

Unveiling the Dimensions of Financial Inclusion: A Bibliometric Study on Women's Credit-Seeking Behaviour and Influencing Factors

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Abstract

The persistence of a global gender gap in financial inclusion, particularly in access to credit, highlights the need for a synthesized understanding of a research field that is currently extensive yet fragmented across multiple disciplines. This paper addresses this fragmentation by systematically mapping the scholarly literature to uncover its structural properties, thematic evolution, and foundational pillars. Methodologically, the research adheres to the PRISMA protocol for data selection. Performance analysis is conducted using the Biblioshiny R package to identify publication trends and the most influential authors, institutions, countries, and journals. Science mapping is performed with VOSviewer to visualize the intellectual structure through keyword co-occurrence networks. This study identified major determinants of women's credit-seeking behaviours under 4 clusters that provides a data-driven map for researchers, policymakers, and practitioners to foster inclusive research collaborations and develop methodologies to untangle the complex causality of women's financial exclusion.

Keywords: *Financial Inclusion; Credit Seeking Behaviour; Access to Finance; Gender Gap; Bibliometric Analysis; VOSviewer; Biblioshiny*

1. Introduction

1.1 Background: The Global Imperative of Women's Financial Inclusion

Financial inclusion, defined as the access to and use of formal financial services, is globally recognized as a critical enabler of poverty reduction, equitable economic growth, and the achievement of the United Nations' Sustainable Development Goals (Yang et al., 2024). When individuals,

particularly those from low-income and marginalized groups, can save, borrow, make payments, and manage risk through formal channels, they are better equipped to invest in education, health, and business opportunities. This strengthens their economic resilience and overall well-being (Omoniyi Yemi Ogunrinde, 2024). Within this global agenda, access to credit stands as a cornerstone of meaningful financial inclusion. It provides the necessary funds for individuals and entrepreneurs to take advantage of economic opportunities, smooth consumption in adverse income changes, and create assets and move from subsistence to sustainable growth (World Bank, n.d.).

For women, access to credit is not merely a financial transaction; it is a transformative tool for economic empowerment. It enables female entrepreneurs to start and expand businesses, create jobs, and contribute more fully to their economies (Omoniyi Yemi Ogunrinde, 2024). These benefits are not limited to the women themselves; evidence suggests that women are more likely to invest their resources into their families' nutrition, health, and education, resulting in positive intergenerational outcomes (Fletschner, 2009). Furthermore, there is a growing body of evidence suggesting that women's financial inclusion enhances the stability and soundness of the financial system overall. Women are frequently identified as responsible savers and disciplined borrowers, and including women helps diversify risk, enlarge deposit bases, and result in better financial management at the institutional level (Women's World Banking, 2025). While the development of women's financial inclusion has clear benefits, there is still a substantial and persistent gender gap in financial inclusion at a global scale. In fact, the gender gap in account ownership across developing economies is 6 percentage points, according to the World Bank's Global Findex database for 2021 (Demirguc-Kunt et al., 2022). The gender gap in account ownership remained at 9 percentage points

for many years and has decreased by 3 percentage points in the past four years (World Bank, n.d.). The gender gap is even larger when looking at women's access to credit, where women face barriers disproportionately. Despite decades of policy focus and interventions, the persistence of these gaps suggests that the obstacles women are facing are not superficial but deeply rooted in complex structural, social, and behavioural patterns.

1.2 The Research Problem

Academic research on the drivers of women's credit-seeking behaviour and access to finance is broad and has expanded rapidly in the last few decades. However, this body of literature is characterized by a high degree of fragmentation (Mushtaq et al., 2023a). Research on the topic is dispersed across a wide range of academic disciplines, such as economics, finance, sociology, development studies, and gender studies. Researchers in these domains consider the problem using different theoretical lenses, languages, and methods. Economists might consider the issue in terms of rational choice models and market discrimination; sociologists might study social networks and social norms; and gender studies scholars might look at questions of power relations and patriarchy.

