature. Donthu et al. (2021) explain that "using bibliometric analysis the study can find and analyze a large volume of scientific data from a specific field to unveil the explored and emerging research areas". The critical areas of research, the quality of the studies, and the progress of the relevant theme among researchers are analyzed. The descriptive overview of the publication on the theme of women's empowerment and financial inclusion is elucidated in Table I.

A total of 55 documents on women empowerment and financial inclusion were retrieved from the Scopus database from

2011 to 2023. Table I depicts these included 46 (84 %) research articles, 1 (2%) book, 3 (6%) book articles, 2 (4%) conference papers, 2 (4 %) Proceedings papers, and 1 (2%) review papers. The total number of authors in this field is 174, and the total number of journals that published these 55 papers on the search theme is 51.

Trends of publication.

The year-wise publication of the research paper on women's empowerment and financial inclusion is shown in Figure 4. Financial inclusion gained popularity in India after the introduction of Pradhan Mantri Jan Dhan Yojana in 2014. The increasing gender divide in the financial sector and SDG initiatives lead to various attention from researchers, financial institutions, government, policymakers, etc. The maximum number of publications was in 2022, with 15 documents. Thereafter, in the years 2023 and 2021, the number of papers published in both years is 9 documents each. Following the year 2017, the number of papers published was 7

Most Productive Sources

Table II shows the top 10 most productive journals in the areas of financial inclusion and women's empowerment. Equality, Diversity, and Inclusion, published by Emerald Group Holdings Ltd, contributes the highest number of articles (2), has an h-index of 12, and has a citation score of 3.8.

Journal impact analysis

The number of papers published in the field and the number of citations received on the theme of research signify the most relevant journals. Table III shows that Social Science and Medicine has the maximum number of local citations, i.e. 44.

Most Cited Article

"Citation analysis is the process of counting the number of times other authors cite an article to access the impact of a particular author" (Mahato et al., 2023). The top 10 most cited articles on women empowerment and financial inclusion in rural India are described in Table IV. A research paper written by Anita Raj, Jay G. Silverman, Jeni Klugman, Niranjan Saggurti, Balaiah Donta, and Holly B. Shakya titled "Longitudinal analysis of the impact of economic empowerment on risk for intimate partner violence among married women in rural Maharashtra, India" published in the year 2018 is the most cited document in this field as this has been cited 44 times

Affiliation analysis

The top 10 institutions contributing numerous research outputs on women empowerment and financial inclusion in rural areas from 2011 to 2023 are listed in Table V. These top 10 institutes contribute to 10 articles.

Most productive country

The top 10 countries that contributed to the research area of women empowerment and financial inclusion in rural areas are presented in Table VI. This analysis reveals that India is in first position contributing to 29 documents. Followed by the country United Kingdom (UK) and the United States (US) are in second and third position, respectively with 10 and 6 numbers of papers each.

Country Scientific Production Map

The country contributing the maximum number of documents is shown in Figure 5, in the bluest colour. The data retrieved from the Scopus database reveals that the top five contributing countries in the area of women empowerment and financial inclusion in rural areas were India contributing to the maximum number of documents i.e. 29, thereafter US (10), the UK (6), Malaysia (5) and Hungary (2).

Table II. Top 10 most productive journals on Financial Inclusion and women empowerment

Rank	Journal	TP	TC	The most cited article	Times Cited	Publisher	H-index	Cite Score	PY (Start)
1.	Equality, Diversity, and Inclusion	2	17	Social and economic empowerment of women through financial inclusion: empirical evidence from India	15	Emerald Group Holdings Ltd.	12	3.8	2022
2.	International Journal of Social Economics	1	31	Determinants of financial inclusion in rural India: does gender matter?	31	Emerald Group Holdings Ltd.	1	2.6	2020
3.	International Journal of Rural Management	1	17	Impact of Microcredit on Employment Generation and Empowerment of Rural Women in India	17	Sage Publications India Pvt. Ltd	1	2.8	2021
4.	International Journal of Management	1	6	Financial inclusion and gender barriers for rural women	5	IAEME Publication	1	0.2	2019
5.	Advances in Business-Related Scientific Research Journal	1	3	Financial technologies as a factor of financial inclusion of women	2	GEA College – Faculty of Entrepreneurship	1	0.1	2019
6.	Cogent Social Sciences	1	2	Socio-economic empowerment in rural India: Do financial inclusion and literacy matters?	2	Cogent OA	1	0.0	2023
7.	Qualitative Research in Financial Markets	1	2	Socio-economic development through self-help groups in rural India – a qualitative study	2	Emerald Publishing	1	2.9	2022
8.	Proceedings of the International Conference on Industrial Engineering and Operations Management	1	2	The Effect of Financial Inclusion on Empowerment of Women Through Participation in Self-Help Groups	2	IEOM Society	1	0.1	2021
9.	Journal of the Knowledge Economy	1	0	The Impact of Financial Inclusion on Social and Political Empowerment: Mediating Role of Economic Empowerment	0	Springer	1	13.5	2023
10.	Universal Journal of Accounting and Finance	1	0	Effectiveness of Financial Inclusion and Rural Upliftment: Empirical Evidence from Tamil Nadu	0	Horizon Research Publishing	1	0.0	2022

Note: *TP_Total Pubication; TC_Total Citation; PY_Publication Year

Source: Complied by the author using Biblioshiny

Table III. Top 10 Most Local Cited Sources

Rank	Sources	No. of Citations
1.	Social Science and Medicine	44
2.	Journal of Business Venturing Insights	63
3.	International Journal of Social Economics	31
4.	Journal of Innovation and Entrepreneurship	26
5.	Journal of Developing Societies	22
6.	Equality, Diversity, and Inclusion	17
7.	International Journal of Rural Management	17
8.	Enterprise Development and Microfinance	14
9.	International Journal of Scientific and Technology Research	13
10	Emotions and Society	10

Source: Complied by the author using Biblioshiny

Author impact analysis

Table 7 lists the top 10 authors contributing the most research documents on women's empowerment and financial inclusion in rural areas. Most of the articles belong to India. The top authors contributing three articles are Hemant Gupta, Mukesh Pal, and Vinay Kandpal, Vikash Agarwal from India, Emeka Raphael Agu from Nigeria, and Ranjula Bali Swain from Sweden.

Analysis of Keywords

Keywords are analyzed in bibliometric analysis to investigate the trending topics in the field (Adgo et al., 2021). The most common indexed keywords used in 55 documents on women's empowerment and financial inclusion in the Scopus database three times or more are considered for analysis. The keywords that appeared most frequently are “financial inclusion,” “women's empowerment,” “gender,” “microfinance,” and “India.” Figure 6 shows a word cloud showing these 52 keywords.

