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Impact of Financial Literacy on India's International Trade

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Abstract :

This research paper examines the profound impact of financial literacy on India's international trade performance within the context of the 2025 global economy. While India is a rapidly growing economic power with significant roles in both export and import sectors, the study highlights that financial literacy—encompassing the management of foreign exchange, investment, and risk assessment—is the fundamental foundation for enhancing trade velocity and effectiveness. Data indicates that India's financial literacy rate stands at approximately 24%, significantly lower than the global average of 42%, which creates challenges for MSMEs and entrepreneurs competing against more financially literate nations like China and the US.

Keywords :

1. Financial Literacy
2. International Trade
3. Exports and Imports
4. Economic Development)
5. MSMEs