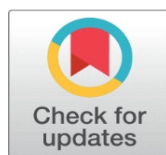


UNVEILING THE INTERSECTION OF FINANCIAL SOCIALIZATION AND ECONOMIC EQUITY AMONG TRIBAL WOMEN: A BIBLIOMETRIC ANALYSIS

Kiri Badak¹✉, Sanjeeb K Jena²✉

¹Research Scholar, Department of Commerce, Rajiv Gandhi University, Doimukh, Arunachal Pradesh, India

²Professor, Department of Commerce, Rajiv Gandhi University, Doimukh, Arunachal Pradesh, India



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ABSTRACT

The present study performs a bibliometric analysis to investigate the connection between financial socialisation and economic equity among tribal women. The primary goal of this research is to evaluate the existing literature on this subject, offering an in-depth examination of the trends, research gaps, key authors, and critical concepts in this field. The study aims to provide a comprehensive overview that can inform and guide future research and support policymakers in prioritizing areas for further investigation to improve economic equity for tribal women.

The analysis utilizes the Web of Science (WoS) database, ensuring the reliability of the data by including 777 peer-reviewed journal articles published between 2000 and 2024. To uncover meaningful patterns and insights, advanced analytical tools such as Bibliometrix (R package) Biblioshiny, and VOSviewer were employed. These tools helped identify key publication trends, leading sources, and key clusters related to financial socialisation and economic equity in the context of tribal women.

This study provides valuable insights into an underrepresented area, shedding light on the complex intersection of financial behaviours and social inequalities. It outlines critical directions for future research, aiming to bridge the existing gaps and enhance the understanding of financial socialisation as a driver for economic equity among marginalised tribal communities.

Keywords: Financial Socialisation, Economic Equity, Tribal Women, Gender, and Bibliometric Analysis

1. INTRODUCTION

Financial socialisation, is the process of acquiring knowledge, attitudes, values, and behaviours related to money management, that is, learning how to handle finances effectively, usually starting in childhood through interactions with family and social environment, contributing to an individual's financial well-being and stability throughout life, has been considered one of the most important driving forces of financial well-being and socio-economic development of individuals (Gudmunson & Danes, 2011). It influences the economic behaviours of individuals and households, with significant effects on social outcomes, such as economic justice and equity (Pahlevan & Naghavi, 2020; Shim et al., 2015). Aliv and Kamraju's (2023) study focused on urban and privileged populations, leaving out many sectors and domains, such as tribal women and vulnerable groups. This contrasts with research like Veluchamy & Lingaraja (2020) and Saluja et al. (2023), which highlighted the vulnerability of women and the obstacles they face in accessing financial resources, ownership, and opportunities due to their ethnicity and socio-economic status. These studies emphasize that gender-based barriers are often embedded within the social system.

Economic equity, the principle of fair access to opportunities and resources, is now recognized as a fundamental pillar of sustainable development. For tribal women, who have historically faced significant inequities, economic equity is not just important, but essential for achieving inclusive and sustainable empowerment and building resilient communities (Pazner & Schmeidler, 1978). Recent research emphasizes the significant impact of tailored financial education initiatives. For example, Singh & Singh (2023) found that culturally sensitive financial literacy programs empower tribal women and improve their household economic status. Similarly, Mishra et al. (2024) demonstrated the potential of digital financial inclusion tools to reduce economic and social gender gaps in marginalized communities. These studies highlight the need for innovative and context-sensitive approaches.

Bibliometric analyses have become valuable tools for mapping research landscapes, identifying influential contributions, and revealing thematic trends within academic disciplines and domains (Zupic & Čater, 2015; Van Eck & Waltman, 2010). However, there is a scarcity of bibliometric studies specifically addressing the intersection of financial socialisation and economic equity, particularly as it relates to tribal women. This gap presents an opportunity to systematically explore the existing research, identify under-researched areas and geographical contexts, and generate actionable insights. The present study employs a bibliometric approach, analyzing peer-reviewed literature from the Web of Science (WoS) database using VOSviewer and the Bibliometrix R, Biblioshiny software. By examining key themes, influential authors, and collaborative networks, this paper aims to enhance our understanding of how financial socialisation can contribute to advancing economic equity among tribal women.

2. LITERATURE REVIEW

2.1. FINANCIAL SOCIALISATION

Financial socialisation, the process through which individuals develop the knowledge, skills, and behaviours necessary for effective financial management (Shim et al., 2009), plays a critical role in enabling tribal women to overcome barriers to financial inclusion and achieve economic empowerment. This process, shaped by influences like family, peers, education, and broader societal factors, equips individuals with the tools to navigate financial systems and make informed decisions. However, traditional financial socialisation frameworks often fall short when applied to marginalised communities like tribal women, failing to adequately address the complex interplay of socio-cultural factors that shape their financial experiences (Singh & Singh, 2023). These factors might include community-specific economic practices, traditional gender roles, limited access to formal education and financial institutions, and unique cultural beliefs surrounding money and wealth. Therefore, culturally sensitive approaches to financial socialisation are essential for empowering tribal women and fostering genuine economic equity.