This interdisciplinary richness is also a source of weakness. The fragmentation of knowledge fails to offer a complete, integrated understanding of the issue (Mushtaq et al., 2023b). Researchers in one discipline may not be aware of important advances in another discipline, resulting in excessive redundancy in research and completely disconnected theoretical debates. A policymaker or practitioner seeking evidence-based guidance would struggle to argue against any of it, regardless of any perceived value. A traditional narrative literature review, whilst valuable, would face challenges in synthesising so much diversity and so much volume objectively, and would be vulnerable to reviewers' discipline biases (Joshi K et al., 2024). The lack of a transparent, holistic map of the intellectual structure of the field makes it difficult to identify established or emerging concepts, understand important themes of progression over time, identify emerging frontiers, and the people contributing to and developing the rich academic discourse taking place.

1.3 Rationale and Objectives of the Bibliometric Study

To address the challenges posed by this fragmented landscape, a quantitative and systematic approach is required. A Bibliometric analysis, described as "the quantitative analysis of bibliographic data using statistical methods," provides a methodologically rigorous means of objectively mapping the scientific territory of a research field (Pernitez-Agan et al., 2024). With bibliometric

analysis, publication and citation data can be used to shed light on the underlying intellectual structure, historical evolution, and social networks within a field, thereby providing a 'big picture' overview that complements more usual qualitative reviews (Joshi K et al., 2024). The primary rationale for this study is, therefore, to provide the first comprehensive, data-driven intellectual map of the research domain concerning women's credit-seeking behaviour and its determinants. By doing so, the paper will fill disciplinary silos and provide a fuller view that can contribute to future research and, ultimately, more effective multipronged policy. The specific objectives of this bibliometric study are:

1. To analyse the publication outputs and growth trends in the literature on women's credit-seeking behaviour.
2. To conduct a performance analysis to identify the most influential articles, sources, authors, countries, and affiliations that are shaping the academic discourse on this topic.
3. To perform science mapping to uncover the core thematic clusters within the literature to understand the factors influencing the credit-seeking behaviour of Women.

2. Literature Review

The literature on women's credit-seeking behaviour is not governed by a single, overarching theory but is rather informed by a confluence of perspectives that, when taken together, provide a multi-layered understanding of the complex factors at play. This review organizes the literature according to three combined theoretical lenses: Behavioral Economics, Social Capital Theory, and Feminist Economics, then synthesizes the empirical factors identified at the demand, supply, and macro levels.

2.1 Theoretical Lenses on Credit-Seeking Behaviour

2.1.1 The Rational Actor and Its Behavioral Economics Critique

Classical economic theory often models individuals as rational actors (*homo economicus*) who possess complete information and make optimal financial decisions to maximize their utility. From this perspective, a woman would seek credit if the expected returns from the investment exceed the costs of borrowing. However, this model often fails to explain real-world behaviours, where decisions appear suboptimal or "irrational." Behavioral Economics offers a more psychologically grounded alternative, acknowledging that human decision-making is subject to cognitive limitations, biases, and the influence of context (Madrian, 2014).

There are several relevant behavioral economics concepts that are pertinent to credit seeking behaviour. Hyperbolic discounting describes humans' tendency to place more value on immediate rewards, and less value on future rewards (Carolina Reid, 2009). This can take the form of procrastination in taking on the complex and often intimidating process necessary to apply for a loan, even though the benefits of receiving capital in the future could be significant. Framing effects indicate that choices are dependent on how they are framed (Madrian, 2014). A loan product framed as a "business growth opportunity" may be perceived more favorably than one framed simply as "debt."

Similarly, Mental accounting, which is the compartmentalization of money into different mental "jars", can result in decisions such as holding expensive debt while allowing low yields in cash (Matt Johnson, n.d.). Another factor related to mental accounting is the psychological impact of payment method, called "pain of paying." Payment methods like cash will visibly demonstrate the pain of paying, whereas more abstract ways of payment like credit and digital bill payments will stimulate less pain of paying and may result in higher borrowing and debt accumulation (Merle van den Akker, 2022).

Finally, people frequently use heuristics or mental shortcuts to help simplify complex choices. For instance, the "monthly payment heuristic" allows borrowers to only consider the affordability of the monthly payment, rather than how much they will pay in interest over time--an easy mental shortcut could result in unnecessary acceptance of more expensive credit (Elliehausen, 2019). These behavioral insights support the idea that women's credit decisions are a function of coercive learning based on objective finance-based decision-making, as well as planned and repeated acts of a predictable set of psychological biases.