Three field plots of keywords author country

Three-field plot (Sankey Diagram) keywords (left side), author (middle), and country (right side) are shown in Figure 7. The size of each node corresponds to the number of documents published by each country. The thickness of overlapping lines shows a significant relationship between the two subjects. This figure indicated that India is the top contributing country in the theme “women empowerment”, “financial inclusion” and “rural”.

Table IV: Top 10 most cited articles on financial inclusion and women empowerment in rural areas research

Rank	Title	Authors	Year	DOI	Source	TC	Type Of Research
1.	Longitudinal analysis of the impact of economic empowerment on risk for intimate partner violence among married women in rural Maharashtra, India	Raj A; Silverman JG; Klugman J; Saggurti N; Donta B; Shakya HB	2018	10.1016/J.Socscimed.2017.11.042	Social Science and Medicine	44	Empirical
2.	Do social enterprises walk the talk? Assessing microfinance performances with mission statements	Mersland R; Nyarko SA; Szafarz A	2019	10.1016/j.jbvi.2019.e00117	Journal of Business Venturing Insights	36	Empirical
2.	Determinants of financial inclusion in rural India: does gender matter?	Kaur S; Kapuria C	2020	10.1108/ijse-07-2019-0439	International Journal of Social Economics	31	Empirical
3.	Financial inclusion and development in the least developed countries in Asia and Africa	Cicchiello AF; Kazemikhasragh A; Monferrá S; Girón A	2021	10.1186/s13731-021-00190-4	Journal of Innovation and Entrepreneurship	26	Empirical
4.	Enhancing climate change resilience through microfinance: redefining the climate finance paradigm to promote inclusive growth in Africa	Chirambo D	2017	10.1177/0169796x17692474	Journal of Developing Societies	22	Empirical
5.	Impact of microcredit on employment generation and empowerment of rural women in India	Datta S; Sahu TN	2021	10.1177/09730052220969552	International Journal of Rural Management	17	Empirical
6.	Social and economic empowerment of women through financial inclusion: empirical evidence from India	Pal M; Gupta H; Joshi YC	2022	10.1108/edi-04-2021-0113	Equality, Diversity, and Inclusion	15	Empirical
7.	Financial inclusion and gender barriers for rural women	Manta A	2017	10.34218/ijm.10.5.2019.006	International Journal of Management	5	Empirical
8.	Is m-Pesa a model for financial inclusion and women empowerment in Kenya?	Urquía-Grande E; Cano-Montero EI; Pérez-Estébanez R; Chamizo-González J	2018	10.1016/j.landusepol.2018.09.005	Land Use Policy	4	Empirical
9.	Socio-economic empowerment in rural India: Do financial inclusion and literacy matters?	Panakaje, Niyaz; Rahiman, Habeeb UR; Parvin, S. M. Riha; Kulal, Abhinandan; Siddiq, Abbokar	2023	10.1080/23311886.2023.2225829	Cogent Social Sciences	3	Empirical
10.	The Impact of Financial Inclusion on Social and Political Empowerment: Mediating Role of Economic Empowerment	Bhatia, Shivangi; Dawar, Gaurav	2023	10.1007/s13132-023-01621-1	Journal of the Knowledge Economy	2	Empirical

Note: TC-Total Citations

Source: Complied by the author using Biblioshiny

Table V: Top 10 affiliations contributing a maximum number of documents

Rank	Institutions	Document	No. of Citations	Total Link Strength
1.	Department of Economics, London, United Kingdom	1	26	8
2.	Alliance School of Business, Alliance University,	1	2	7
3.	Department Of Economics, The University of Burdwan,	1	16	7
4.	Faculty of Management Studies, University of Delhi, New	1	31	6
5.	Shri Ram College of Commerce, University of Delhi, New	1	31	6
6.	Alliance Business School, Alliance University, Bangalore,	1	15	5
7.	Department of Business Management, Sardar Patel	1	15	5
8.	Indukaka Inpcowala Institute of Management, Charotar University of Science and Technology, Changa, Gujarat, India	1	15	5
9.	Pranveer Singh Institute of Technology, Kanpur, India	1	2	4
10.	Delhi School of Management, Delhi Technological University, Delhi, India	1	3	3

Source: Complied by the author using VOS viewer

Table VI: Top 10 countries contributing a maximum number of documents

Rank	Country	No. of documents	No. of Citations	Average citation per document	Total link strength
1.	India	29	102	3.51	4
2.	United Kingdom	10	91	9.10	5
3.	United States	6	13	2.17	2
4.	Malaysia	5	18	3.60	2
5.	Hungary	2	7	3.50	1
6.	Pakistan	2	14	7.00	3
7.	Norway	1	36	36.00	0
8.	Belgium	1	36	36.00	0
9.	Canada	1	13	13.00	0
10.	Kenya	1	4	4.00	1

Source: Complied by the author using VOS viewer

Thematic map of keywords

The thematic analysis conducted on women's empowerment and financial inclusion in rural areas is depicted in Figure 8. The year between 2011 to 2023 is set as the timespan. The minimum word count frequency is set at five, and the word label size is set to one, taking the number of words as 250. The keywords show essential topics from the field. A thematic map of studies on women empowerment and financial inclusion in rural areas gives insights into the field's scope for further studies. According to Mahato et al. (2023), "Thematic map analysis

