



## Who Decides the Household Budget? Bibliometric Insights into Intrahousehold Dynamics

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### ABSTRACT

*This study conducts a bibliometric analysis of intrahousehold financial management research, drawing on 135 journal articles indexed in Scopus. Using VOSviewer, the analysis maps co-authorship networks, country collaborations, and keyword co-occurrence patterns to reveal the intellectual and social structure of the field. Results show a concentrated co-authorship network led by a small group of researchers, primarily from Japanese institutions, and a country collaboration pattern centered on the United States with strong links to Japan and several developing countries. Keyword analysis identifies gender as the central organizing concept, connected to four distinct thematic clusters focused on resource allocation, bargaining processes, decision-making and financial literacy, and broader social outcomes such as poverty and gender equality. These findings indicate that contemporary scholarship emphasizes gender disparities and bargaining power within households, particularly in developing contexts, while behavioral and psychological dimensions remain less integrated. The study highlights opportunities to broaden theoretical perspectives and geographic scope to achieve more comprehensive understandings of household financial practices.*

**Keywords:** Intrahousehold Bargaining; Household Resource Allocation; Financial Decision-Making; Bibliometric Analysis.

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## INTRODUCTION

Intrahousehold financial management has gained increasing attention in recent scholarly work as families navigate complex economic environments shaped by changing roles, technological advancements, and diverse individual preferences. At its core, this field explores how resources are allocated, decisions are reached, and outcomes are influenced within the household unit, where multiple members contribute to financial processes. Unlike broader macroeconomic studies that treat households as uniform entities, research in this area recognizes the internal negotiations that determine spending patterns, savings behaviors, and investment choices. These dynamics are particularly relevant in contemporary settings, where dual-earner structures, shifting gender expectations, and digital tools have reshaped daily financial interactions.

The significance of understanding these processes extends to both practical and theoretical domains. Households serve as fundamental economic units, and their internal management practices affect broader outcomes such as financial stability (Kesuma et al., 2025), inequality reduction, and long-term wealth accumulation. Factors like varying income sources among members, differences in financial knowledge, and unequal influence in decision-making can lead to varied results in resource distribution. Moreover, external pressures including rising costs of living, job instability, and access to credit amplify the need for effective coordination within families (Aini et al., 2025). As societies experience demographic shifts, such as increased female labor participation and evolving family compositions, the ways in which financial authority is exercised become central to achieving equitable and sustainable results (Widaryo et al., 2025).

Early theoretical approaches often simplified household behavior by assuming unified preferences and coordinated actions. However, more nuanced frameworks have emerged to account for individual differences and bargaining processes. These models highlight that financial decisions are not always harmonious but result from interactions influenced by personal contributions and relative power. Such perspectives provide a foundation for examining how control over resources shapes consumption priorities, risk-taking tendencies, and planning for future needs. The integration of insights from related fields further enriches this understanding, revealing the interplay of psychological elements and social norms in everyday choices.

A comprehensive synthesis of these concepts is evident in recent systematic efforts to organize the existing body of knowledge. The study of intrahousehold financial management encompasses theoretical frameworks contrasting unitary versus collective approaches, where bargaining theories emphasize how individual income and power structures influence resource allocation within households (Kaur & Singh, 2025). Research in this domain examines the intersection of gender roles, financial literacy, and behavioral economics in shaping consumption, saving, and investment decisions (Kaur & Singh, 2025). This work underscores the shift from viewing households as single decision-makers to recognizing them as sites of negotiation, where personal earnings and authority affect outcomes in tangible ways. Gender considerations, for instance, often reveal patterns in who controls expenditures or savings, while financial literacy levels determine the quality of choices made (Ariswati et al., 2025). Behavioral aspects introduce explanations for deviations from rational paths, such as preferences for immediate rewards or biases in risk assessment.

The systematic review by Kaur and Singh provides a comprehensive framework for understanding

these dynamics, adopting the PRISMA protocol to ensure transparency and reproducibility of findings (Kaur & Singh, 2025). By following established guidelines for evidence synthesis, this review offers a reliable overview that highlights consistent themes across studies while identifying areas of agreement and divergence. It demonstrates how collective models better capture real-world complexities compared to simpler unitary assumptions, particularly in contexts where members hold differing priorities. The inclusion of behavioral elements further illustrates why households may not always optimize resources efficiently, pointing to cognitive and emotional influences that interact with structural factors.