2.1.2 Social Capital as a Resource for Access

Social Capital Theory offers a sociological perspective. It suggests that a woman's social relationships and networks provide resources that can generate economic returns (Alfred, 2009). Social capital is a concept describing resources in the form of networks of trust, shared norms, and reciprocity (Ety, 2024). In settings that do not fully acknowledge women have limited access to formal economic and financial capital, social capital can be an essential resource (Ikhar et al., 2022).

Conversely, the literature also understands that there is a feminist critique of social capital. While strong, close-knit networks can create supportive environments, the same networks can also perpetuate unbearable patriarchal norms, restrict women's encounters with new ideas, constrain their entry and experiences of new markets, and confine them to low-growth, traditionally "female" industries. Obligations

imposed by both bonding and bridging social capital networks, combined with peer group social pressures within those networks, may not present women the best economic interests and opportunities. Consequently, a distinction is often made between bonding social capital, which is formed within homogenous groups, and bridging social capital, which accesses external, more varied, and diverse networks. Bridging social capital networks can create new economic opportunities in novel markets and access new resources (Babajide et al., 2022).

2.1.3 Feminist Economics and Structural Barriers

Women's financial exclusion is not an accident or a market dysfunction, but rather a predictable outcome of a financial system, and a broader society, that operates within a patriarchal structure (Ikhar et al., 2022). This structure operates on the understanding that in order to truly understand women's credit-seeking behaviour, we must first analyse the level of systemic barriers that limit their choices in the first place.

A primary area of focus is the legal and regulatory environment. In many parts of the world, women still experience discriminatory laws regarding property ownership, inheritance of property, and legal capacity to make contracts or operate a business under their name (Fletschner, 2009). This discrimination explicitly limits their ability to build assets that can be used as collateral, since collateral is a basic requirement for formal credit. The historical context is also important; for example, in the United States, under the Equal Credit Opportunity Act of 1974, banks could no longer discriminate on the grounds of sex or marital status, so prior to 1974, women were routinely denied credit without a male co-signer (*Voices on Independence: Four Oral Histories About Building Women's Economic Power*, 2024). Beyond formal legislation, feminist economics also recognizes the weight of socially embedded and systematic discrimination based on gender, something which the field of general economics fails to zero-in on. Despite the legal reforms mandating inclusion, women in the financial sector still face persistent challenges.

2.2 Empirical Determinants of Women's Access to Credit

The theoretical lenses discussed above are reflected in a vast body of empirical research that has identified numerous specific determinants of women's credit access. These determinants can be organized into two interacting levels: demand-side factors related to the individual and supply-side constraints from institutions.

2.2.1 Demand-Side Factors (Individual & Household Level)

These factors relate to a woman's own characteristics, resources, and decisions. A constant finding emphasizes the importance of financial literacy and education. In Studies, Women, on average, tend to be less financially literate and less debt literate, which is closely related to a woman's likelihood of seeking formal credit and a higher likelihood of engaging in costly credit behaviour (Joshi K et al., 2024).

Psychological factors are also very important. Many studies point to women being more risk averse or having a larger fear of failure, which may dissuade her from debt-financed ventures (Hanan Morsy et al., 2019). This may encourage the process of self-selection, in which women opt out of the credit market not just because they have been denied access, but because they fear they will be denied access or believe it is too difficult to navigate (Elitsa Pavlova & Salome Gvetadze, n.d.). Self-selection is often linked to having a low perceived creditworthiness, which may or may not actually be the case. Last but certainly not least, socio-demographic and intra-household determinants are critically important predictors. A women's age, income, education level, landholding status, and more importantly, decision-making ability within the household affect her intention and ability to seek credit (Balasha et al., 2023). In some contexts, a husband's stated preferences or lack of supportive discussion to obtain credit can be a barrier to take decision (Fletschner, 2009).