Figure 5. Country-wise Production map

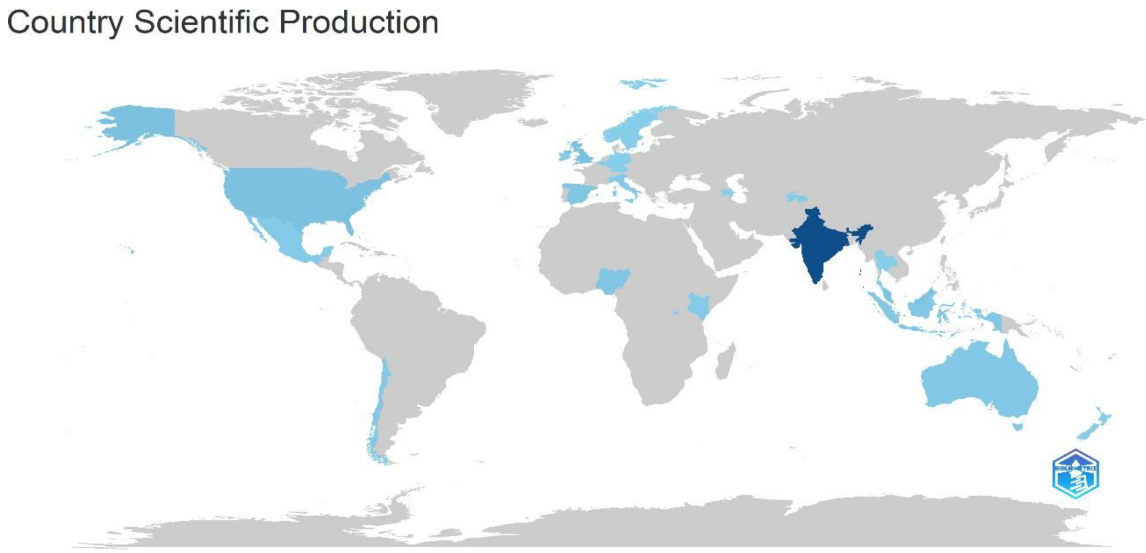


Table VII: Top 10 authors contributing a maximum number of documents

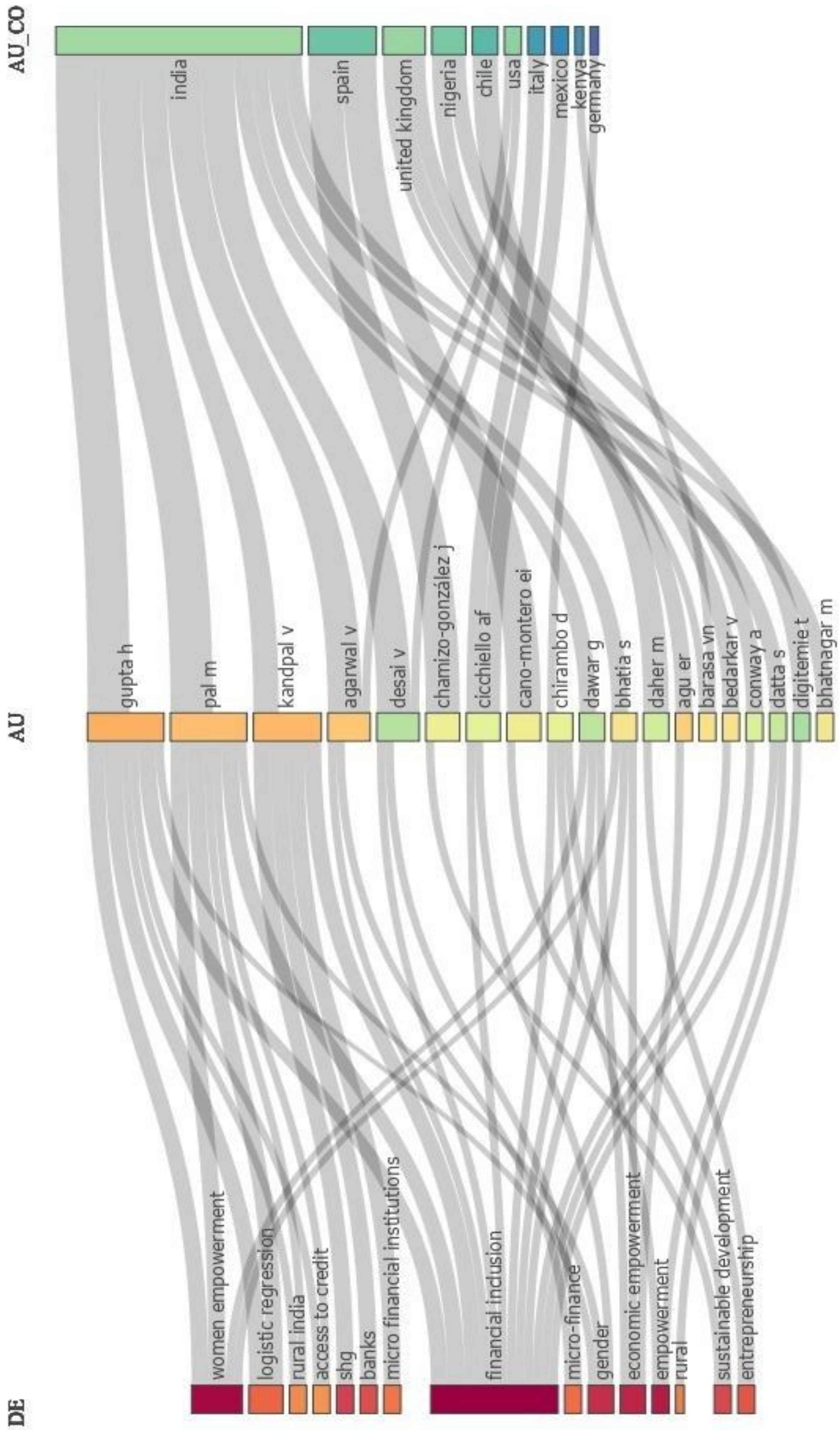
Rank	Author	Scopus ID	Affiliation	Country	Documents	Citations	AC
1.	Hemant Gupta	57193008631	Indukaka Inpc Institute of Ma Gujarat, India	India	2	17	8.5
2.	Mukesh Pal	57283851400	Charotar U of Science and Technology, Changa, India;	India	2	17	8.5
3.	Vinay Kandpal	57208154209	Department of General Management, UPES, Dehradun, India	India	2	2	1.0
4.	Vikas Agarwal	35519314100	Institute of Information Technology, New Delhi, India	India	1	1	0
5.	Emeka Raphael Agu	58543719800	Lagos Business School, Pan-Atlantic University, Nigeria	Nigeria	1	0	0
6.	Ranjula Bali Swain	23020073200	Department of Economics, Uppsala University, Sweden	Sweden	1	3	3.0
7.	Violet N. Barasa	58009886200	International Livestock Research Institute (ILRI),	Kenya	1	4	4.0

			Kenya				
8.	Vijay Bedarkar	58688637600	Was Environmental, Social and Governance (ESG), Trust Payments, United Kingdom;	UK	1	0	0
9.	Shivangi Bhatia	57226872979	Department of Management, Indira Gandhi Delhi Technical University for Women, Delhi, India	India	1	20	20.0
10.	Mukul Bhatnagar	57958802200	Chandigarh University, India	India	1	15	15.0

Note: AC_Average Citation per Document
Source: Complied by the author using VOSviews