Despite these advancements, the current state of the art reveals limitations in how the literature has been synthesized and mapped. Qualitative reviews, while valuable for in-depth interpretation, often focus on selected subsets of studies and may overlook broader patterns that emerge from larger collections of work. Existing qualitative reviews of intrahousehold financial management literature reveal significant gaps that necessitate systematic bibliometric approaches (Tsiakiri et al., 2025). These gaps include incomplete coverage of publication trends over time, limited exploration of collaborative networks among researchers, and insufficient visualization of how concepts evolve. Without quantitative tools to aggregate and analyze metadata from numerous sources, it remains challenging to discern the overall intellectual structure or to track shifts in focus across disciplines.

Bibliometric methods address these shortcomings by offering objective, large-scale insights into scholarly output. Bibliometric analysis enables identification of large-scale patterns, including authorship networks, journal productivity, and thematic trends, providing comprehensive overviews of intellectual landscapes (Tsiakiri et al., 2025). This approach allows researchers to quantify contributions from various outlets and collaborators, revealing which institutions or regions dominate the conversation. Such analysis is crucial for identifying key research areas and challenges highlighted by scholars, which can guide future research directions (Verbič, 2025). By pinpointing highly cited works or emerging topics, it helps prioritize efforts toward unresolved issues, ensuring that new investigations build on established foundations rather than duplicating prior efforts.

Further strengths lie in the visual and structural capabilities of these techniques. Science mapping techniques visualize intellectual and scientific structures, revealing past, present, and future themes within research fields (Anas et al., 2023). Through network representations and cluster identifications, scholars can observe how ideas connect and cluster, highlighting dominant paradigms alongside peripheral or developing ones. This visualization aids in tracing the progression of thought, from foundational contributions to contemporary extensions. The combination of bibliometric performance analysis with thematic mapping demonstrates strong interdisciplinary linkages between financial, technological, and social development dimensions (Shamim & Ahmad, 2025), offering integrated foundations to guide future scholarship (Nguyễn, 2025). These linkages are especially pertinent in intrahousehold studies, where financial practices intersect with technological innovations like digital platforms and social changes such as altered family roles (Henrika et al., 2025; Kesuma et al., 2025).

The problem formulation thus centers on the absence of a dedicated bibliometric examination tailored to intrahousehold financial management. While systematic qualitative reviews have advanced conceptual understanding, they do not fully capture the expansive patterns needed to chart the field's trajectory comprehensively. This leaves unanswered questions about thematic evolution, collaborative structures, and potential interdisciplinary integrations. Addressing this requires a focused mapping effort

that aggregates bibliographic data to reveal underlying connections and concentrations.

The purpose of the present study is to fill this void through a bibliometric analysis of research trends in intrahousehold financial management. By employing science mapping tools to analyze keywords, co-occurrences, and networks, it aims to provide a structured overview of dominant themes, intellectual clusters, and developmental patterns. This effort will not only synthesize the state of the art in a quantitative manner but also highlight opportunities for expansion, particularly in bridging financial theories with behavioral and social insights. Ultimately, the analysis seeks to inform future scholarship by delineating clear pathways for addressing persistent challenges and fostering more integrated approaches to understanding household-level financial processes.

## METHODS OF RESEARCH

This study adopts a bibliometric research design to map the thematic development and conceptual patterns in intrahousehold financial management scholarship. Bibliometric approaches apply mathematical and statistical tools to examine patterns in scholarly communication, offering an objective way to trace publication trends, collaborative structures, and intellectual evolution across large bodies of literature (Adelia et al., 2025; Korip et al., 2025; Saputra et al., 2025). When paired with science mapping, these methods generate visual representations that highlight connections among key concepts, making them particularly suitable for fields characterized by interdisciplinary contributions and evolving theoretical foundations. Such a quantitative framework complements traditional qualitative reviews by providing scalable insights into knowledge structures that might otherwise remain dispersed (Rafasya et al., 2025; Wibowo et al., 2025).