2.2.2 Supply-Side Constraints (Institutional Level)

These constraints stem from policies and practices established by financial institutions. Discrimination is the most debated supply-side factor. The literature typically distinguishes between taste-based discrimination, based on the individual prejudices of a loan officer, and statistical discrimination, where a lender uses gender as a proxy for risk because they have no better source of information. Some studies find that women face more stringent collateral requirements, or lower loan approval rates even after controlling for other factors. Others, however, find no direct evidence of discrimination, arguing that observed differences in credit outcomes can be fully explained by structural differences between male- and female-led firms (Elitsa Pavlova & Salome Gvetadze, n.d.; Hanan Morsy et al., 2019).

A less ambiguous barrier is the requirement for collateral. Given discriminatory property and inheritance laws, women are far less likely than men to own the types of assets, such as land titles, that are traditionally accepted as collateral by formal banks. This single factor can exclude a vast number of otherwise creditworthy women from the formal financial system. The design of institutions and their products also plays a role. The physical absence of microfinance institutions (MFIs) or banks in rural areas, a lack of accessible information about credit products, and loan products that are not tailored to the needs of women's

businesses (which are often smaller, service-based, and have different cash flow patterns) all act as significant institutional constraints (Balasha et al., 2023; World Bank, n.d.).

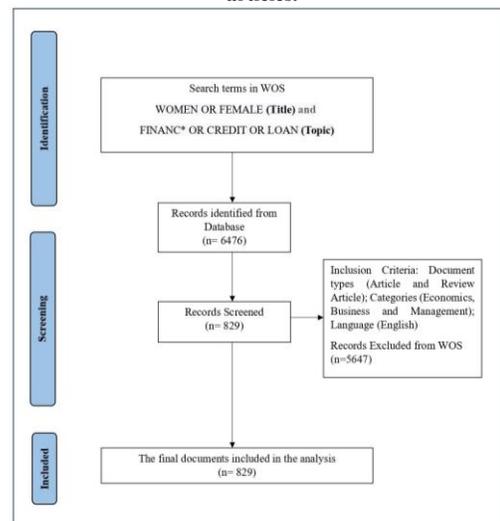
3. Research Design and Bibliometric Methods

The study employs a Bibliometric review methodology (Palmatier et al., 2018), using statistical tools to analyse a substantial volume of published research, to identify trends and citations related to women's credit seeking behaviour across various parameters such as year, country, author, journal, method, and affiliations. The research also falls under the category of Method-based review papers, wherein it reviews, synthesizes, and expands upon a body of literature that shares a common underlying method (Paul & Criado, 2020).

3.1 Data and Sources

The key search terms to the women credit credit-seeking behaviour context have been identified to retrieve the dataset, and a search query is formulated using these identified terms with the Boolean operators AND and OR. This formulated query was then used to search WOS databases, resulting in 1994 records. Document type and publication years are used as exclusion and inclusion criteria for filtering the records. Finally, 1541 records obtained were shortlisted for the data visualization. The process of data collection, integration, and cleaning has adhered to the PRISMA protocol, a comprehensive set of guidelines for conducting transparent and systematic reviews (Page et al., 2021; Ullah et al., 2023). Figure 1 illustrates the systematic approach employed to select the final articles.

Figure:1 PRISMA diagram illustrating the process of selecting articles.



4. Results and Discussion

This section presents the findings of the bibliometric analysis, systematically detailing the performance metrics of the research on women's credit-seeking behaviour. To perform comprehensive bibliometric analyses, we used *Bibliometrix* R-Package, created by (Aria & Cuccurullo, 2017). Sources, Authors, and Documents level analysis were conducted using Biblioshiny in R studio. Also, we used Microsoft Excel to organize and summarize the data at different stages.

The dataset covers a nearly four-decade period from 1989 to 2025. The dataset includes 829 documents from a broad and diverse literature consisting of 249 sources, such as journals, books, and conference proceedings. The field is growing rapidly, as indicated by its annual growth rate of 12.39%. The research is recognized as influential, as it has been cited an average of 45.84 times per document. There are strong networks and collaboration among different fields, since 2133 authors participated, and 36.31% of them were international collaborations.