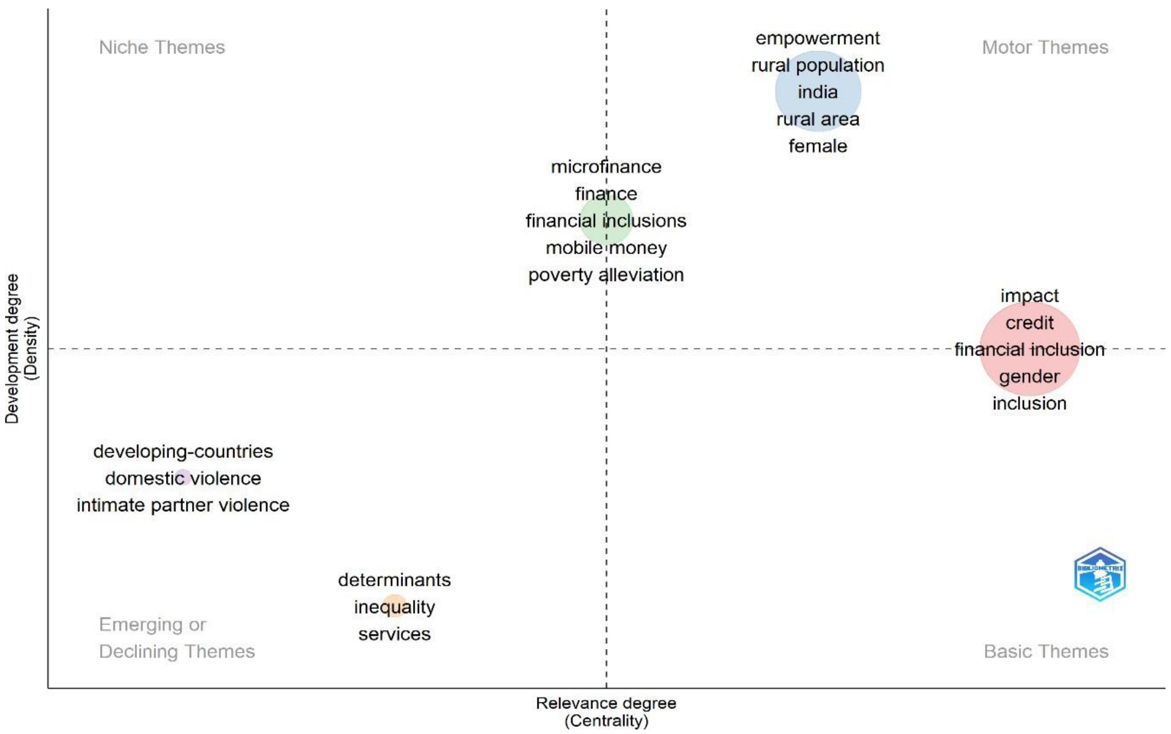
Figure 6. Analysis of Author's Keywords

Figure 7. Three field plot keywords, author and country



AU_CO
AU
DE
india
spain
united kingdom
nigeria
chile
usa
italy
mexico
kenya
germany
gupta h
pal m
kandpal v
agarwal v
desai v
chamizo-gonzález j
cicchiello af
cano-montero ei
chirambo d
dawar g
bhatia s
daher m
agu er
barasa vn
bedarkar v
conway a
datta s
digitemie t
bhatnagar m
women empowerment
logistic regression
rural india
access to credit
shg
banks
micro financial institutions
financial inclusion
micro-finance
gender
economic empowerment
empowerment
rural
sustainable development
entrepreneurship

Figure 8. Thematic map



It aids in providing knowledge to novice researchers and stakeholders about the potential of the relevant field topics".Figure 8 depicts the visual representation, identifying the trajectory is shown by dividing time into segments (Alkhammash, 2023). In this, Quadrant 1 (Motor theme) keywords "empowerment", "rural population", "India", "rural areas", and "females", are the well-explored research topics from the particular field characterized by high centrality and high density. Another cluster keywords lie between Quadrant 1 (Motor theme) and Quadrant 2 (Niche theme) are "impact", "credit", "financial inclusion", "gender", and "inclusion" signifying keywords of high density with high and low centrality (i.e., low centrality signifies niche theme) implying that they are of both crucial as well as limited relevance on the research topic. Quadrant 3 (Emerging or Declining themes) keywords "developing countries", "domestic violence", intimate partner violence", "determinates", "inequality" and "services" are of low centrality and low density giving rise to the minimal and marginal developed area related to the research topic. In addition to, Quadrant 1 and Quadrant 4 (Basic theme) have keywords in between i.e., "microfinance", "finance", "financial inclusion", "mobile money", and "poverty alleviation" have high centrality and high and low density (i.e., low density signifies basic theme) demonstrating these themes are vital for transdisciplinary research issues according to the research documents.

Co-citation analysis

According to Mu and Ma, (2022) and Wang et al. (2022) studied that "various scientometric and co-citation analytic investigations were conducted to examine published studies' referenced works to evaluate how relevant and connected they were to the subject of research". In this study, VOSviewers software is used for building and displaying bibliometric network patterns from abstracts and keywords (Van Eck and Waltman, 2010, 2014; www.vosviewer.com).

Figure 9. Co-citation network

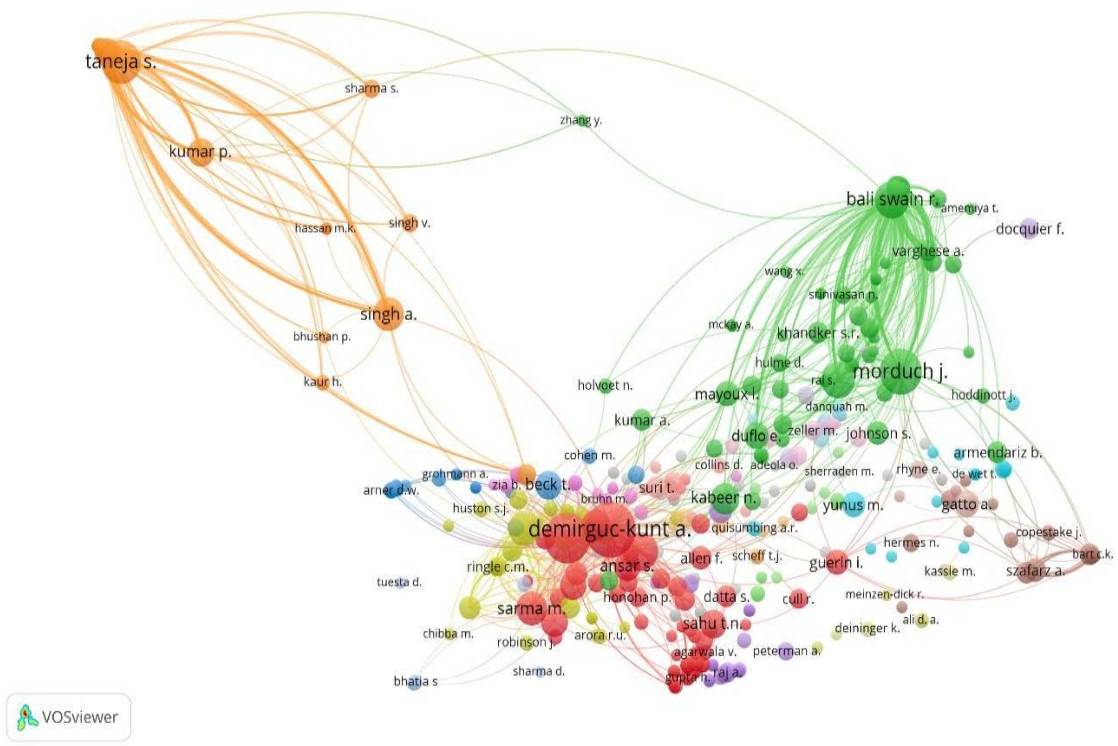


Figure 9 depicts, a total of 3,369 references and 72 authors and provides a co-citation network of cited authors taking a minimum number of citations of an author as 05 were extracted from the studies of interest to determine their semantic relationships. Figure 9 provides a detailed record of three clusters obtained through co-citation analysis to classify and categorize the comprehensive research structure on women empowerment and financial inclusion in rural India.