The data source for this analysis is the Scopus database, selected for its curated coverage of peer-reviewed publications across economics, finance, family studies, and related disciplines. Scopus ensures high-quality metadata, including author-assigned keywords, abstracts, and citation details, which are essential for reliable co-occurrence mapping. This choice aligns with established practices in bibliometric studies, where standardized exports facilitate consistent processing and reduce inconsistencies often found in broader, less filtered repositories (Maulana et al., 2025; Usada et al., 2025).

Data collection involved a structured search process without restricting the starting year, allowing inclusion of foundational works alongside recent contributions up to the current period. Relevant terms guided the initial retrieval, such as "intrahousehold finance," "household financial management," "financial intermediation," "transaction costs," "markets," and "household decision-making." These terms were chosen to capture core elements of resource coordination, bargaining processes, and economic influences within domestic units. Articles were then screened for relevance through examination of titles, abstracts, and author keywords, retaining those that centrally addressed financial practices and decision dynamics at the household level. Selected records were exported in RIS format, a widely compatible standard that preserves critical fields like author keywords and publication details (Kaur & Singh, 2025).

The data type consists of bibliographic metadata drawn from the exported records. Primary emphasis was placed on author-provided keywords, as these directly reflect the conceptual framing chosen by researchers themselves. Additional fields, such as abstracts and citation information, supported verification during screening but were not the main input for mapping. This focus on keyword data enables

robust co-occurrence analysis, revealing how terms cluster and interconnect across the literature (Althaf et al., 2025; Surya et al., 2025).

Data preparation followed systematic steps to ensure analytical integrity. Imported records were organized and refined using reference management software to standardize formatting, eliminate duplicates, and confirm metadata completeness. Researchers must carefully prepare bibliographic data, as the quality of input directly affects analytical outcomes (Kaur & Singh, 2025). Clean preparation minimizes errors in linkage calculations and supports reproducible visualizations.

The core data analysis employed VOSviewer software, valued for its capacity to construct and display bibliometric networks. Keyword co-occurrence analysis formed the primary technique, examining joint appearances of author keywords to identify prevalent themes and their relational strength. The full counting method was applied, treating each keyword instance equally within a document to preserve contribution weights. Given the emerging nature of specialized intrahousehold research, a low minimum occurrence threshold was set. When conducting keyword co-occurrence analysis in emerging research fields, selecting appropriate minimum occurrence thresholds is critical. Lower thresholds capture nascent themes but may introduce noise, while higher thresholds risk excluding important emerging concepts (Kaur & Singh, 2025). This inclusive approach aimed to retain conceptual variety while acknowledging potential trade-offs in network clarity.

Visualization relied on two integrated features of the software. Network visualization presented keywords as nodes linked by co-occurrence lines, with cluster coloring and line thickness indicating thematic groupings and connection intensity. Density visualization complemented this by using color gradients to show research concentration around specific terms. Network visualization and density visualization techniques in VOSviewer enable interpretation of thematic structures by revealing past, present, and future research themes within a field (Kaur & Singh, 2025). These outputs facilitated descriptive assessment of central concepts, cluster cohesion, and areas of higher or lower scholarly attention.

Interpretation of results drew directly from these visual and quantitative elements. Conceptual structure analysis through co-occurrence mapping demonstrates interdisciplinary linkages between research dimensions, while thematic mapping identifies dominant themes and emerging research frontiers (Kaur & Singh, 2025). By examining cluster formations and density patterns, the analysis delineated established economic orientations alongside potential gaps in behavioral or social integrations. This approach provides comprehensive overviews of intellectual landscapes that traditional reviews cannot achieve.

Overall, the methodological choices prioritize transparency, reproducibility, and suitability for an interdisciplinary topic still developing its conceptual boundaries. From database selection to threshold decisions and visualization techniques, each step supports a balanced portrayal of scholarly patterns, laying a dependable basis for discussing thematic concentrations and opportunities for future expansion in intrahousehold financial management research.

