

Beyond the Shoreline: Exploring Financial Literacy in Kerala's Fishermen Community – A Case Study of Perumathura

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Abstract: Kerala's fishing population, especially in Perumathura Panchayath, continues to be socioeconomically marginalised and finds it difficult to adjust to contemporary financial systems. With an emphasis on their awareness, competences, and the effects of financial literacy programs, this study evaluates the financial literacy levels of fishermen in the area. Both primary data (structured questionnaires from 100 randomly chosen fisherman) and secondary sources were used in this descriptive and analytical study design. Low levels of financial literacy and no meaningful correlations between financial literacy and its causes or awareness levels were found by statistical analysis, including Pearson correlation. In order to empower the community, the study emphasizes the necessity of focused financial education..

Keywords: Financial Literacy, Fishermen Community, Perumathura Panchayath, Financial Awareness, Socio-Economic Development