Clusters of Content Analysis

Cluster1: Financial Inclusion and Barriers to Women's Empowerment

According to (Demirguckunt et al., 2013 (a),(b)), an inclusive financial system can only be achieved when the improvised who have been left out of the formal financial system have widespread access to official accounts that are both affordable and easily accessible. Additionally, the gender difference in the use of formal and informal financial services under the custom, less ability to own, manage, control, and inheritance, early marriage, investment, saving, and plans are the factors that result in women's financial exclusion. Adding, to Ghosh and Vinod, (2017) findings, discrimination is not just economic but also political and societal, but also factors specific to the financial sector. Similarly, Park and Mercado (2015) found that higher financial inclusion can reduce income inequality and poverty. Moreover, Holvoet N, (2005) (a) (b) found that women's empowerment can be raised by intensive social group intermediation, specifically raising such programs that can increase women's decision-making power and support the importance of the female voice in household decision-making for overall economic and human development.

Table VIII. Top 5 papers in Clusters using betweenness, closeness, and page rank criteria

Authors	Betweenness	Closeness	PageRank
Cluster 1			
demirguckunt a.2013-2	218.6664735	0.008333333	0.102097177
park cy.2015	47.15357992	0.007352941	0.04686887
ghosh s.2017	39.98760597	0.007575758	0.062703494
holvoet n.2005-2	9.423769431	0.006993007	0.023634433
kempson e.2004	7.693632673	0.007092199	0.025887858
Cluster 2			
kabeer n.1999, 2001, 20005, 2021	204.1300531	0.008403361	0.048916211
morduch j.2003-2	62.0000000	0.003921569	0.031783961
mayoux l.2000, 2005	15.96449457	0.006944444	0.02290524
ashraf n.2010	8.09047619	0.006622517	0.03534584
banerjee a.2009	0.19047619	0.006289308	0.018434892
Cluster 3			
guerin i.2021	76.86059615	0.007751938	0.036687519
basu p.2005-2	21.13740802	0.007518797	0.036978215
duflo e.2012	21.13740802	0.007518797	0.036978215
karlan d.2011	14.53863719	0.006896552	0.028919545
allen f.2021	10.86031001	0.007462687	0.030289074

Source: Complied by the author using Biblioshiny

Furthermore, norms following the female discrimination in healthcare investment and investment in daughter's educations are the constraints of women's empowerment. In the paper, by Kempson et al. (2004) people living in low-income, Indigenous, women's, and ethnic minority communities have low levels of engagement with banking leads to banking exclusion. Obstacles such as identity requirements, the terms and conditions of bank accounts, levels of banking charges, physical access problems, and psychological and cultural barriers.

Cluster 2: Women's economic empowerment.

Kabeer, (2021) explored on micro-level data that women's economic empowerment subsequently helps in economic growth into greater gender equality only when women are employed. Women empowerment can be achieved according to Kabeer, (2005) "Microfinance" is like "magic bullets" having radical structural transformation which not only makes contributions to the economic productivity and well-being of the poor women but also other interventions to change on different fronts, economically, socially and politically; also on education, and access of financial services. Furthermore Kabeer, (1999) stated that a more instrumentalist form of advocacy which can incorporate three interrelated dimensions of resources, agency, and achievement is important in the measurement of women's empowerment. On the other hand, Mayoux, (2000) noted in their study that non-financial services and organized groups can provide thousands of women with financial resources in addition to microfinance. Instead, it needs to be well thought out through a program created so that the various microfinance providers have unique structures and limitations. To address women's products and levitating programs for gender training. According to Mayoux, (2005), microfinance and gender are related to three paradigms i.e., the "Financial self-sustainability paradigm", "poverty alleviation paradigm" and "feminist empowerment paradigm". He also stated that "a genuine empowerment strategy must be defined by women themselves, and not imposed by external agencies". Hence, to maximize the contribution of micro-finance to women's empowerment requires equality in access to all micro-finance services but also an adequate and non-discriminatory regulatory framework. In addition to providing loans to women for empowerment, Kabeer (2001) included several more justifications that help women overcome injustice in their lives and lead to higher efficiency and equity in their entrepreneurial potential. The micro-saving accounts hold evidence that women are capable of exercising self-determination in their decision-making, self-perception, and consumption choices (Ashraf et al., 2006). Hence, saving plans can help women in self-control and desire to have more decision-making power in the household. To reinforce the point made above, Littlefield et al. (2003) added that households can enhance their education, health care, and nutritional guidance when they have high salaries and more control over financial resources. Additionally, Morduch and Rutherford, (2003) suggested that distributing well-liked products to a large number of the economically disadvantage can constantly aim to provide ease, continuity, reliability, and a flexible variety of services. According to Banerjee et al. (2015) merely taking out a loan from an MFI does not affect treatment areas or any of the development outcomes, such as women's empowerment, health, or education.

Cluster 3: Women's financial inclusion

According to Allen et al. (2016), there is a correlation between increased financial inclusion and reduced account costs, increased accessibility to financial intermediaries, enhanced legal protections, and politically stable situations. Nonetheless, several ethnographic studies on debt are linked to social life and social structure; some are related to social recognition while others to shame and disgrace. As for women, borrowing from men as strangers may damage their reputation as women Guerin, (2014) where Indian rural women juggle negotiations, contestations, and struggles with financial, social, and moral values. According to research by Basu and Srivastava (2005), the rural poor in India have very little access to official sources of financing. Despite substantial efforts through microfinance initiatives Basu and Srivastava, (2005) there are always challenges in scaling up access to financial services. These are enabling policy, legal and regulatory framework, attention to quality, and importance of financial sustainability, clear targeting of clients, appropriate products and services and good staffing, inclusiveness and competition, overcoming geographic concentration, long-term reforms to scale up access, freeing up interest rates, entry of new private banks in rural finance and restructuring the RRBs and cooperative credit banks. Furthermore, Karlan and Valdivia, (2011) focused on building the human capital of micro-entrepreneurs to improve their livelihood and alleviate poverty with higher repayment of debts and higher savings retention. Based on the previous argument Reboul et al. (2021) found that in southern India women are heavily indebted along with microcredit. Resulting in constrained by family affiliation, poverty level, and caste where the factors were women of the poorest and low caste households have higher borrowing responsibilities and debt. Furthermore, according to Duflo (2012), continued policy actions and collateral benefits that can offset the cost of distortion through benefit redistribution are likely to be necessary to eliminate gender inequality and stereotypes that limit the abilities of women.