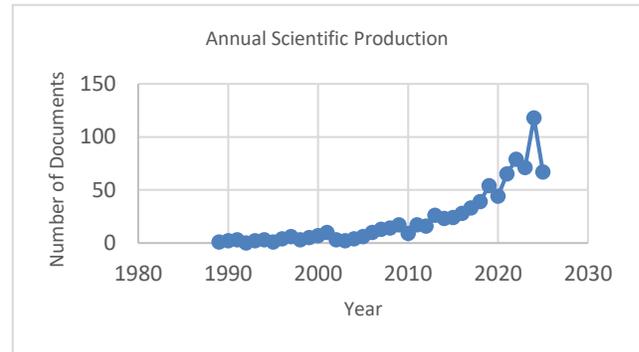
Table:1 Summary Statistics

Description	Results
<i>MAIN INFORMATION ABOUT DATA</i>	
Timespan	1989:2025
Sources (Journals, Books, etc)	249
Documents	829
Annual Growth Rate %	12.39
Document Average Age	7.28
Average citations per doc	45.84
<i>DOCUMENT CONTENTS</i>	
Keywords Plus (ID)	1648
Author's Keywords (DE)	2194
<i>AUTHORS</i>	
Authors	2133
Authors of single-authored docs	138
<i>AUTHORS COLLABORATION</i>	
Single-authored docs	149
Co-Authors per Doc	2.91
International co-authorships %	36.31
<i>DOCUMENT TYPES</i>	
Article	761
article; early access	36
article; proceedings paper	12
Review	19
review; early access	1

4.1 Performance Analysis:

This analysis provides a foundational understanding of the research landscape by quantifying the output and influence of its key constituents. Using the Biblioshiny R-package, several key metrics were calculated to map the field's productivity.

Figure:2 Annual Scientific Production



4.1.1 Annual Scientific Production and Growth Trajectory

The analysis of annual publication output provides insight into the evolution and maturity of the research field. Between 1989 and 2025, the annual scientific production grew slowly, reached its highest point in the 2000s and 2010s, and then surged greatly in the 2020s, suggesting the field is maturing and still growing (Figure 2).

Table:2 Top 10 Global Cited Documents

AUTHORS	TITLE	DOI
Duflo, E	Women Empowerment and Economic Development	10.1257/jel.50.4.1051
Helene Ahl	Why Research on Women Entrepreneurs Needs New Directions	10.1111/j.1540-6520.2006.00138.x
Nancy Ammon, Jianakoplos, Alexandra Bernasek	Are Women more risk averse?	10.1111/j.1465-7295.1998.tb01740.x
Jennifer E. Jennings, Candida G. Brush	Research on Women Entrepreneurs: Challenges to (and from) the Broader Entrepreneurship Literature	10.1080/19416520.2013.782190
Annamaria Lusardi	Planning and Financial Literacy: How Do Women Fare?	10.1257/aer.98.2.413
Syed M. Hashemi, Sidney Ruth Schuler, Ann P. Riley	Rural Credit programs and women's empowerment in Bangladesh	10.1016/0305-750X(95)00159-A

Naila Kabeer	Conflicts Over Credit: Re-evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh	10.1016/S0305-750X(00)00081-4
Renate Schubert, Martin Brown, Matthias Gysler, Hans Wolfgang Brachinger	Financial Decision-Making: Are Women Really More Risk-Averse?	10.1257/aer.89.2.381
Katharine N. Rankin	Governing development: neoliberalism, microcredit, and rational economic women	10.1080/03085140020019070
Siwan Anderson, Mukesh Eswaran	What determines female autonomy? Evidence from Bangladesh	10.1016/j.jdeveco.2008.10.004

4.1.2 Most Global Cited Documents

Among the analysed academic papers, (Duflo, 2012)'s "Women Empowerment and Economic Development" stands out as the most popular and influential, judged by its high number of citations within the academic community. The paper, published in the Journal of Economic Literature, has been cited over 4,800 times, indicating its significant impact on subsequent research in the fields of economics and development studies.

4.1.3 Leading Contributors: Most Prolific Authors, Countries and, Affiliations

Identifying the key actors in a research field is crucial for understanding where knowledge is being produced and who is shaping the conversation. The analysis of document, author, institution, and country productivity reveals a concentrated yet globally distributed network of research.

