

# Women and Financial Literacy in Households: A Synthesis of Gender and Economic Literature

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## ABSTRACT

This study explores women's financial literacy within the household setting, emphasizing women's position as central economic actors in family financial management. Financial literacy is understood not merely as a technical competence, but also as a social practice influenced by gender dynamics, cultural values, and power relations within the family. Women are frequently responsible for organizing daily budgets, controlling regular household expenditures, and preparing for future family needs, while major financial decisions such as investments often remain under male authority. The findings indicate that women's financial literacy significantly contributes to strengthening household economic stability, especially during economic disturbances such as inflation and financial crises. In addition, strong financial literacy helps women allocate family resources more effectively, thereby enhancing household welfare and minimizing social inequality. The study further highlights the need for policies that promote women's empowerment through accessible and inclusive financial education programs in order to foster gender equality in household financial decision-making and increase women's economic involvement in society.

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## INTRODUCTION

As the smallest economic unit in society, the household plays a central role in determining social and economic well-being. Every decision made within the household has the potential to impact the family's quality of life, both in terms of resource management and consumption distribution. In this context, women,

particularly mothers or wives, often play the primary role in managing household finances. This role includes setting budgets, managing daily expenses, and prioritizing family needs. However, despite women's significant contributions to household financial management, recognition of this role is often limited in mainstream economic theory and relevant public policies (Setyoningrum, 2020).

Theoretically, mainstream (neoclassical) economics often models the household as a single decision-making unit (*unitary household*), as if the preferences and interests of household members were completely aligned. In contrast, feminist economics and the collective/bargaining approach emphasize that household decisions are the result of negotiations influenced by bargaining power, asset control, access to financial information/products, and gender norms. Thus, women's financial literacy is not simply viewed as individual knowledge capital, but also as a social resource that can influence women's bargaining position in household economic decision-making (Almás et al., 2023; Guiso & Zaccaria, 2023; Hager et al., 2025).

Financial literacy is commonly understood as an individual's ability to understand financial information and use it rationally in decision-making. However, existing studies of financial literacy tend to be gender-neutral, often failing to capture power relations within the domestic sphere, unequal access to assets and information, and the social factors that shape women's experiences in managing household finances. The need to critique this approach becomes even more relevant in the 2023–2025 period, as family financial practices become increasingly digitized through digital payment services, platform-based loans, and app-based investment products. These changes not only increase choices but also increase decision complexity and increase risk exposure (Yang et al., 2023; Liu et al., 2024; Mishra et al., 2024). Therefore, women's financial literacy is more accurately understood not simply as a technical skill, but as a social practice that operates within the socio-cultural structure and gender dynamics within the family (Lopa et al., 2024).

In Indonesia, several studies have shown that although housewives often manage family expenses directly, many experience limitations in long-term financial literacy and financial risk management, even though most have basic knowledge in terms of budgeting and family financial management (Ernayani et al., 2024; Lopa et al., 2024). Meanwhile, Hastalona et al. (2025) found that low financial literacy of housewives contributes to suboptimal family financial management, which in turn increases vulnerability to consumptive behavior and financial stress.

It is important to position women's financial literacy not simply as an individual skill, but as a complex social phenomenon influenced by gender constructs and family economic structures. In this study, women are seen not only as passive consumers in the family economy, but as active economic agents and have a key role in determining household economic resilience (Hastalona et al., 2025). Several studies also show that although women's financial literacy in Indonesia has increased, the still-limited

literacy rate indicates the need to increase women's capacity to make more strategic and sustainable financial decisions (Ernayani et al., 2024).