## RESULT AND DISCUSSION

This study employs a bibliometric analysis using VOSviewer based on bibliographic, based on 135 journal articles retrieved from the Scopus database. The analysis employed VOSviewer to generate network

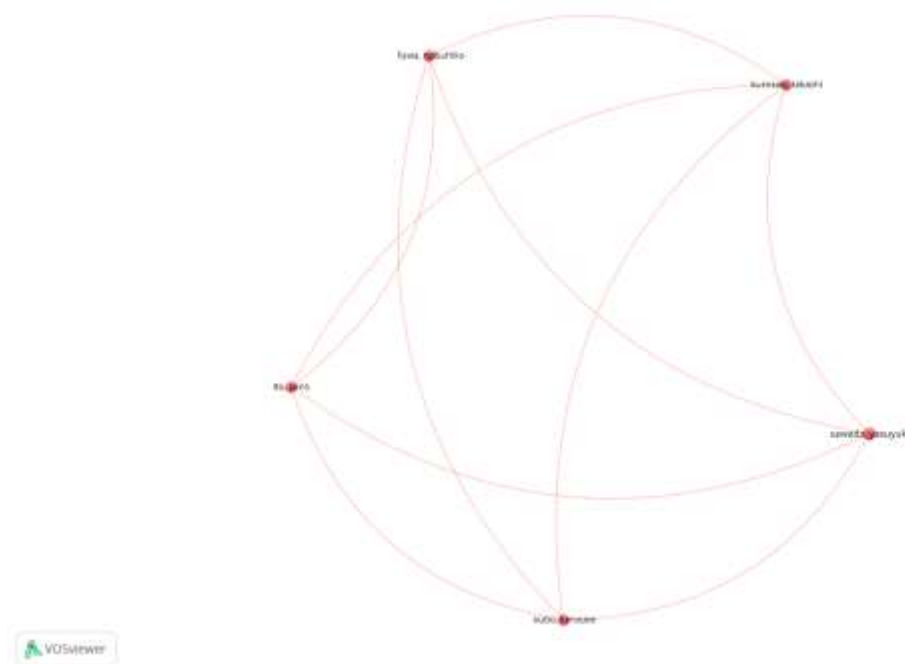
visualizations for co-authorship, country collaboration, and keyword co-occurrence. These mappings provide insights into collaborative patterns, geographic distribution, and dominant conceptual themes. The results are presented sequentially, followed by an integrated discussion that interprets patterns, addresses methodological influences, and outlines implications for the field.

The dataset spans publications from the early 2000s to recent years, with a marked increase in output after 2010. This growth reflects rising scholarly attention to internal household dynamics, particularly in development economics and gender studies. The 135 articles were published across various journals. Citation patterns indicate moderate impact, with several highly cited works focusing on empirical studies in developing contexts.

These trends suggest the field has matured from foundational theoretical contributions to more applied analyses. The total document count, while focused, provides sufficient material for network mapping, though the relatively modest size influences cluster formation and interpretation.

### Co-Authorship Network Analysis

Co-authorship mapping revealed a concentrated collaboration structure dominated by a small group of researchers. The network visualization displayed a single primary cluster with strong internal connections.



**Figure 1.** Co-Authorship Network  
(Source: Data Processed, 2025)



Key authors identified include Sawada Yasuyuki, Kurosaki Takashi, Fuwa Nobuhiko, Ito Seiro, and Kubo Kensuke, all positioned centrally with multiple linkages. This pattern points to sustained collaborative efforts among a core group, largely affiliated with Japanese institutions. Table 1 summarizes the most prominent authors based on network centrality and connection strength.