Table 3: Top 10 Most Productive Authors

Rank	Most Productive Authors	
	Authors	No. Of Articles
1	Welsh DHB	9
2	Kaciak E	8
3	Li Y	6
4	Mersland R	6
5	Usman M	6
6	Wang Y	6

7	Coleman S	5
8	Quisumbing AR	5
9	Wu J	5
10	Brush CG	4

Based on the bibliometric analysis (Table.3), the research landscape of this topic is led by a core group of prolific authors, with D.H.B. Welsh being the most productive, having authored 9 articles. Following closely are E. Kaciak with 8 articles, and a group including Y. Li, R. Mersland, M. Usman, and Y. Wang, each contributing 6 articles.

Table 4: Top 10 Most Relevant Sources

Rank	Most Relevant Sources	
	Journals	No. Of Articles
1	World development	46
2	Gender in management	39
3	Feminist economics	28
4	Journal of Development Studies	27
5	Journal of business ethics	22
6	Small business economics	21
7	Journal of business research	19
8	International entrepreneurship and management journal	17
9	Journal of small business management	15
10	International journal of entrepreneurial behavior & research	14

The primary publication outlet for this field is the journal World Development (Table.4), which has published a significant 46 articles on the subject. Other key journals shaping the conversation include Gender in Management with 39 articles, Feminist Economics with 28, and the Journal of Development Studies with 27, indicating that the research is concentrated at the intersection of development studies, gender, and management.

The United States is the dominant country, contributing 723 articles, which is more than double the output of the second-ranked United Kingdom (323 articles) and significantly

ahead of China (199 articles). Following these leaders are several European countries, as well as India, Canada, and Australia, indicating that while research in this area is global, it is heavily concentrated in North America and Europe.

Table 5: Top 10 Most Contributing Countries

Rank	Most Productive Countries	
	Countries	No. of Articles
1	USA	723
2	UK	323
3	China	199
4	Spain	144
5	Italy	125
6	India	119
7	Germany	113
8	Canada	105
9	Australia	88
10	France	82

On an institutional level, the International Food Policy Research Institute is the most prolific, with 20 articles, closely followed by several prominent universities like the University of Massachusetts and Xi'an Jiaotong University, each with 16 publications. This suggests that a mix of policy institutes and universities are at the forefront of this research domain (Table.6).

Table 6: Top 10 Most Productive Affiliations

Rank	Most Relevant Affiliations	
	Institutions	No. of Articles
1	International food policy research institute	20
2	University of Massachusetts	16
3	Xi'an Jiaotong University	16
4	Harvard university	15

5	University of North Carolina	15
6	Brock University	14
7	Nottingham Trent University	14
8	University of Birmingham	14
9	McMaster university	13
10	University of Washington	12

4.2 Science Mapping:

Science mapping moves beyond descriptive counts to visualize the relationships between concepts, authors, and documents, thereby revealing the underlying intellectual architecture of the field. Using VOSviewer, several network maps were generated to explore these structures.

4.2.3 Thematic Clusters and Research Hotspots (Keyword Co-occurrence)

The co-occurrence network of author keywords is one of the most powerful tools for understanding the thematic content of a research field. In this map, each node represents a keyword, with its size proportional to its frequency of occurrence. The links between nodes indicate that they have appeared together in the same publications, and the colors represent distinct thematic clusters identified by VOSviewer's clustering algorithm (Nurul Aziza et al., n.d.). The analysis reveals four major, well-defined clusters, which encapsulate the primary research streams in the literature.