Effective financial socialisation fosters financial literacy, resilience, and independence, empowering individuals to navigate economic challenges and mitigate the risk of poverty (Gudmunson & Danes, 2011; Veluchamy & Lingaraja, 2020). Digital financial education programs, like those explored by Gupta & Kiran (2024), have shown promise in improving financial behaviours, such as increasing savings and decreasing reliance on debt. However, research frequently overlooks the intersectional nature of marginalization, where gender, ethnicity, and socioeconomic status combine to create compounded disadvantages that limit access to financial resources (Saluja et al., 2023). To address these disparities, innovative solutions, such as leveraging digital banking and implementing community-driven financial education initiatives, are crucial for empowering tribal women and enabling them to take control of their financial futures (Kalbarczyk et al., 2024).

2.2. ECONOMIC EQUITY

Economic equity, the fair distribution of wealth, resources, and opportunities (Clements et al., 2015), is a critical concern. While research suggests that increasing access to digital financial services can help bridge income disparities in rural populations (Sari et al., 2024; Mishra et al., 2024), it often overlooks the complex interplay of gender, ethnicity, and socioeconomic status, particularly within tribal communities (Nagaraja, 2020). Tribal women, for example, frequently experience multiple, intersecting challenges, including limited access to education, healthcare, and financial services, perpetuating cycles of poverty (Raj & V, A., 2024; Saluja et al., 2023).

Financial socialisation, the process of acquiring financial knowledge and skills (Shim et al., 2009), can empower individuals to make informed financial decisions. However, cultural and geographical barriers can hinder the effectiveness of targeted literacy initiatives (Andriamahery & Qamruzzaman, 2022). Although digital finance tools like mobile banking can improve financial inclusion, issues such as low digital literacy and inadequate infrastructure pose additional challenges for tribal women (Patil & Patil, 2024; Kalbarczyk et al., 2024). Furthermore, while cross-sectional studies have shown short-term benefits, there's a significant gap in research exploring the long-term effects of financial education (Xiao & Tao, 2021). Therefore, culturally relevant interventions that integrate technology and address systemic barriers are essential for empowering tribal women and promoting economic equity (Jedi, 2022).

2.3. GENDER DISPARITIES

Gender disparities in financial access and literacy are rooted in deep-seated biases and social norms that limit women's opportunities, particularly in rural and tribal areas (Anyangwe et al., 2022; Kabeer, 2015). Despite global financial literacy initiatives, a significant number of women remain excluded from formal financial systems, compounding their economic vulnerabilities (Demirguc-Kunt et al., 2018). Geographic isolation, patriarchal traditions, and limited access to education further restrict their financial participation (Veluchamy & Lingaraja, 2020; Sindhi, 2012).

Contemporary studies emphasise the crucial role of financial socialisation in reducing gender gaps in economic decision-making. Allen et al. (2016) highlight how traditional gender roles often marginalise women, perpetuating their financial exclusion. Research demonstrates that women who participate in targeted financial literacy programs show significant improvements in financial behaviours like saving, budgeting, and investing, leading to greater economic independence (Andriamahery & Qamruzzaman, 2022). Addressing these disparities requires comprehensive strategies that combine financial literacy initiatives with broader socio-economic reforms, including improved access to education, healthcare, and legal protections (Patil & Patil, 2024; Sindhi, 2012). Moreover, Brüggén et al. (2017) emphasise the importance of community-based financial education initiatives that engage all genders, challenge existing norms, and promote collective empowerment.

2.4. TRIBAL WOMEN

A study on tribal women reveals significant systemic and cultural barriers that hinder their economic empowerment. A major challenge is financial illiteracy, which restricts their participation in the economy (Hasler & Lusardi, 2017). Structural inequities, such as restricted access to education, healthcare, and legal protections, further deepen these disparities (Sindhi, 2012). To tackle these systemic issues and promote economic resilience, comprehensive strategies that integrate financial empowerment with access to essential resources and long-term policy initiatives are crucial (Xiao & Tao, 2021). A multifaceted approach that includes culturally relevant financial education, better access to financial services, technological inclusion, and broader structural reforms is vital for achieving sustainable economic empowerment (Sahu et al., 2024; Patil & Patil, 2024).

3. OBJECTIVES OF THE STUDY

As discussed, marginalised groups, including women and tribal communities, have experienced economic discrimination, highlighting the need for further research in this area. Therefore, this study aims to answer the following questions:

- 1) What are the publication trends, most relevant sources, key documents, and leading authors in the fields of financial socialisation and economic equity?
- 2) Which institutions and countries are the major contributors to research on financial socialisation and economic equity?
- 3) What are the most frequently occurring keywords in the domain of financial socialisation and economic equity?
- 4) What potential future research areas exist within the area of financial socialisation and economic equity?