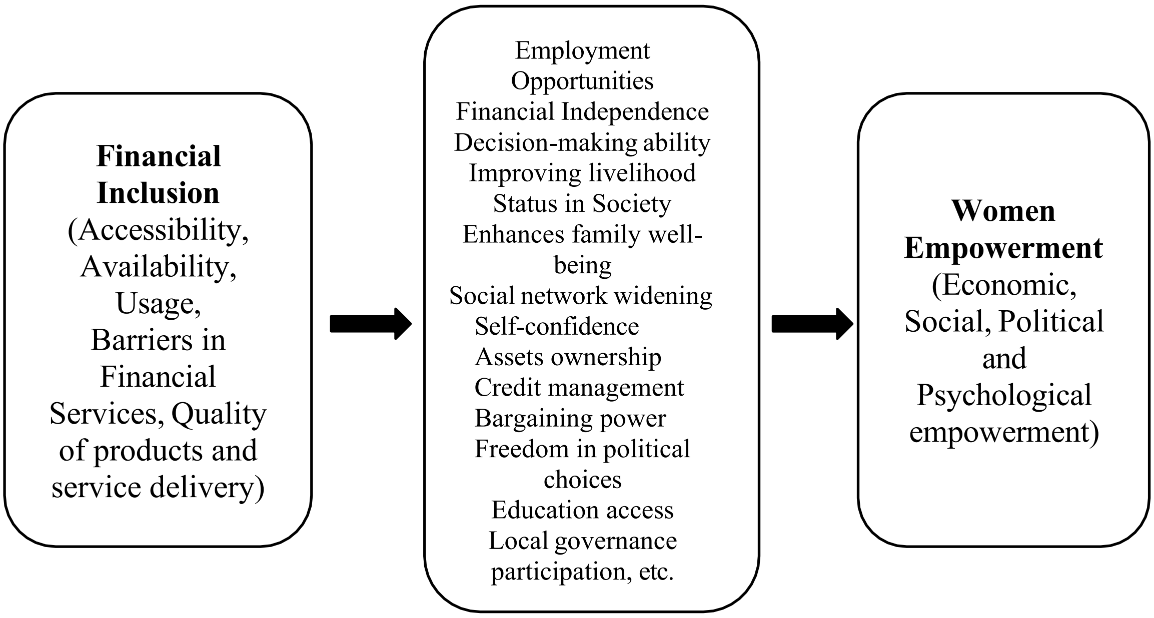
Results of the Systematic Review

After a review of the literature obtained from the Scopus database, it was discovered that the factors influencing financial inclusion had an impact on women's empowerment in rural India. The financial inclusion aspects that impact the variables influencing women's empowerment in terms of their economic, social, political, and psychological empowerment toward women in rural areas are the foundation of a conceptual framework. Thus, through financial inclusion, the framework helps policymakers, institutions, and the government empower women living in rural areas.

According to Aziz et al. (2022) the literature, women's financial inclusion and empowerment have led to several elements that allow women to make decisions about their own lives and beliefs. Empowerment is a multifaceted term that extends beyond the political, social, and economic spheres. Therefore, the factors that determine the financial inclusion index, such as "accessibility", "availability", "usage", "barriers to financial services", and "quality of products and service delivery" contribute to the empowerment of women in rural areas by providing them with a range of advantages like "Employment Opportunities", "Financial Independence", "Decision-making ability", "Improving livelihood", "Status in Society", "Enhances family well-being", "Social network widening", "Self-confidence", "Assets ownership", "Credit management", "Bargaining power", "Freedom in political choices",

"Education access", and "Local governance participation", among others. A conceptual map of how financial inclusion can support women's empowerment is shown in Figure 10, which depicts the network of women's empowerment and financial inclusion.

Figure 10: Financial Inclusion and Women Empowerment Network



Source: Author

CONCLUSION

Since the introduction of Pradhan Mantri Jhan Dhan Yojana (PMJDY) in 2014, a lot of attention from researchers, academicians, institutions, government, and policymakers have been attracted towards financial inclusion and also to achieve 2030 goals of Sustainable Development Goals (SDGs) on women empowerment and gender equality. The current study has focused on the previous literature giving a holistic overview highlighting the impact of financial inclusion on women empowerment. The findings revealed that Hemant Gupta, Mukesh Pal, Vinay Kandpal, Vikas Agarwal, Emeka Raphael Agu, and Ranjula Bali Swain are the most productive authors, whereas Raj A, Marsland R and Nyarko S A and Kaur S are the most cited authors in the area of financial inclusion and women empowerment. Journal of Business Venturing Insights, International Journal of Social Economics, Journal of Innovation and Entrepreneurship, Journal of Developing Societies, Equality, Diversity, and Inclusion, and International Journal of Rural Management are the most contributing sources in this research area. Most of the research papers in these fields are from India, followed by the United Kingdom and the United States.

The findings suggest that a nation can achieve complete economic and social development provided that its most vulnerable segment can become financially self-sufficient as in line with (Kandpal, 2023). Financial inclusion is essential for economic growth and sustainable development; for women, it is a pathway to economic and social empowerment

(Sunaina, 2022). Expanding financial access for women is proven to have a positive impact not only on the women themselves but, consequently, on household incomes. The study also instigates that mere access to financial services is not enough rather a continuing basis policy formulation and training is needed. The study encourages the policymakers to review its financial products, its norms and regulations, and consistent awareness programs through localized language which is one of the barriers rural women face in today's generation. The financial innovations are to be molded entirely so that poor rural women can access them efficiently. Furthermore, this study has tried to identify literature on the specific keywords, in future researchers can include more keywords to expand it in future studies.

