DMCC and Ministry of Economy launch NAYRA, UAE's financial literacy and sustainable finance platform for women and girls

Joint initiative with the EWA Group introduces a new Financial Confidence Index framework under the UAE National Financial Literacy Strategy (2026–2030).

ABU DHABI, UNITED ARAB EMIRATES, June 24, 2026 /EINPresswire.com/ -- The pilot is expected to engage approximately 5,000 women and girls across three leading UAE universities in its first year.

> This initiative moves beyond awareness, helping participants build real economic confidence through entrepreneurship and investment readiness, career progression or long-term financial resilience."
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> *Feryal Ahmadi, Deputy CEO and Chief Operating Officer, DMCC*

Dubai Multi Commodities Centre (DMCC), in partnership with the UAE Ministry of Economy & Tourism and the EWA Group, has officially launched NAYRA — the UAE Women & Girls Financial Literacy & Sustainable Finance platform — at the Belgian Residence in Abu Dhabi. The initiative is designed to strengthen financial capability, entrepreneurship and economic participation across the UAE.

The launch event, hosted by H.E. Ambassador Antoine Delcourt and the Embassy of Belgium, united government, banks, universities and business leaders from the UAE and Europe. Among those present were H.E. Abdulla Alsaleh, Undersecretary at the Ministry of Economy & Tourism, UAE Central Bank, Sanadak, UAE Banks Federation, DMCC, the American University of Sharjah — which is piloting the initiative — and the BeNeLux Business Council.

The initiative will begin with a pilot phase in Q3 2026 in partnership with leading universities across the UAE. The programme will combine financial education, entrepreneurship pathways and a new Financial Confidence Index (FCI) framework designed to measure not only financial knowledge, but also real-world economic readiness and participation.
The pilot will also generate one of the UAE's first large-scale datasets focused on financial capability among young women in the Emirates, with findings expected to support the wider implementation of the UAE National Financial Literacy Strategy (2026–2030).

SMEs account for approximately 94 per cent of UAE businesses and contribute 63.5 per cent of non-oil GDP, with the 'We the UAE 2031' vision targeting one million SMEs and the doubling of the entrepreneur success rate from 30 to 50 per cent over the coming decade.

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According to the organisations behind the initiative, the programme has been designed to address a long-standing challenge seen across many financial literacy programmes globally: the gap between education and practical economic outcomes.

The initiative will be built around two main components:

- Financial Confidence Index (FCI)

A new framework designed to measure financial confidence, behavioural readiness and economic participation beyond traditional financial literacy testing.
The framework is intended to provide policymakers, universities and ecosystem partners with clearer insight into how financial education translates into real economic action.
The framework is being piloted in the UAE under the National Financial Literacy Strategy (2026–2030), with findings intended to inform regional and international applications.

- Scalable digital platform

A digital ecosystem designed to connect participants with financial education resources, entrepreneurship support, mentors, networks and market opportunities.
It is hosted to serve the UAE ecosystem first, providing participants with access to UAE-based mentors, business networks, free zone pathways and market opportunities, while remaining scalable to wider international cohorts in later phases.

The platform is expected to support participants interested in areas such as:

- entrepreneurship,
- SME creation,
- investment readiness,
- sustainable finance,
- career development,
- long-term financial planning.

Why the initiative launches now

The announcement comes as the UAE continues to accelerate investment across sectors including technology, sustainable finance, trade, innovation and the knowledge economy.

Across the UAE, financial capability is being treated as a strategic foundation for economic resilience, not an isolated education topic. Building financial confidence among residents, youth and women across all nationalities is what allows families to budget, invest and plan their futures, and what allows national priorities such as SME growth and entrepreneurship to translate into household-level outcomes. The Standard & Poor's Global Financial Literacy Survey, identifies the UAE as the only country in the world where women's financial literacy averages higher than men's — by four percentage points. The same pattern is now visible in the next generation: in the OECD's 2022 PISA financial literacy assessment, UAE girls outperformed UAE boys.

This is the rationale behind the digital platform underpinning the initiative. It has been designed to make high-quality financial education and entrepreneurship pathways available to every resident of the UAE — across nationality, income level and life stage — starting with university students in Q2 2026 and extending to high school cohorts from Q4. Universities are the immediate priority because young women entering the workforce shape the economic resilience of the next generation of UAE families; high schools follow because long-term financial behaviour is set early. International research consistently shows that financial confidence is an independent driver of saving, investing and entrepreneurial activity, distinct from financial knowledge alone.

Sustained, scaled investment in financial capability connects directly to the UAE's wider economic ambition. The McKinsey Global Institute has estimated that bringing each Gulf Cooperation Council country to the best regional standard for women's workforce participation could add USD 180 billion to the regional economy, with full parity reaching USD 830 billion. Initiatives that build financial confidence early strengthen the human-capital foundation on which national targets such as the 'We the UAE 2031' vision of one million SMEs and the doubling of the entrepreneur success rate from 30 to 50 per cent will be delivered.

Women's economic participation is now central to UAE growth: official figures place over one million women in the UAE's private sector workforce, with women representing nearly half of the country's entrepreneurs and owning a significant share of its SMEs.

"For many years, financial literacy programmes globally have focused heavily on participation metrics rather than economic impact. Through this partnership, we want to build a more practical, scalable and measurable model connected to real opportunities, real markets and long-term economic inclusion." — Yulia Stark, President, European Women's Association (EWA)

What happens next
The Q2 2026 pilot phase will focus on:

- testing the Financial Confidence Index methodology,
- validating curriculum and engagement pathways,
- collecting data and participant feedback,
- building partnerships across education and industry,

- preparing for wider national rollout phases.

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