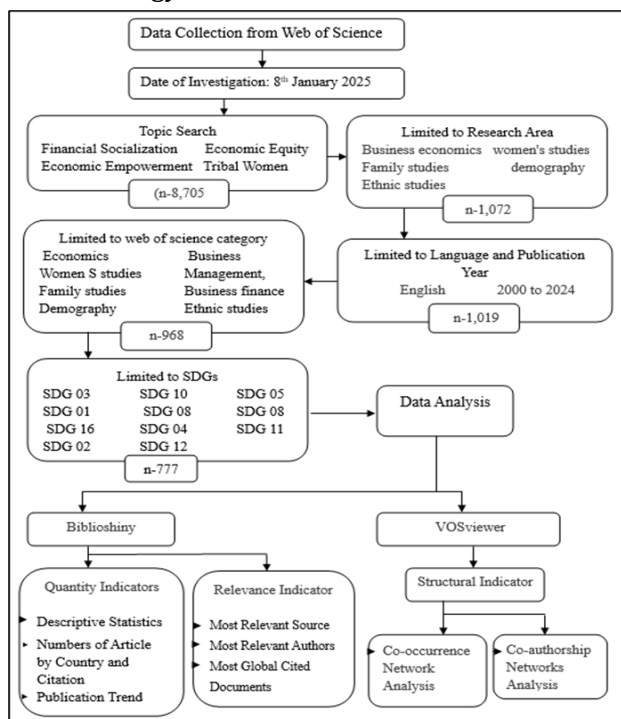
4. METHODOLOGY ADOPTED

This study uses a bibliometric analysis approach, employing both quantitative and qualitative methods, to investigate the academic literature on financial socialisation and economic equity. The Web of Science (WoS) database was chosen as the primary data source due to its comprehensive coverage of reputable journals and its exclusion of non-scientific material, ensuring data quality and rigour (Khan et al., 2022). The analysis was conducted using Bibliometrix and VOSviewer, each offering distinct advantages. Bibliometrix enabled descriptive analysis, examination of publication trends, identification of key authors and sources, and exploration of collaboration patterns. VOSviewer facilitated network visualisation, cluster analysis, and insights into collaborative relationships, providing a deeper understanding of thematic clusters and their interconnections. The combined use of these tools strengthens the methodological framework and allows for a comprehensive assessment of the research landscape. Figure 1 provides a summary of the methodology and tools used in this study.

4.1. DATA COLLECTION AND CLEANING PROCESS

Data for this study were retrieved from the Web of Science database, chosen for its extensive coverage of high-impact journals and robust citation analysis capabilities (Khan et al., 2022). The data extraction process commenced in January 2025 and focused on articles published between 2000 and 2024. The search strategy employed keywords such as "financial socialisation," "economic empowerment," "economic equity," and "tribal women," combined with Boolean operators ("AND" and "OR") to refine the results. This search yielded a total of 1,019 documents.

Figure 1 Data Retrieval Process, Methodology, and Tools



Source Author; **Note:** n- number of Documents

To further refine the results, the initial dataset was filtered based on specific research areas, including business economics, women's studies, family studies, demography, and ethnic studies, with English as the publication language. Additional filters were applied within the Web of Science categories, limiting the results to economics, business, management, family studies, business finance, demography, and ethnic studies. The search was also refined by selecting relevant Sustainable Development Goals (SDGs): SDG 3 (Good Health and Well-being), SDG 5 (Gender Equality), SDG 10 (Reduced Inequality), SDG 1 (No Poverty), SDG 8 (Decent Work and Economic Growth), SDG 16 (Peace and Justice Strong Institutions), SDG 4 (Quality Education), SDG 11 (Sustainable Cities and Communities), SDG 2 (Zero Hunger), and SDG

12 (Responsible Consumption and Production). These filtering steps resulted in a final dataset of 777 articles, which formed the basis for the bibliometric analysis.

4.2. ANALYTICAL TOOLS USED

The data analysis involved using the Bibliometrix R package (Biblioshiny) for descriptive statistics (Aria & Cuccurullo, 2017) and VOSviewer software (version 1.6.20) for visualising co-authorship and keyword networks (Kumar et al., 2020). The Bibliometrix analysis focused on key metrics, including publication trends, most relevant sources, authors, and affiliations. VOSviewer was employed to perform network clustering through keyword and co-authorship analyses.

5. FINDINGS AND DISCUSSION

5.1. DESCRIPTIVE STATISTICS

Descriptive statistics provide a summary of dataset characteristics, offering valuable insights into research trends and patterns. Table 1 presents descriptive statistics for the dataset on financial socialisation and economic equity among tribal women, covering the period from 2000 to 2024 and extracted from the Web of Science database. The dataset comprises 777 documents published across 207 sources, containing 2,121 author keywords and contributions from 1,815 authors. The average number of co-authors per document is 2.55, with 31.66% of studies involving international collaboration. The average age of a document is 6.79 years, suggesting a substantial and relatively recent research impact in this area. These metrics provide a foundation for further analysis and help contextualise the findings presented in subsequent sections. The distribution of these publications and their characteristics offers a preliminary overview of the research landscape.

Table 1 Summary of articles downloaded from Web of Science.