Reference

- Agbo, F. J., Oyelere, S. S., Suhonen, J., & Tukiainen, M. (2021). Scientific production and thematic breakthroughs in smart learning environments: a bibliometric analysis. *Smart Learning Environments*, *8*, 1-25. doi: 10.1186/s40561-020-00145-4
- Alkhammash, R. (2023). Bibliometric, network, and thematic mapping analyses of metaphor and discourse in COVID-19 publications from 2020 to 2022. *Frontiers in Psychology*, *13*, 1062943. doi: 10.3389/fpsyg.2022.1062943
- Allen, F., Carletti, E., Cull, R., Qian, J. Q., Senbet, L., & Valenzuela, P. (2021). Improving access to banking: Evidence from Kenya. *Review of Finance*, *25*(2), 403-447. doi: 10.1093/rof/rfaa024
- Allen, F., Demirguc-Kunt, A., Klapper, L., & Peria, M. S. M. (2016). The foundations of financial inclusion: Understanding ownership and use of formal accounts. *Journal of financial Intermediation*, *27*, 1-30. doi: 10.1016/j.jfi.2015.12.003
- Arunkumar, S., Anand, A., Anand, V. V., Rengarajan, V., & Shyam, M. (2016). Empowering rural women through micro finance: an empirical study. *Indian Journal of Science and Technology*, *9*(27), 1-14. doi: 10.17485/ijst/2016/v9i27/97597
- Ashraf, N., Karlan, D., & Yin, W. (2010). Female empowerment: Impact of a commitment savings product in the Philippines. *World development*, *38*(3), 333-344. doi: 10.1016/j.worlddev.2009.05.010
- Aziz, F., Sheikh, S. M., & Shah, I. H. (2022). Financial inclusion for women empowerment in South Asian countries. *Journal of Financial Regulation and Compliance*, *30*(4), 489-502. doi: 10.1108/JFRC-11-2021-0092
- Banerjee, A., Duflo, E., Glennerster, R., & Kinnan, C. (2015). The miracle of microfinance? Evidence from a randomized evaluation. *American economic journal: Applied economics*, *7*(1), 22-53. doi: 10.1257/app.20130533
- Basu, J. P. (2006). Microfinance and women empowerment: An empirical study with special reference to West Bengal. *Mumbai, India: Indira Gandhi Institute of Development Research*.
- http://www.igidr.ac.in/conf/money/mfc_10/Jyotish%20Prakash%20Basu_submission_55.pdf
- Basu, P., & Srivastava, P. (2005). Exploring possibilities: Microfinance and

rural credit access for the poor in India. *Economic and Political Weekly*, 1747-1756. Available at: https://www.jstor.org/stable/4416534

- Basu, P., & Srivastava, P. (2005). Scaling-up microfinance for India's rural poor. *World Bank Policy research working paper*, (3646). doi: 10.1596/1813-9450-3646
- Bhatia, S., & Singh, S. (2019). Empowering women through financial inclusion: a study of urban slum. *Vikalpa*, *44*(4), 182-197. doi: 10.1177/0256090919897809
- Demirgüç-Kunt, A., & Klapper, L. (2013)(a). Measuring financial inclusion: Explaining variation in use of financial services across and within countries. *Brookings papers on economic activity*, *2013*(1), 279-340. doi: 10.1353/ECA.2013.0002
- Demirgüç-Kunt, A., Klapper, L. F., & Singer, D. (2013)(b). Financial inclusion and legal discrimination against women: evidence from developing countries. *World Bank Policy Research Working Paper*, (6416). Available at: https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2254240
- Donthu, N., Kumar, S., Mukherjee, D., Pandey, N., & Lim, W. M. (2021). How to conduct a bibliometric analysis: An overview and guidelines. *Journal of business research*, *133*, 285-296. doi: 10.1016/j.jbusres.2021.04.070
- Duflo, E. (2012). Women empowerment and economic development. *Journal of Economic literature*, *50*(4), 1051-1079. doi: 10.1257/jel.50.4.1051
- Garikipati, S., Johnson, S., Guérin, I., & Szafarz, A. (2017). Microfinance and gender: Issues, challenges and the road ahead. *The Journal of Development Studies*, *53*(5), 641- 648. doi: 10.1080/00220388.2016.1205736
- Ghosh, S., & Vinod, D. (2017). What constrains financial inclusion for women? Evidence from Indian micro data. *World development*, *92*, 60-81. doi: 10.1016/j.worlddev.2016.11.011
- GPFI. Global Standard-Setting Bodies and Financial Inclusion for the Poor: Towards Proportionate Standards and Guidance, white Paper. October 2011. Available at: https://www.gpfi.org/sites/gpfi/files/documents/White-Paper-Global-Standard-Setting-Bodies-Oct-2011.pdf
- Guérin, I. (2014). Juggling with debt, social ties, and values: The everyday use of microcredit in rural South India. *Current Anthropology*, *55*(S9), S40-S50. doi: 10.1086/675929
- Guptaa, H. (2021). Financial Inclusion of Women in India: Issues, Challenges, and Solutions. *International Journal of Banking, Risk & Insurance*, *9*(2), 53-57. Available at: https://www.academia.edu/82629194/Financial_Inclusion_of_Women_in_India_Issue s_Challenges_and_Solutions
- Handa, D., & Taneja, R. (2021). Adoption of Digital Modes of Financial Services: A Gender Perspective. *International Journal of Financial Management*, *11*(3), 1-8. Available https://www.academia.edu/82236824/Adoption_of_Digital_Modes_of_Financial_Ser vices_A_Gender_Perspective?uc-sb-sw=7782936
- Harzing, A. W., & Alakangas, S. (2016). Google Scholar, Scopus and the Web of Science: a longitudinal and cross-disciplinary comparison. *Scientometrics*, *106*, 787- 804. doi: 10.1007/s11192-015-1798-9

- Holvoet, N. (2005) (a). Credit and women's group membership in South India: Testing models of intrahousehold allocative behavior. *Feminist Economics*, *11*(3), 27-62. doi: 10.1080/13545700500301072
- Holvoet, N. (2005) (b). The impact of microfinance on decision-making agency: evidence from South India. *Development and change*, *36*(1), 75-102. doi: 10.1111/j.0012-155X.2005.00403.x
- Kabeer, N. (1999). Resources, agency, achievements: Reflections on the measurement of women's empowerment. *Development and change*, *30*(3), 435-464. doi: 10.1111/1467-7660.00125
- Kabeer, N. (2001). Conflicts over credit: Re-evaluating the empowerment potential of loans to women in rural Bangladesh. *World development*, *29*(1), 63-84. doi: 10.1016/S0305-750X(00)00081-4
- Kabeer, N. (2005). Is microfinance a'magic bullet'for wo,men's empowerment? Analysis of findings from South Asia. *Economic and Political weekly*, 4709-4718. Available at: https://www.jstor.org/stable/4417357
- Kabeer, N. (2021). Gender equality, inclusive growth, and labour markets. *Women's Economic Empowerment: Insights from Africa and South Asia*, 13-48. doi: 10.4324/9781003141938-3
- Kandpal, V., Chandra, D., Dalei, N. N., & Handoo, J. (2023). Financial Inclusion for Empowering Women–Way Ahead. In *Financial Inclusion in Circular Economy: A Bumpy Road Towards Sustainable Development* (pp. 131-155). Cham: Springer International Publishing. doi: 10.1007/978-3-031-22723-3
- Karlan, D., & Valdivia, M. (2011). Teaching entrepreneurship: Impact of business training on microfinance clients and institutions. *Review of Economics and statistics*, *93*(2), 510-527. Available at: https://www.jstor.org/stable/23015951
- Karlan, D., Ratan, A. L., & Zinman, J. (2014). Savings by and for the Poor: A Research Review and Agenda. *Review of Income and Wealth*, *60*(1), 36-78. doi: 10.1111/roiw.12101
- Kempson, E., Atkinson, A., & Pilley, O. (2004). Policy level response to financial exclusion in developed economies: lessons for developing countries. *Report of Personal Finance Research Centre, University of Bristol*. Department for International Development. Available at: http://www.pfrc.bris.ac.uk/Reports/dfid_report.pdf
- Kulkarni, L., & Ghosh, A. (2021). Gender disparity in the digitalization of financial services: challenges and promises for women's financial inclusion in India. *Gender, Technology and Development*, *25*(2), 233-250. doi: 10.1080/09718524.2021.1911022
- Kumari, S. (2022). Financial Inclusion: An initiative towards women empowerment against social norms. *Economics, Business, Accounting & Society Review*, *1*(2), 88-95. doi: 10.55980/ebasr.v1i2.19
- Liberati, A., Altman, D. G., Tetzlaff, J., Mulrow, C., Gøtzsche, P. C., Ioannidis, J. P.,