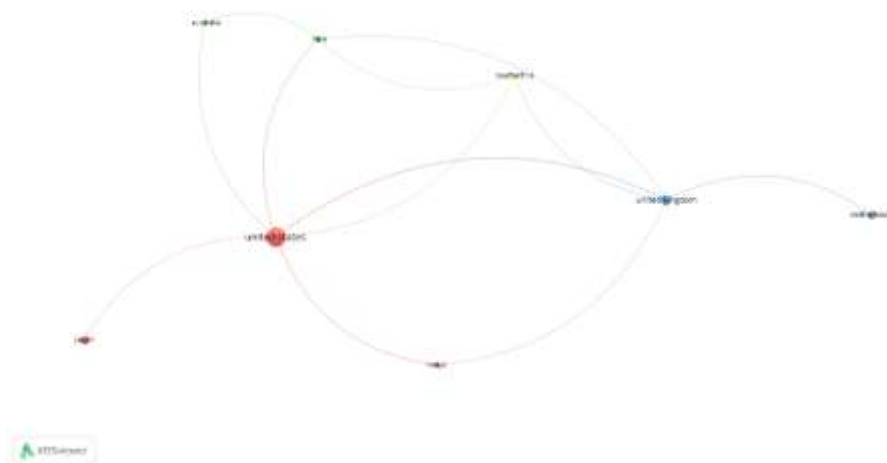
**Table 1. Prominent Authors in Co-Authorship Network**

Author	Total Link Strength	Interpretation
Sawada Yasuyuki	High	Central collaborator
Kurosaki Takashi	High	Core network member
Fuwa Nobuhiko	Medium-High	Frequent co-author
Ito Seiro	Medium	Linked to main cluster
Kubo Kensuke	Medium	Peripheral but connected

(Source: Data Processed, 2025)

The unified cluster indicates close-knit research teams rather than widespread international authorship networks at the individual level. This concentration may reflect focused research programs on household surveys in specific regions.

## Country Collaboration Network



**Figure 2.** Network Visualization of Keyword Co-Occurrence  
(Source: *Data Processed*, 2025)

Country-level analysis showed a clear hub-and-spoke structure centered on the United States, with strong ties to Japan and several developing countries. The United States emerged as the most central node, followed by Japan, suggesting these nations drive much of the collaborative output. Other connected countries include Kenya, India, South Africa, Australia, the United Kingdom, and the Netherlands, often linked through joint empirical studies.

**Table 2. Key Countries in Collaboration Network**

Country	Connection Strength	Role in Network
United States	Highest	Central hub
Japan	High	Secondary hub, strong US ties
Kenya	Medium	Empirical study focus
India	Medium	Developing context contributions
South Africa	Medium	Linked via development themes
Australia	Low-Medium	Peripheral connections
United Kingdom	Low-Medium	European linkage
Netherlands	Low	Minor collaborations

(Source: Data Processed, 2025)

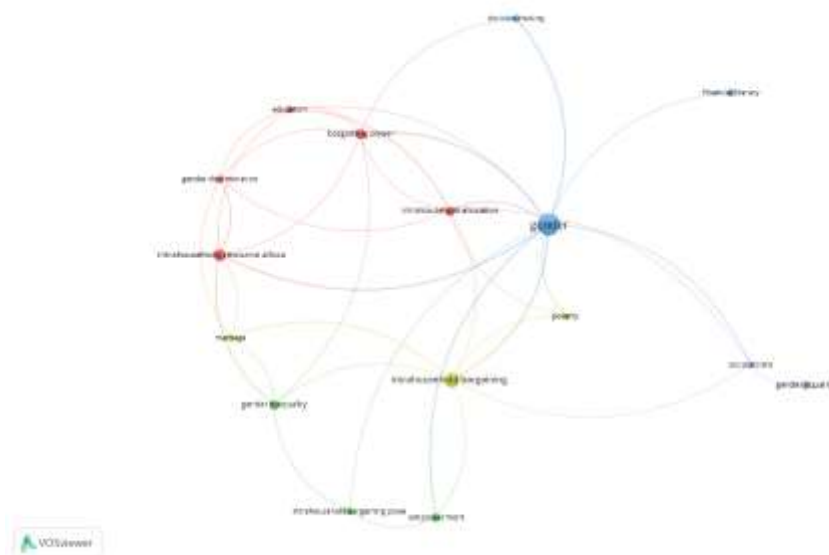
This distribution highlights collaborations between developed economies (as theoretical and funding centers) and developing nations (as sites for data collection). The prominence of the United States and Japan aligns with the co-authorship findings.