Various studies related to financial literacy generally focus on quantitative approaches that assess individuals' financial knowledge and behavior. Research by Putri et al. (2025) is important for mapping the correlation between literacy and financial well-being, but often fails to explain the domestic mechanisms that enable or limit women (or men) to act as financial providers. *financial agent* within the family—for example, regarding control over assets, access to formal information channels, and negotiating daily versus strategic financial decisions (savings, credit, investment). At the same time, recent research points to two contexts that make this study urgent now: (1) the rapid changes in household financial practices due to digital finance that increase decision complexity (and potential vulnerabilities), and (2) the importance of financial literacy for household financial resilience in the face of economic shocks. Therefore, *narrative-critical synthesis*. It is necessary to link financial literacy findings to the framework of gender relations and domestic power structures, while also placing digitalization as a key context (2023-2025) that changes household financial practices (Sundarasan et al., 2023; Yang et al., 2023; Liu et al., 2024; Maina et al., 2025).

More in-depth research on women's financial literacy in the household context shows that although women play a significant role in household financial management, they are still limited in terms of access to formal financial information and control over family economic assets. A study by Hager et al. (2025) shows that although women have a key role in household financial management, they often lack full control over investment decisions and the management of larger family assets. Furthermore, women experience inequalities in access to formal financial information, which is often obtained through informal channels and collective experience, rather than through equal access to financial resources (Roy & Acharya, 2025).

By integrating a gender perspective into financial literacy studies, this article aims to create an interdisciplinary narrative-critical synthesis of the financial literacy and gender studies literature, positioning women as active economic agents in household financial management. This study not only measures financial literacy but also examines how it operates as a social practice within the context of domestic gender relations, including negotiation, asset control, and access to financial information/products (Kaur & Sawhney, 2025). Thus, this article is expected to provide a more comprehensive understanding of the contribution of women's financial literacy to household economic resilience, while also opening up space for more gender-sensitive policy recommendations in family financial management.

It is important to note that women's financial literacy can play a crucial role in building long-term household economic resilience. Recent studies have shown that higher financial literacy among women contributes to better family financial management, which in turn improves family economic well-being and helps reduce social inequality (Chavez, 2025; Hapsari et al., 2025). In this context, women's financial

literacy serves not only as a tool for managing family finances but also as a means of empowerment that can change power dynamics within the household.

Furthermore, community-based approaches and the use of digital technology can expand women's capacity to manage family finances and improve their ability to adapt to increasingly complex economic challenges (Hapsari et al., 2025; Khan & Biao, 2025). Therefore, this study will develop a conceptual framework that explains the relationship between women's financial literacy, gender relations, and household economic resilience, as well as formulate policy recommendations that support women's empowerment through more inclusive and sustainable financial literacy.

## METHODS

This research employs a narrative-critical literature review to develop an integrative conceptual understanding of women's financial literacy in household financial management. This approach was chosen because it allows researchers to examine, compare, and interpret cross-disciplinary findings that cannot always be combined through quantitative designs. This research is not directed at testing causal relationships between variables, but rather at developing conceptual arguments regarding how women's financial literacy operates within the context of domestic gender relations. To meet the demands of traceability and replicability, this narrative-critical review is equipped with a documented search strategy, clear eligibility criteria, and a transparent literature selection process, in line with the principles of strengthening the methodology in narrative reviews, which emphasize clarity of search strategies and inclusion and exclusion (Turnbull et al., 2023; Goñi, 2025).

Data sources include national and international journal articles, books, research reports, and policy documents relevant to financial literacy, home economics, and gender studies. The search was conducted through Scopus, Google Scholar, and national journal portals. To ensure replicability, the search used the following Indonesian and English keywords: Indonesian keywords: women's financial literacy, women's financial literacy, housewives, household financial management, family financial decisions, domestic gender relations, household financial resilience, digital financial literacy. English keywords :*womens financial literacy, female financial literacy, housewives, household finance, family financial management, intra household decision making, gender norms, bargaining power, household financial resilience, digital financial literacy*. Example of a Scopus string using the keyword abstract title field: *financial literacy OR digital financial literacy AND women OR female OR mother OR wife OR housewives AND household finance OR family finance OR household financial management AND gender norms OR intra household OR bargaining* (Thomas et al., 2023; Turnbull et al., 2023).