Description	Results		
Period	2000-2001	Average Document Age	6.79
Documents	777	International Co-Authorship	31.66%
Authors	1815	Authors of Single-Authored Documents	187
Keywords	3438	Co-Authors per Document	2.55
Author's Keywords (DE)	2121	Average Citations per Document	24.64

The bibliometric metrics presented in Figure 2 demonstrate a significant academic impact. The 777 publications have garnered a total of 19,157 citations, averaging 24.66 citations per publication. After excluding self-citations, the total citation count remains substantial at 18,494, indicating strong external recognition and scholarly engagement. Furthermore, these publications have been cited by 16,447 unique articles, showcasing their broad reach and relevance within the academic community. These figures underscore the increasing importance of the research themes explored in this study.

Figure 2 Key Bibliometric Metrics: Publications, Citations, and Impact (2000–2024)

Publications 777 Total From 2000 to 2024	Citing Articles 16,447 Analyze Total 16,189 Analyze Without self-citations	Times Cited 19,157 Total 18,494 Without self-citations	24.66 Average per item	62 H-Index
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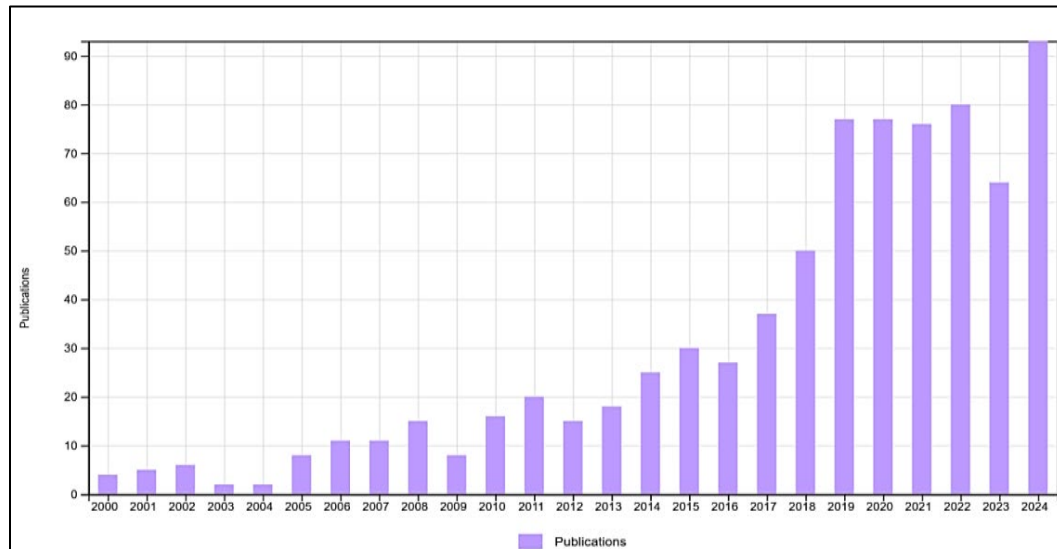
Source WOS

5.2. PUBLICATIONS TREND

Figure 3 shows the annual publication trends from 2000 to 2024 indicating a significant growth trajectory. Between 2000 (4 publications) and 2005 (8 publications), research output remained relatively low. However, from 2006 (11

publications) onward, a steady increase in scholarly contributions emerged, reflecting a rising academic interest in the field. A notable increase occurred after 2010 (16 publications), with publication activity maintaining an upward trend. The period from 2017 (37 publications) to 2024 (94 publications) represents the highest point of this growth, emphasising the increasing academic and practical significance of research in this domain.

Figure 3 Year-wise publication



Source WOS

5.3. MOST RELEVANT SOURCE OF ARTICLES

Table 2 showcases the top 14 journals (out of 208 total) that have published research on financial socialisation and economic equity among tribal women. These journals primarily focus on family economics, gender studies, and related disciplines, and their academic impact is reflected in their article count, H-index, and SJR ranking. The “Journal of Economic Behavior & Organization” and “Violence Against Women” stand out with high H-indices and Q1 rankings, demonstrating their significant influence in their respective fields. Several other prominent journals, including “Feminist Economics”, “Women’s Studies International Forum”, and the “Journal of Family Issues”, are published by reputable publishers like Routledge, Elsevier, and SAGE, ensuring high scholarly standards. These journals provide key platforms for research addressing topics such as gender inequality, economic behaviour, and family dynamics. Regional journals, such as the “Indian Journal of Gender Studies”, offer valuable context-specific insights into gender issues. Overall, these high-impact journals are essential resources for researchers working in this area.