### Keyword Co-occurrence Analysis

Keyword co-occurrence mapping produced a network with multiple distinct clusters, revealing thematic diversity centered on gender dynamics and bargaining processes. Co-word analysis examines joint appearances of terms to identify both thematic and conceptual structures within knowledge fields (Corell et al., 2021).

The central keyword "gender" connected to four main clusters of varying colors and densities. Bibliometric analyses of household and family financial management research reveal distinct thematic concentrations through keyword co-occurrence mapping. Concepts that appear close within networks typically demonstrate thematic relationships, where densely connected keyword sets form clusters interpretable as research themes (Gómez-Cruz et al., 2024).





**Figure 3.** Network Visualization of Keyword Co-Occurrence  
(Source: *Data Processed, 2025*)

**Table 3. Top Keywords by Occurrence and Link Strength**

Keyword	Total Link Strength	Cluster Color
Gender	Highest	Blue
Intrahousehold bargaining	High	Green/Yellow
Bargaining power	High	Red
Resource allocation	Medium-High	Red
Decision-making	Medium	Blue
Financial literacy	Medium	Blue
Gender equality	Medium	Purple
Empowerment	Medium	Green
Poverty	Low-Medium	Yellow
Social norms	Low-Medium	Purple

(Source: *Data Processed, 2025*)

The network's structure shows strong interconnections around core terms, with "gender" serving as the primary bridge. Four primary clusters emerged, each representing a coherent research theme:

- a. Red Cluster (Resource Allocation and Discrimination): Centered on "intrahousehold resource allocation," "bargaining power," "gender discrimination," and "education." This group emphasizes unequal distribution mechanisms.
- b. Green/Yellow Cluster (Bargaining and Empowerment): Focused on "intrahousehold bargaining," "empowerment," "gender inequality," and "marriage." It addresses negotiation processes and power shifts.
- c. Blue Cluster (Gender and Decision Processes): Led by "gender," "decision-making," and "financial literacy." This cluster links broader gender issues to practical choices.
- d. Purple/Yellow Cluster (Social and Economic Outcomes): Including "poverty," "social norms," and "gender equality." It connects household dynamics to wider societal impacts

**Table 4. Summary of Thematic Clusters**

Cluster	Dominant Keywords	Size (Keywords)	Interpretation
Red	Intrahousehold resource allocation, bargaining power, gender discrimination	12	Distribution inequities
Green/Yellow	Intrahousehold bargaining, empowerment, gender inequality	10	Negotiation and power dynamics
Blue	Gender, decision-making, financial literacy	9	Gendered choices and knowledge
Purple/Yellow	Poverty, social norms, gender equality	7	Broader societal linkages

(Source: Data Processed, 2025)

Strategic diagrams position thematic clusters within research fields by calculating centrality values based on link strength between clusters and density values based on internal keyword connections (Tümer et al., 2023). The red and green clusters exhibit high density and centrality, indicating mature, motor themes, while blue and purple clusters show emerging potential.

The results portray intrahousehold financial management research as strongly oriented toward gender-related bargaining and resource distribution, particularly in developing contexts. The centrality of "gender" and related terms underscores a consistent focus on power imbalances and negotiation models over unitary household assumptions.

This thematic concentration aligns with theoretical shifts toward collective and bargaining frameworks. However, evidence suggests constrained integration of behavioral and socio-cultural dimensions in household financial research. While financial literacy research acknowledges that behavioral finance biases create systematic errors in financial decision-making, and that financially literate individuals demonstrate knowledge application without influence from extraneous factors (Kesuma et al., 2025; Luh et al., 2023), the broader literature shows limited incorporation of psychological and gender dynamics beyond structural power.

Thematic mapping techniques reveal specialized research orientations aligned with keyword clusters (Peng et al., 2025), yet underexplored dimensions require deliberate methodological attention. Psychological biases, emotional factors, or cultural variations appear peripheral, despite their potential to explain deviations from rational bargaining outcomes.

The collaboration patterns reinforce this focus: strong Japan-US ties often involve field studies in Asia and Africa, explaining the prominence of poverty and empowerment themes. This geographic orientation highlights contextual specificity but may limit generalizability to other settings.