  ... & Moher, D. (2009). The PRISMA statement for reporting systematic reviews and meta-analyses of studies that evaluate health care interventions: explanation and elaboration. *Annals of internal medicine*, *151*(4), W-65. doi: 10.7326/0003-4819-151- 4-200908180-00136
- Littlefield, E., Morduch, J., & Hashemi, S. (2003). Is microfinance an effective

strategy to reach the Millennium Development Goals? *Focus note*, *24*(2003), 1-11. Available at: https://wagner.nyu.edu/files/faculty/publications/2003-Littlefield-Hashemi-Morduch-Microfinance-and-the-MDGs-CGAP-FN24.pdf

- Mahato, T., Jha, M. K., Nayak, A. K., & Kaushal, N. (2023). Empowerment of women through participation in self-help groups: a bibliometric analysis and systematic review. *Journal of Enterprising Communities: People and Places in the Global Economy*, *17*(6), 1511-1538. doi: 10.1108/JEC-08-2022-0114
- Mayoux, L. (2000). Micro-finance and the Empowerment of Women: A Review of the Key Issues. *ILO Working Papers*, (993441343402676). Available at: http://www.ilo.org/public/libdoc/ilo/2000/100B09_285_engl.pdf
- Mayoux, L. (2005). Women's empowerment through sustainable microfinance. *Rethinking Best*. Available at: https://lib.icimod.org/record/12082
- Morduch, J. & Rutherford, S. (2003). Microfinance: Analytical issues for India. In P. Basu (Ed.), *India's Financial Sector: Issues, Challenges, and Policy Options* Oxford University Press. Available at: https://nyuscholars.nyu.edu/en/publications/microfinance-analytical-issues-for-india
- Mu, J., & Ma, R. (2022). A CiteSpace-based analysis of the application of critical discourse analysis in news discourse. *Discourse & Communication*, *16*(4), 403-425. doi: 10.1177/17504813211070670
- Park, C. Y., & Mercado, R. (2015). Financial inclusion, poverty, and income inequality in developing Asia. *Asian Development Bank Economics Working Paper Series*, (426). Available at: https://www.adb.org/sites/default/files/publication/153143/ewp-426.pdf
- Park, C. Y., & Mercado Jr, R. (2018). Financial inclusion, poverty, and income inequality. The Singapore Economic Review, 63(01), 185-206. doi: 10.1142/S0217590818410059
- Ravikumar, T., Murugan, N., & Suhashini, J. (2021). Geographical and Gender Disparities in Financial Inclusion Diffusion in India. *Finance India*, *34*(4), 1453-1477. Available at: https://financeindia.org/data/2021/FI354/FI-354-CP02.pdf
- Reboul, E., Guérin, I., & Nordman, C. J. (2021). The gender of debt and credit: Insights from rural Tamil Nadu. *World Development*, *142*, 105363. doi: 10.1016/j.worlddev.2020.105363
- Roy, P., & Patro, B. (2022). Financial inclusion of women and gender gap in access to finance: A systematic literature review. *Vision*, *26*(3), 282-299. doi: 10.1177/09722629221104205
- Sharma, U., & Changkakati, B. (2022). Dimensions of global financial inclusion and their impact on the achievement of the United Nations Development Goals. *Borsa Istanbul Review*, *22*(6), 1238-1250. doi: 10.1016/j.bir.2022.08.010
- Sunaina Kumar, "Financial Inclusion of Women: Current Evidence from India," *ORF Issue Brief No. 600*, December 2022, Observer Research Foundation. Available at: https://www.orfonline.org/research/financial-inclusion-of-women-current-evidence-from-india
- Thorpe, R., Holt, R., Macpherson, A., & Pittaway, L. (2005). Using knowledge within small and medium-sized firms: A systematic review of the evidence.

International Journal of Management Reviews, *7*(4), 257-281. doi: 10.1111/j.1468- 2370.2005.00116.x

- Tranfield, D., Denyer, D., & Smart, P. (2003). Towards a methodology for developing evidence-informed management knowledge by means of systematic review. *British journal of management*, *14*(3), 207-222. doi: 10.1111/1467-8551.00375
- Trivedi, A. (2022). Determinants of Financial Inclusion of Urban Women: Evidence from Ahmedabad, India. *SDMIMD Journal of Management*, *13*. doi: 10.18311/sdmimd/2022/29586
- Van Dongen, E., Ahmad, S., Lensink, R., & Mueller, A. (2022). Trapped by the Lack of Control Over Savings: Evidence from Pakistan. *Frontiers in Psychology*, *13*, 867- 841. doi: 10.3389/fpsyg.2022.867841
- Van Eck, N. J., & Waltman, L. (2014). Visualizing bibliometric networks. *In Measuring scholarly impact: Methods and practice* (pp. 285-320). Cham: Springer International Publishing. doi: 10.1007/978-3-319-10377-8_13
- Van Eck, N., & Waltman, L. (2010). Software survey: VOSviewer, a computer program for bibliometric mapping. *scientometrics*, *84*(2), 523-538. doi: 10.1007/s11192-009- 0146-3
- Wang, G., Wu, X., & Li, Q. (2022). A bibliometric study of news discourse analysis (1988–2020). *Discourse & Communication*, *16*(1), 110-128. doi: 10.1177/17504813211043725
- World Bank. The Global Findex Database, 2021. Available online: https://www.worldbank.org/en/publication /globalfindex/Data
- Yu, Y., Li, Y., Zhang, Z., Gu, Z., Zhong, H., Zha, Q., ... & Chen, E. (2020). A bibliometric analysis using VOSviewer of publications on COVID-19. *Annals of translational medicine*, *8*(13). doi: 10.21037/atm-20-4235