Table 2 Top 14 Journals with the Highest Number of Articles

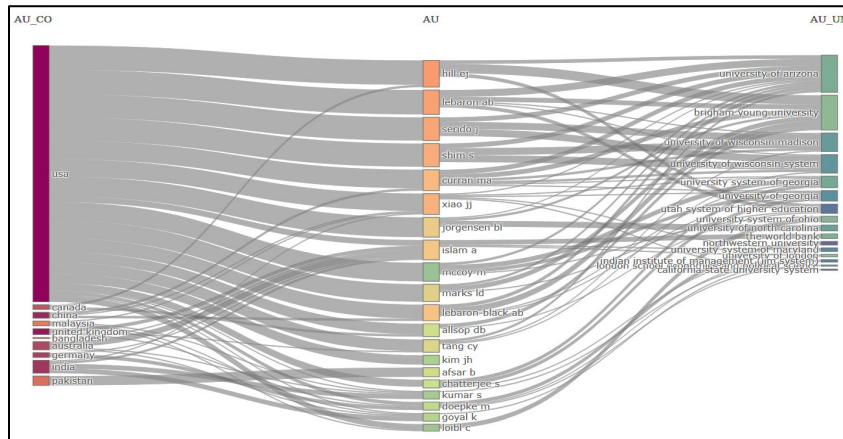
Sources	Number of Articles	H-index	SJR (2023)	Publisher
Journal Of Family and Economic Issues	61	56	Q2	Springer International Publishing AG
Feminist Economics	41	71	Q1	Routledge
Women’s Studies International Forum	33	71	Q1	Elsevier Ltd
Journal of Family Issues	28	97	Q1	SAGE Publications Inc.
Journal of Economic Behavior & Organization	25	136	Q1	Elsevier B.V.
Journal of Consumer Affairs	20	74	Q1	Wiley-Blackwell
Violence Against Women	18	114	Q1	SAGE Publications Inc.
Asian Journal of Women’s Studies	14	19	Q2	Taylor and Francis Ltd.
International Journal of Bank Marketing	14	104	Q1	Emerald Group Publishing Ltd.
Gender Work and Organization	13	95	Q1	Wiley-Blackwell Publishing Ltd
International Journal of Consumer Studies	12	98	Q1	Wiley-Blackwell Publishing Ltd
Indian Journal of Gender Studies	11	25	Q2	Sage Publications India Pvt. Ltd
Journal of Business Research	11	265	Q1	Elsevier Inc.
Journal of Economic Issues	11	55		Taylor and Francis Ltd.

Source Author

5.4. MOST RELEVANT AUTHORS AND COUNTRY

Figure 4 is a three-field Sankey diagram illustrating the connections between individual authors, their countries of origin, and affiliated universities. The USA leads with the largest contribution, followed by countries like Canada, China, and the UK. The middle section lists authors linked to both their countries and universities, while the rightmost section highlights universities. The wide sections represent the most relevant author country and the most cited authors. The grey connecting lines show affiliations, reflecting international collaboration, as some authors are connected to multiple institutions. Key contributors, such as authors Hill, E. Jeffrey, Labaron Ab, And Serido Joyce, along with universities like the University of Arizona, Brigham Young University, and the University of Wisconsin-Madison, play a vital role in the research domain.

Figure 4 Tree plot Sankey relationship between the Countries of Origin of Authors, Individual Authors, and their Affiliated Universities or Institutions



Source Biblioshiny

Table 3 Top 10 Most Relevant Country

Country	Documents	Citations	Total Link Strength
USA	283	10,581	133
England	95	2,992	96
Germany	46	908	42
Australia	53	716	40
France	35	1,919	30
India	50	1,262	28
Netherlands	27	1,224	27
People's Republic of China	46	1,242	27
Canada	40	859	24
Italy	28	843	23

Source WOS database

To provide further context, Table 3 presents the top 10 most relevant countries based on total link strength. The USA leads, reflecting its prominent role in global research. England follows, demonstrating a strong citation impact. Germany and Australia, while having moderate publication outputs, exhibit high citation counts, suggesting influential research. France, India, and the Netherlands, despite having fewer publications, demonstrate significant citations per publication, indicating high-quality research contributions. China exhibits similar metrics to Germany but with slightly lower link strength, suggesting comparatively less global academic connectivity. Canada and Italy have fewer publications and citations, along with lower link strength, indicating a smaller overall academic impact in this specific area.

5.5. MOST GLOBAL CITED DOCUMENTS

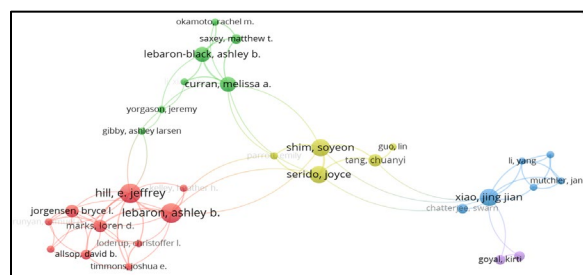
Table 4 highlights a collection of influential research articles that provide a robust theoretical and empirical foundation for studies on financial socialisation, women's empowerment, workplace dynamics, and economic decision-making. Highly cited works, such as Esther Duflo's (2012) "Women Empowerment and Economic Development" and Banerjee et al.'s (2015) "The Miracle of Microfinance?", emphasize the importance of financial inclusion for economic growth and gender empowerment. Conceptual frameworks for understanding financial behaviours and decision-making processes are offered by studies like Bénabou and Tirole (2003) on motivation and Brügger et al. (2017) on financial well-being. Research on corporate performance, including Staw and Epstein (2000) on management trends and Goyal and Kumar (2020) on financial literacy, sheds light on the broader implications of financial education and governance. The analysis of family policies by Olivetti and Petrongolo (2017) contributes to the discussion surrounding gender-based employment challenges. Despite these valuable contributions, research gaps persist in understanding the direct impact of financial literacy on career progression, the role of financial services in mitigating systemic employment disparities, and the influence of financial socialisation on financial decision-making.