Interpretation must account for dataset parameters. Dataset size and source selection significantly influence keyword co-occurrence interpretation. Researchers must consider minimum occurrence thresholds when building thematic maps, with parameterization choices affecting cluster formation (Tchuente & Haddadi, 2023).

The 135-article scope, while targeted, may emphasize established themes over nascent ones; smaller datasets may produce single-cluster networks indicating thematic concentration rather than genuine conceptual homogeneity (Corell et al., 2021). Scopus coverage favors English-language journals, potentially underrepresenting non-English contributions. These factors suggest the observed clusters reflect current scholarly priorities shaped by collaborative networks and data availability rather than exhaustive field representation.

The findings indicate a robust foundation in gender-bargaining approaches with opportunities for expansion. Greater attention to behavioral elements could enrich models of decision-making, while broader geographic collaboration might incorporate diverse cultural contexts.

Thematic mapping identifies dominant themes and emerging research frontiers (Peng et al., 2025), pointing toward integration of financial technology impacts or climate-related household risks. By building on central clusters while addressing gaps, future studies can achieve more comprehensive understandings of intrahousehold processes.

This analysis characterizes the field as cohesive around gender and bargaining themes, driven by focused collaborations. The visualizations provide a clear structural overview, guiding efforts toward balanced theoretical and empirical advancement.

## CONCLUSION

The bibliometric examination of 135 Scopus-indexed articles on intrahousehold financial management reveals a field that has developed a clear conceptual core while retaining considerable room for expansion. The most consistent finding across the visualizations is the central role of gender as an organizing framework. Rather than treating households as unified economic units, contemporary research frames financial decisions as outcomes of negotiation shaped by unequal power, differing preferences, and social norms. This shift represents a meaningful departure from earlier unitary models and establishes bargaining and resource distribution as the dominant lenses through which scholars approach the topic.

Collaboration patterns reinforce this thematic focus. The tight co-authorship cluster formed by a relatively small group of researchers suggests sustained, programmatic attention to household surveys and empirical studies in specific regions. The country-level network, with the United States and Japan as primary hubs and connections extending to several developing nations, indicates that much of the evidence

base derives from contexts where gender disparities in resource control remain pronounced. This geographic orientation has produced valuable insights into real-world inequalities but also raises questions about the extent to which findings travel to other institutional and cultural settings.

The keyword clusters further clarify the field's intellectual boundaries. Themes of resource allocation, bargaining power, and gendered decision-making are densely interconnected and well-developed, reflecting cumulative progress in documenting how individual contributions and social expectations shape financial outcomes. Yet the relative isolation of behavioral elements and the limited bridging to psychological or emotional influences suggest that current models may not fully capture the complexities of day-to-day household negotiations. Decisions about spending, saving, or risk-taking often involve cognitive shortcuts, trust dynamics, or emotional tensions that fall outside structural bargaining frameworks.

These patterns point to a field that is coherent and productive within its established parameters but has not yet achieved broad interdisciplinary integration. The concentration of attention on gender and power has generated robust evidence of inequality, yet the same focus may inadvertently narrow the range of explanatory factors considered. Future scholarship could benefit from deliberate efforts to incorporate complementary perspectives whether behavioral, technological, or cultural without losing sight of the structural inequalities that remain central.

Expanding the geographic and methodological scope also emerges as a priority. Greater inclusion of diverse contexts, including high-income settings with different family structures, could reveal whether bargaining dynamics operate similarly across varying levels of economic development and gender norms. Methodologically, combining bibliometric mapping with deeper qualitative synthesis or citation analysis could help trace how ideas travel and evolve over time.

The analysis confirms that intrahousehold financial management has moved beyond simplistic assumptions of household unity to embrace a more nuanced view of internal diversity and conflict. The challenge ahead lies in building on this foundation without becoming constrained by it. By maintaining focus on power disparities while opening space for additional explanatory layers, the field can develop more complete accounts of how families manage resources in practice. Such accounts are essential not only for theoretical advancement but also for informing policies that seek to promote equitable and resilient household economies.

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