Inclusion criteria include articles that discuss financial literacy and financial management in the household context, contain gender dimensions or discuss women as household economic actors, are published within the year range specified in the

search, and are available in Indonesian or a household context, focused on non-household populations such as students or corporations, were popular opinion pieces or editorials, duplicates, and manuscripts without full-text access. The selected literature was analyzed using qualitative thematic analysis with a reflexive orientation to identify patterns of meaning, develop themes, and formulate a conceptual synthesis.

The analysis procedure included in-depth reading, thematic coding, and theme development initial analysis, reviewing the coherence of the themes, defining the themes, and writing a synthesis as a conceptual argument. To maintain traceability, researchers used an extraction sheet containing the main information for each article, namely the research context, population or subjects, focus of financial literacy, gender dimensions used, and findings related to decision-making and resource control. In reporting the results of the thematic analysis, reflexive thematic reporting guidelines can be used as a reference for consistent and methodological writing (Braun & Clarke, 2006; Grant & Booth, 2009).

## RESULTS AND DISCUSSION

This discussion positions women's financial literacy not merely as a technical ability to manage money, but as a social practice that grows out of everyday experiences and gender relations within the household. Women appear as *financial agent*. They play a crucial role in maintaining family economic stability through various adaptive strategies, both formal and informal. However, this role is often not fully recognized in strategic financial decision-making due to the strong patriarchal norms that shape domestic power relations.

To clarify the theoretical positions used in this discussion, Table 1 presents a comparative synthesis of traditional financial literacy approaches and financial literacy as a social practice. This table provides a conceptual foundation for understanding the shift in perspectives on women's financial literacy, which focuses not only on individual knowledge but also on the social context, gender relations, and everyday economic practices within the household.

**Table 1.** Comparison of Traditional Financial Literacy and Financial Literacy as Social Practice

Aspect	Traditional Financial Literacy	Financial Literacy as a Social Practice
Main focus	Individual knowledge & skills	Everyday practices in a social context
Unit of analysis	Rational individual	Household & social networks

How to obtain	Formal education, training	Life experiences, community interactions
Decision logic	Efficiency, economic rationality	Moral economy, family sustainability
Gender relations	Gender neutral	Influenced by norms & power relations
The role of women	Knowledge users	Economic agent & guardian of resilience
Limitations	Ignoring social context	More contextual but difficult to measure

Based on this conceptual framework, this section then describes how women's financial literacy is formed and practiced in household life, how it is negotiated in gender-based power relations, and how this literacy has implications for household economic resilience, including in the context of digitalization of financial services.

### **1. Women as Financial Agents in the Household**

Recent literature reviews show that women's financial literacy cannot be understood solely as an individual technical skill; it is a social practice directly linked to family life and gender relations within the household. Traditional approaches that assess financial literacy through quantitative measures often overlook how women utilize practical knowledge to manage daily family finances. More contextualized research in psychology and home economics emphasizes the importance of understanding financial decisions within a social framework, including gender roles and power dynamics within the family (Rink et al., 2021).

As managers of daily household finances, women play a crucial role, including budgeting, managing routine expenses, and responding to unexpected needs. In many households across both developing and developed countries, women are not merely budget "executors"; they are often the center of family economic coordination, maintaining a balance between income, living expenses, and long-term priorities. Financial knowledge in this practice develops through experience, contextual learning, and collective family and community habits. The literature shows that women develop financial strategies based on social experiences and community norms, which in many cases are more adaptive to economic uncertainty than purely formal approaches (Collins et al., 2009).

Furthermore, women also utilize informal financial mechanisms such as arisan (social savings and loans), group savings and loans, and collective savings as strategies to manage risk and expand access to financial resources. Social interactions

through these networks strengthen financial literacy based on community solidarity, enabling women to practice financial literacy not only individually but also as part of a mutually supportive social network. This finding is also relevant to contemporary research showing that financial literacy implemented in social spaces often strengthens women's economic empowerment through broader financial inclusion, including access to digital platforms that empower them economically (Showkat et al., 2025).