Table 4 Most Global Cited Documents

Author	Title	Total Citations	Source
Roland Bénabou, and Jean Tirole (2003)	Intrinsic and Extrinsic Motivation	4289	The Review of Economic Studies
Esther Duflo (2012)	Women's Empowerment and Economic Development	4627	Journal of Economic Literature
KW Chan, CK Yim, and SSK(2010)	Is Customer Participation in Value Creation a Double-Edged Sword? Evidence from Professional Financial Services across Cultures	738	Journal of Marketing
Abhijit Banerjee, Esther Duflo, Rachel Glennerster and Cynthia Kinnan (2015)	The Miracle of Microfinance? Evidence from a Randomized Evaluation	3472	American Economic Journal: Applied Economics
Barry M., Staw Lisa and D. Epstein (2000)	What Bandwagons Bring: Effects of Popular Management Techniques on Corporate Performance, Reputation, and CEO Pay	1346	Sage Journals Administrative Science Quarterly
Kirti Goyal, and Satish Kumar, (2020)	Financial literacy: A systematic review and bibliometric analysis	1153	International Journal of Consumer Studies
Elisabeth C. Brügger, Jens Hogreve, Maria Holmlund, Sertan Kabadayi, and Martin Löfgren (2017)	Financial well-being: A conceptualization and research agenda	1042	Journal of Business Research
Sascha Kraus, Francesco Schiavone, Anna Pluzhnikova, and Anna Chiara Invernizzi (2021)	Digital transformation in healthcare: Analyzing the current state of research	776	Journal of Business Research
Claudia Olivetti, and Barbara Petrongolo (2017)	The Economic Consequences of Family Policies: Lessons from a Century of Legislation in High-Income Countries	748	Journal of Economic Perspectives
Hazel Rose Markus and Barry Schwartz (2010)	Does Choice Mean Freedom and Well-Being?	492	Journal of Consumer Research

Source Author

Figure 7 Visualization of Co-Authorship Network and Collaborative Clusters



5.6. CO-AUTHORSHIP NETWORKS ANALYSIS

The co-authorship network analysis, with a minimum of 2 documents and 2 citations per author, revealed a connected set of 30 items out of 1828 sources after filtering. 102 items were disconnected and excluded. Figure 7 visualizes this network, showcasing 5 distinct clusters representing different research communities. The red cluster (10 items), centred around Hill, E. Jeffrey, and LeBaron, Ashley B., demonstrates strong internal collaboration. The green cluster (7 items), led by LeBaron-Black, Ashley B., and Curran, Melissa A., forms another cohesive group. The yellow cluster (5 items), with Shim, Soyeon, and Serido, Joyce, as key figures, connects to other clusters, suggesting cross-cluster collaboration. Similarly, the blue cluster (6 items), featuring Xiao, Jing Jian, Li, Yang, and Mutchler, Jan E., appears distinct yet interconnected. The purple cluster (2 items), represented by Goyal, Kirti, remains relatively isolated, although it links to Xiao, Jing Jian, highlighting the potentially limited contribution of Indian authors in this specific area. Key authors like Shim, Soyeon, Serido, Joyce, and LeBaron-Black, Ashley B., act as bridges between clusters, facilitating interdisciplinary collaboration. Table 1 complements this visualization by providing a numerical breakdown of the co-authorship network, including the number of documents, citations, and total link strength for each author, further clarifying the collaborative dynamics.

Table 5 Top Co-Authorship Network and Collaborative Clusters

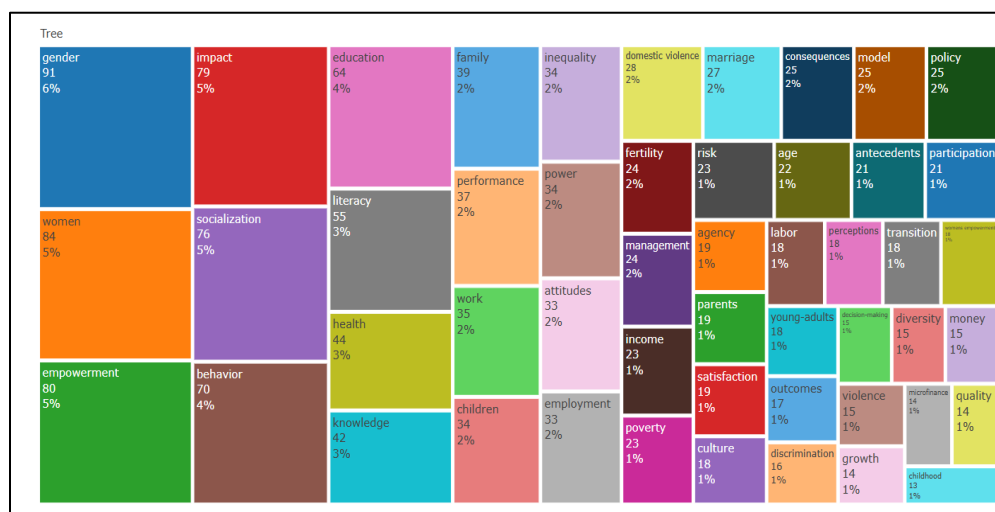
Author	Documents	Citations	Total link strength	Cluster
Hill, E. Jeffrey	7	115	18	Red
Lebaron, Ashley B.	7	188	16	Red
Marks, Loren D	4	90	14	Red
Xiao, Jing Jian	6	328	14	Blue
Curran, Melissa A.	5	58	13	Green
Serido, Joyce	6	354	13	Yellow
Shim, Soyeon	6	354	13	Yellow
Lebaron-Black, Ashley B.	6	17	12	Green
Allsop, David B.	3	33	8	Red
Jorgensen, Bryce L.	4	147	8	Red
Li, Yang	2	3	8	Blue