Figure:3 Network Visualization of Co-occurrence Analysis

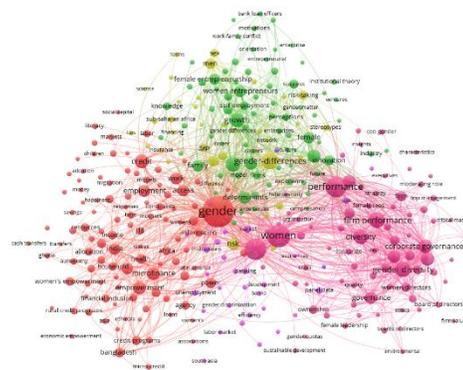


Table 7: Detailed Description of Thematic Clusters from Keyword Co-occurrence Analysis

Cluster	Label	Constituent Keywords	Interpretation
Cluster 1 (Red)	Institutional Barriers	Discrimination, Property Rights, Social Norms, Legal Framework, Gender Bias, Credit Policies	This cluster represents the supply-side and macro-level constraints. It groups research focused on the institutional and societal structures that impede women's access to credit, reflecting the feminist economics perspective.
Cluster 2 (Blue)	Individual & Behavioural Determinants	Financial Literacy, Risk Aversion, Self-Efficacy, Decision-Making, Knowledge, Human Capital, Education, Attitude	This cluster captures the demand-side factors. It includes research examining the individual characteristics, psychological traits, and cognitive biases that influence women's credit-seeking behaviour.
Cluster 3 (Yellow)	Interventions & Solutions	Microfinance, Fintech, Digital Financial Services, Mobile Banking, Self-Help Groups, Policy	This cluster is solution-oriented, focusing on the various models, technologies, and policy interventions designed to overcome the barriers and improve women's access to finance.
Cluster 4 (Green)	Outcomes	Women Entrepreneurs, Economic Empowerment, Poverty Alleviation, Developing Countries, Rural Women, Household Welfare	This cluster represents the context in which the research is situated and the ultimate goals of financial inclusion. It connects credit access to its broader development impacts.

The clusters, detailed in Table 7, align closely with the multi-level determinants discussed in the literature review. The analysis shows that the Institutional and Behavioral clusters have keywords, which indicates that foundational research, from this author's perspective, primarily focused on diagnosing these two distinct supply- and demand-side problem areas. The Interventions cluster, represented by keywords like fintech and mobile banking, represents a more recently emerged research front. The visual evidence also supports the notion that the field is maturing from learning to diagnosing problems and identifying key issues (problem-focused) into ordering issues and actually designing innovative solutions (solution-focused). Keywords like empowerment and policy are critical in that they connect the clusters with identified problems and the clusters that are solution-focused.

5 Conclusion

By employing performance analysis and science mapping techniques on a curated dataset from the Web of Science database, this paper has rendered the intellectual architecture of a vast and fragmented field of women credit seeking visible and interpretable. The analysis quantified the field's growth and identified its key contributors.

The study highlights that a variety of structural, personal, and solution-focused elements, along with the broader consequences of financial inclusion, influence women's credit-seeking behavior. Institutional and social barriers, including gender discrimination, limited property rights, judicial systems discriminatory towards women, and credit policies that limit women's access to credit in formal systems, severely constrain women's access to formal credit. On a personal level, financial literacy, risk aversion, self-efficacy, decision-making capacity, and education are personal attributes that influence women's confidence and readiness to engage financially. Various solutions – microfinance, self-help groups, fintech innovations, and digital financial services have emerged to both support access to credit and improve outcomes related to financial inclusion. These solutions are critical for many developing regions where improving women's access to credit has been shown to improve women-owned entrepreneurship, women's economic empowerment, household welfare, and women-related poverty alleviation. The literature shows a growing recognition that supporting women's credit-seeking behavior means addressing systematic constraints as well as personal capabilities, while embracing women's capability in inclusive finance as a potential priority for transformation.

6 Limitations of the Study

The bibliometric analysis is a quantitative method that measures the structure and volume of research, not its qualitative depth or real-world impact. A highly cited paper is influential within academia, but this does not necessarily equate to high-quality research or effective policy translation. The keyword-based analysis is dependent on the quality and consistency of the keywords and abstracts provided by authors and journals. Ambiguities or variations in terminology can affect the clustering and interpretation of thematic networks.

7 Scope for Future Research

The 'fintech' and 'digital finance' terms emerged as a significant but recent research front. Future research must move beyond descriptive accounts to rigorously investigate its impact. Also, evaluating the actual impact of gender-targeted credit schemes, self-help groups, and microfinance on long-term financial independence, loan repayment behavior, and business success would offer actionable insights for policymakers and institutions.

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