However, there is a structural tension between women's roles in financial management and formal recognition of that role. While women often manage the details of domestic finances, strategic decisions such as major investments or asset ownership are often still seen as the domain of men. This inequality reflects gender norms that relegate women to a sub-strategic position within the family economy, despite their significant contribution to long-term well-being. This inequality has been identified in studies of gender & finance, which show that social structures and cultural norms shape how financial decisions are distributed gender-wise within households (Maina et al., 2025).

In times of economic uncertainty, women's role as guardians of household financial stability becomes increasingly evident. When economic shocks such as inflation, reduced income, or unexpected expenses occur, women tend to employ protective strategies: re-prioritizing spending, cutting non-essential expenses, and finding creative ways to optimize the use of limited resources. In this context, women's financial literacy serves as a social capacity that supports household economic resilience, not merely a technical tool for individual decision-making (Patnaik et al., 2024). The COVID-19 pandemic, for example, has highlighted how women use their financial literacy to keep households afloat and adapt amidst extraordinary economic pressures.

Furthermore, women's financial literacy is also closely linked to their access to and use of digital financial services, which can enhance their capacity for financial decision-making in the modern era. Recent research has found that strong financial literacy drives the adoption of digital financial services such as mobile payments and online banking, ultimately expanding women's economic opportunities through digital financial inclusion (Mishra et al., 2024). Digitalization not only expands access but also enriches women's practical experience in managing finances and making medium- to long-term financial decisions.

Ultimately, women's financial literacy also contributes to broader economic empowerment and long-term family well-being. Financial knowledge and skills enable women not only to survive crises but also to develop long-term planning strategies such as savings, investments, and family economic protection. This is reflected in empirical evidence that women with good financial literacy tend to make wiser decisions regarding family financial planning compared to those with low literacy (Vahi & Kumar, 2025). Therefore, integrating a gender perspective into the

financial literacy literature is not only relevant but essential for understanding women's role as active and strategic economic agents within the household.

## **2. Women's Financial Literacy and Gender Relations**

Women's financial literacy is not simply a technical ability to understand and manage money; it is a social practice deeply intertwined with gender relations within the household structure and the broader cultural context. Women's roles in daily financial management, such as managing routine expenses, meeting family needs, and emergency planning, demonstrate that women's financial literacy develops through the practices and life experiences inherent in their social roles, not solely through formal education or training. Findings from the literature review also indicate a gender gap in financial literacy and competency, often influenced by social norms, gender socialization, and cultural value structures that direct women primarily toward domestic financial management, which is then less recognized in mainstream economic discourse, for example in the context of household financial behavior and decisions and active roles in the labor market (Haag & Brahm, 2025).

In addition, more specific studies on *financial literacy* and *economic empowerment* confirms that women's financial skills contribute significantly to their economic empowerment, especially when combined with access to digital financial services and broader financial inclusion; however, its influence remains moderated by the social context and patriarchal structures that exist prioritizes men as the primary economic authority (Showkat et al., 2025). Therefore, understanding women's financial literacy must be placed within a socio-cultural framework and gender relations, which examines not only cognitive and technical components but also power dynamics within the household and broader society.

Gender relations in the domestic sphere shape how women access, understand, and use financial knowledge within the household. The patriarchal structure that persists in many societies relegates women to operational tasks such as managing daily expenses, while strategic decision-making authority, such as investment or asset ownership, tends to be associated with men. This inequality is not only a matter of access to information, but also of power relations within the family, placing women in a subordinate position in strategic economic contexts (Hafani & Buldani, 2025; Hastalona et al., 2025). Furthermore, international literature has found a gap in financial literacy between men and women in many countries, with women often having lower or different levels of literacy due to social factors, beliefs, and cultural norms that impact their capacity for financial decision-making (Haag & Brahm, 2025).