Source Author

5.7. KEYWORDS CO-OCCURRENCE NETWORK ANALYSIS

Keyword co-occurrence analysis quantifies the strength of associations between keywords by counting their simultaneous appearances in publications (Donthu et al., 2021). This method helps identify research hotspots, disciplinary compositions, and dominant paradigms within a field, allowing for an examination of the development and structural evolution of subject domains.

For this analysis, the minimum keyword occurrence threshold was set at 4. Out of 3438 keywords, 378 met this criterion. This keyword visualization (Fig. 8) represents research heavily focused on gender, particularly women. The prominence of "gender" and "women" establishes the core subject, while "empowerment" and "socialisation" suggest an exploration of how women gain agency and the societal forces shaping their roles. Key areas of investigation include education, family, health, and work, indicating a focus on how these factors influence women's lives. The presence of "inequality," "domestic violence," and "violence" highlights a concern with disparities and gender-based violence. Terms like "marriage," "fertility," and "parents" suggest an examination of women's roles within family structures. Economic aspects are represented by "income," "poverty," and "money," while "literacy," "management," and "agency" point towards research on financial knowledge, resource control, and autonomy. "Behaviour," "attitudes," and "knowledge" likely explore the influence of these factors on women's actions and decision-making. The research appears to be interdisciplinary, drawing from fields like sociology, economics, and gender studies. Overall, the keywords suggest a research agenda that aims to understand the complex interplay of social, economic, and cultural factors affecting women, with a potential emphasis on identifying pathways to empowerment and addressing inequalities.

Figure 8 Keyword co-occurrence

Source VOS viewer

Figure 9 visualizes the relationships and co-occurrences of these keywords. Each node represents a keyword, with larger nodes indicating higher frequency within the dataset. The links connecting the nodes represent the strength of their co-occurrence and the colours group keywords into distinct thematic clusters based on these connections. Eight distinct clusters emerged from the 378 keywords. The size of each circle corresponds to the frequency of keyword appearances, with larger circles representing more frequent keywords. The lines connecting the clusters indicate correlations, with darker and closer lines signifying stronger relationships between the connected themes. The Key clusters identified such as:

1) Red Cluster (83 items): Performance & Empowerment in Workplaces

- **Keywords:** performance, management, diversity, decision making, self-efficacy, culture, governance, and employee creativity etc. It focuses on how psychological empowerment, job satisfaction, and workplace diversity influence performance in corporate and non-corporate settings.

2) Green Cluster (71 items): Employment & Gender Equity

- **Keywords:** employment, fertility, women, health, age, gender, autonomy and gender inequity etc. It aligns with gender-based employment challenges such as pay gaps, job participation, and workplace discrimination.

3) Blue Cluster (59 items): Gender & Financial Empowerment

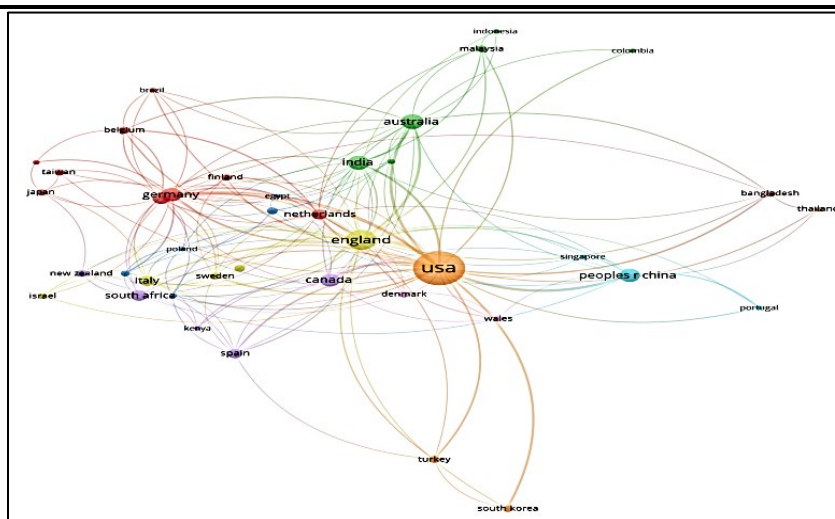
- **Keywords:** empowerment, gender, microfinance, credit, power and agency etc. It highlights the role of microfinance institutions (MFIs) in women's financial independence improve short and long-term financial risk.

