

FINANCIAL LITERACY AND INCLUSION: EMERGING RESEARCH AND INSIGHTS

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Preface

As financial systems grow more complex and increasingly digital, the importance of financial literacy and financial inclusion has never been more evident. The ability to understand basic financial concepts, make informed choices, and access formal financial services plays a crucial role in improving individual well-being and strengthening the economy as a whole. The present edited volume, ***Financial Literacy and Inclusion: Emerging Research and Insights***, is an academic response to these evolving challenges, aiming to deepen understanding and stimulate meaningful dialogue on the role of financial literacy in fostering inclusive growth.

The chapters in this volume examine financial literacy and inclusion from multiple perspectives, covering themes such as behavioural finance, investor rationality, and cognitive biases influencing financial decisions. The contributions address gender disparities, the financial empowerment of rural and marginalized communities, and the challenges faced by MSMEs. They also explore the growing role of digitalization, fintech services, and digital money management skills, alongside concerns related to digital fraud vulnerabilities. Policy-oriented studies on government-backed schemes and financial inclusion initiatives, as well as analyses of financial education programs and institutional interventions, provide valuable insights into both implementation and impact. Together, these studies offer a comprehensive understanding of the progress made and the gaps that remain in achieving meaningful financial inclusion.

Editing this book has been a rewarding journey of learning and reflection for us as editors. We are grateful to all the contributors who shared their research, experiences, and insights, making this volume rich and diverse in its outlook. We also sincerely appreciate the support and cooperation extended by the publisher throughout the publication process. It is our hope that this book will be useful to researchers, educators, policymakers, students, and practitioners, and will encourage continued dialogue and action towards building a financially aware and inclusive society.

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