The time and space constraints women face as a consequence of their disproportionate domestic workload also impact their ability to develop financial literacy through formal channels such as financial education or training. Many women acquire financial knowledge through empirical practice and everyday experience, rather than through systematic formal education (Putri et al., 2024). This situation reinforces the disparity between women's practical knowledge and formal recognition

of that capacity, creating a conceptual and structural gap in the financial literacy literature, which often views literacy as merely a technical individual skill.

Gender relations and social norms that shape women's roles also have implications for adaptive yet risk-prone financial strategies. Cultural norms often position women as "efficient spenders" despite limited income, so their financial literacy develops within the context of moral and social demands to maintain household stability while meeting cultural expectations about gender roles (Saputra et al., 2025). While women's financial literacy is adaptive and pragmatic, in many cases it remains vulnerable to financial risks such as consumer debt or an inability to cope with economic shocks due to limited access to formal financial instruments.

Empirical research shows that higher financial literacy has positive implications for family welfare and household economic resilience, where women with good financial literacy tend to be able to manage household resources more efficiently, reduce unproductive spending, and maintain family economic stability, especially in unstable economic conditions (Saputra et al., 2025). Research by Showkat et al. (2025) and Mishra et al. (2024) also shows that integrating financial literacy with digital financial services can strengthen women's capacity in economic decision-making, encourage their involvement in the formal financial system, and facilitate broader economic participation. However, without changes in the structure of gender relations within the household and society, increasing women's financial literacy has the potential to only strengthen the burden of their domestic responsibilities without being accompanied by recognition or increased bargaining power in strategic economic decision-making. Therefore, a gender-sensitive approach to financial literacy is crucial, namely literacy that not only improves women's individual skills in managing money, but also facilitates the transformation of power relations within the household towards a more egalitarian direction, as well as integrating financial literacy policies, women's empowerment, and recognition of domestic work as an important part of the family and wider community economic system (Patnaik et al., 2024).

Overall, women's financial literacy functions not only in the technical and individual realm, but also as a social practice closely intertwined with gender relations, family structures, and existing cultural norms. Recognizing this complexity will enrich academic understanding and provide a strong foundation for formulating policies that strengthen household economic resilience through real and sustainable women's empowerment.

### **3. Financial Literacy as a Social Practice, Not Just Knowledge**

Women's understanding of financial literacy needs to shift from merely technical knowledge to social practices formed through life experiences and socio-cultural interactions within the household. Women's financial literacy is not only acquired through formal education or technical training, but also through They grow contextually through responses to everyday economic challenges, resource

constraints, and experiences facing family financial crises. In this process, women develop financial literacy, which is tacit, implicit, situational, and meaningful in real-life practices, making it difficult to fully capture with conventional quantitative instruments (Roy & Acharya, 2025; Struckmann et al., 2025).

This approach emphasizes that women's financial literacy cannot be reduced to merely the accumulation of individual cognitive knowledge, but must be understood as an embedded social practice (embedded) in family relations, cultural norms, and domestic power structures. For example, women in agrarian environments learn to manage family income based on seasonal cycles, while women in urban areas hone their skills in budgeting and setting cash flow based on inflation dynamics and changes in the cost of living. This type of women's financial literacy demonstrates knowledge instilled through life contexts, not simply information obtained from formal learning modules.

In the practice of financial decision-making within families, the moral dimension of economics plays a significant role and is often more dominant than the logic of individual gain commonly used in mainstream economic theory. Women, when allocating resources, consider not only economic efficiency but also moral values such as fairness, social responsibility, and the well-being of all family members—including children, the elderly, and other relatives. This approach aligns with the concept of moral economy, where economic decisions also reflect a commitment to social responsibility and family balance (Chavez, 2025). This framework reminds us that women's financial literacy is not just the ability to count or save, but also the ability to maintain the family's social and emotional resilience through wise and responsible resource allocation.