Figure 9 Co-occurrence of Keywords

4) Yellow Cluster (58 items): Socialisation & Financial Behavior

- ## 5.8. GLOBAL COLLABORATION NETWORK: CO-AUTHORSHIP COUNTRY

Figure 10 Global Collaboration Network: Co-authorship Country



Source VOS viewer

The network also reveals distinct clusters of collaboration. A tightly knit European cluster, encompassing countries like Germany, England, Belgium, Finland, Netherlands, Poland, Sweden, Italy, and Spain, suggests strong intra-European partnerships and a shared research focus. These countries appear to form a cohesive research community, exchanging knowledge and resources effectively. Another cluster emerges among Asian and Australasian countries, including India, Australia, China, South Korea, Turkey, Malaysia, Indonesia, Bangladesh, Thailand, Singapore, and Japan. This grouping indicates growing research activity and collaboration within the Asian region, with Australia playing a significant connecting role. While Canada is closely linked to the USA, it also exhibits connections to European countries, suggesting a bridging role between North American and European research spheres.

The varying thickness of the connecting lines, representing the strength of collaboration, adds another layer of information. Thicker lines, such as those between the USA and England, or within the European cluster, signify more frequent or substantial collaborative efforts. These strong links suggest established partnerships and a significant exchange of expertise and resources. Conversely, thinner lines indicate less frequent or potentially newer collaborations. While the visualization effectively illustrates global connectivity, it also highlights the uneven distribution of research activity and collaboration. The concentration of strong links within certain regions, like Europe and North America, suggests that while research is becoming increasingly global, geographical proximity and established relationships continue to play a significant role in fostering collaboration. Overall, this co-authorship network provides a valuable snapshot of international research collaboration, highlighting key players, regional clusters, and the global interconnectedness of scientific endeavours. However, a deeper understanding would require additional context, such as the specific research area, the timeframe represented, and the metrics used to construct the network.

6. SUGGESTIVE FUTURE RESEARCH DOMAIN

The descriptive and cluster analyses conducted in this study reveal several promising avenues for future research on financial socialisation and economic equity among tribal women. A key finding is the significant underrepresentation of tribal contexts in the existing literature. This gap necessitates further investigation into the unique challenges and opportunities faced by tribal women in achieving financial well-being. Future research should prioritize exploring these under-examined contexts, considering the diverse cultural, economic, and social landscapes of different tribal communities.

While financial socialisation is increasingly recognized as a crucial mechanism for individual empowerment, there is a distinct lack of research that adequately addresses the intersectionality of gender, ethnicity, and socioeconomic status within tribal settings. Future studies should delve into the complex interplay of these factors, recognizing that tribal women experience marginalization in multiple, intersecting ways. This intersectional lens is essential for understanding how social norms, cultural traditions, access to resources, and historical disadvantages converge to shape tribal women's financial experiences and outcomes.

Specifically, future research could explore the following areas:

- 1) **Culturally Specific Financial Practices:** Investigating traditional economic activities, informal financial systems, and community-based resource management practices within tribal communities can provide valuable insights into how financial socialisation occurs organically and how it can be leveraged for greater impact.
- 2) **Impact of Gender Roles:** Examining the influence of traditional gender roles on tribal women's financial decision-making, access to financial resources, and control over economic assets is crucial for developing targeted interventions that challenge restrictive norms and promote gender equity.
- 3) **Community-based Financial Education:** Exploring the effectiveness of community-driven financial literacy programs that are tailored to the specific needs and cultural contexts of tribal women can offer valuable insights for designing and implementing impactful interventions.
- 4) **Longitudinal Studies:** Conducting longitudinal research to assess the long-term effects of financial socialisation interventions on tribal women's economic outcomes, such as income, asset ownership, and financial security, is essential for demonstrating the sustained impact of these programs.
- 5) **Digital Financial Inclusion:** How digital financial tools can be leveraged in tribal communities to overcome geographical barriers and enhance financial literacy. What are the challenges and opportunities in using digital platforms for financial education among tribal women, considering factors like digital literacy, infrastructure, and cultural acceptance?

By addressing these research gaps, future studies can contribute to a more nuanced understanding of the factors influencing financial socialisation and economic equity among tribal women and inform the development of effective strategies for promoting their financial empowerment.

7. CONCLUSION

This study used bibliometric analysis to explore research trends, influential sources, authors, institutions, countries, and keywords related to financial socialisation and economic equity among tribal women, analyzing 777 articles (2000-2024) from the Web of Science database using Bibliometrix/Biblioshiny and VOSviewer. The findings underscore the critical role of financial socialisation and economic equity in empowering tribal women and informing policies and programs designed to support marginalized communities. Despite this recognized importance, persistent gender disparities and socio-cultural barriers continue to hinder the financial socialisation of these women, highlighting a significant gap in current research and interventions. A more comprehensive understanding of these challenges is crucial for policymakers and regulators to develop truly inclusive policies and initiatives. These targeted efforts can empower women to make informed financial choices, secure their futures, and contribute meaningfully to economic development. Ultimately, fostering financial socialisation, inclusion, education, and equity is fundamental to women's financial well-being, enabling sustainable financial management and effective retirement planning, necessitating a continued focus on this vital domain.

CONFLICT OF INTERESTS

None.

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