Culture and social norms profoundly shape women's financial literacy. In many societies, women are entrusted with the primary role of managing household finances, an economic legitimacy that stems from social trust and traditional expectations (Khan & Biao, 2025). However, persistent patriarchal norms in many communities also limit women's access to productive assets and strategic opportunities, resulting in their financial literacy evolving amidst the tension between aspirations for economic autonomy and traditional role expectations (Lyra, 2025). Activities such as arisan (social savings and loans), group savings and loans, or women's cooperatives are manifestations of community-based financial literacy and social solidarity that emphasize the principles of mutual trust and collective work, demonstrating that financial literacy is not a universal concept that is identical across all contexts, but is deeply bound by local sociocultural norms.

In the face of economic uncertainty, women often develop adaptive strategies as a mechanism for household economic resilience. These strategies include diversifying family income sources, prudent debt management, and leveraging social networks and community solidarity to obtain financial support or additional resources when needed (Chavez, 2025). The primary goal of these women's financial strategies is not

to pursue maximum profits, as is the logic of capital, but to minimize risk and maintain long-term family economic stability a paradigm that differs from mainstream financial literacy, which emphasizes capital growth and individual efficiency.

Additional literature from global gender and financial literacy studies reinforces this understanding. For example, systematic studies have shown that low financial literacy among women is often linked to socio-cultural factors, limited access to resources, and gender inequality that hinder women's economic decision-making (Maina et al., 2025). Other studies have also noted that women's financial literacy needs to be viewed within a broader social context, encompassing social roles, cultural norms, and gender pressures that influence their financial behavior (Joshi et al., 2024). Furthermore, contemporary literature highlights that increased financial literacy combined with the inclusion of digital financial services can strengthen women's financial understanding and decision-making abilities across various social contexts, while simultaneously opening them up to broader economic opportunities (Showkat et al., 2025).

Thus, women's financial literacy is not simply knowledge that can be quantified or tested through surveys, but a social practice rooted in lived experiences, cultural interactions, and gender relations. An approach that acknowledges this complexity opens up space to understand financial literacy as a dynamic, contextual, and ongoing process a crucial foundation for formulating policies that not only improve women's financial skills but also strengthen their position within the family and society in a more equitable manner. Draft moral economy serves as an important lens for bridging global literature findings with local practices in Indonesia.

The phenomena of arisan (social savings and loans), group savings, and women's collective savings demonstrate that household financial decisions are not solely driven by individual profit calculations, but rather by moral considerations such as solidarity, justice, and the sustainability of social relations. These practices align with the idea of moral economy, which emphasizes that economic actions are always embedded (embedded) in social values and norms. Thus, the experiences of Indonesian women through the practice of arisan can be read as an empirical contribution from the context global south which enriches international economic theory, particularly in understanding financial literacy as a social practice oriented towards collective resilience, not just capital accumulation.

## **CONCLUSION**

Women's financial literacy plays a crucial role in enhancing household economic resilience, particularly in the face of economic uncertainty and structural pressures. This research demonstrates that financial literacy functions not only as an individual technical skill but also as a social practice formed through life experiences and social interactions within the household. Women, as the primary financial managers in the

family, develop the ability to adjust spending, plan for long-term needs, and navigate economic crises with adaptive and protective strategies. In this context, women's financial literacy operates within a broader context, influenced by gender relations, social structures, and cultural norms that shape their financial decision-making abilities.

Furthermore, women's financial literacy has a long-term impact on family well-being, through increased economic stability, more efficient resource management, and prioritization of the education and health sectors. However, to maximize the potential of women's financial literacy, changes in the structure of gender relations are needed to create more equal conditions within the household and society. Financial literacy should not be viewed solely as a technical skill, but rather as a means for broader women's empowerment, integrating gender-based financial literacy policies and recognition of productive domestic work. Thus, women's financial literacy can serve as a tool that not only strengthens household economic resilience but also strengthens women's position within a more inclusive and equitable economic and social structure.

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