

2026 ► REPORT

Women Wealth

In the UAE

**Women are already
building wealth...**

*The financial environment around
them has not fully caught up.*

Presented by

Tribe | ***FSW***

OFFICIAL RESEARCH PUBLICATION

Why are we still talking about women and investing in 2026?



Zainab Kufaishi
Non-Executive Director, Tribe

Women across the Middle East now control **close to USD 800 billion in wealth**. In Dubai alone, women invested **AED 154 billion** into real estate last year. These are significant numbers, and they represent real progress.

But they don't tell the whole story.

Women are still more likely to hold wealth in cash, less likely to invest, and often invest smaller amounts when they do. Yet research consistently suggests that when women invest, they are good at it. They trade less, think longer term and are more likely to stay the course through volatility.

So the issue isn't ability. It's participation.

For me, financial independence is ultimately about having options. The ability to decide where you live, what work you take and what you want for your family because you can afford the decision.

I learned this personally. Despite spending my career in investment management, it was taking a career break after my third child that changed how I thought about my own wealth. Money stopped being something I accumulated and became something I needed to put to work, to create freedom for myself and my family later.

That is why this report matters.

Women & Wealth UAE 2026 explores what is really happening beneath the headline numbers: how women think about investing, what holds them back and what could encourage more of us to take the first, or next, step.

"Building wealth isn't a luxury. **It creates independence, choice and opportunity.** My hope is that this report doesn't simply add to the conversation. I hope it prompts action."

– Zainab Kufaishi



The story in 5 numbers

Women in this study are not waiting to participate. **Seven in ten already invest.** More than half expect to invest in Dubai property within three years. Four in five lead or share their major financial decisions.

But participation is not the same as financial security. **More than half feel unsupported,** nearly three in ten cannot confidently cover three months of living costs, and two thirds have not calculated what they will need for retirement.

70% / 52%

PARTICIPATION VS SUPPORT

70% already invest, but 52% feel unsupported

- Currently invest: **70.1%**
- Feel unsupported: **51.5%**

57%

PROPERTY INTENTION

57% expect to invest in Dubai property within 3 years

- Probably will: 34.5% • Definitely will: 22.5%
- Combined positive intention: **57.0%**

81%

FINANCIAL AGENCY

81% lead or share their major financial decisions

- Decide on their own: **42.7%**
- Decide jointly with partner or family: 38.1% (Combined: 80.8%)

29%

RESILIENCE GAP

29% cannot cover 3 months of living costs

- No: 18.5% • Not sure: 10.8%
- Combined without a confirmed buffer: **29.3%**

63%

save for retirement, but 66% have not calculated what they will need

The Planning Disconnect

Save or invest for retirement62.9%

Have not calculated required amount66.1%

▶ External Market Context

Women invested **AED 154 billion** across **76,700** Dubai real estate deals in 2025. The reported value was **31% higher year on year** and the number of deals was 24% higher.
Source: Women & Wealth UAE 2026 survey. External context: Government of Dubai Media Office, Dubai real estate market 2025 results, 12 January 2026.

AED 154B

FEMALE PROPERTY FLOW



▶ **A sharper divide appears between women who already invest and those still intending to begin.**

Current investors report substantially greater confidence, support and financial preparedness, even though both groups show almost identical interest in Dubai property.

Women who have started investing are markedly better prepared.

▶ **Women who already invest report much stronger confidence and support than women still intending to begin.** They are also more financially prepared. The research cannot tell us which comes first, but the gap between the two groups is substantial.

Do you currently have any investments?

Yes

70.1%

No, plan to

19.8%

No, would if knew how

8.4%

Never thought

0.9%

Don't plan to

0.9%

28.2% are aspiring investors.

Confidence with AED 10k for long term?

Fully confident

29.4%

Fairly confident

40.7%

Slightly confident

17.4%

Not confident

12.5%

70.1% feel fully or fairly confident.

Feel supported on financial journey?

Yes

48.5%

No, unsupported

51.5%

More than half experience a lack of support.

Investor-stage comparison		
MEASURE	CURRENT INVESTORS	ASPIRING INVESTORS
Feel supported	55.6%	30.9%
Feel unsupported	44.4%	69.1%
Fully or fairly confident with AED 10,000	78.8%	49.5%
Slightly or not at all confident	21.2%	49.5%
Could cover three months of living costs without help	81.0%	49.5%
Have calculated their retirement target	39.8%	20.7%
Expect to invest in Dubai property within three years	57.8%	57.6%

!

Key Finding: Current investors are **29 percentage points more likely to feel confident**, 25 points more likely to feel supported and 34 points more likely to have a confirmed three-month financial buffer.

Yet property intention is virtually identical. Property ambition appears before financial preparedness. The survey shows an association, not cause and effect. It cannot tell us whether investing builds preparedness or whether better-prepared women are more likely to begin.



Property is already part of the wealth plan: 57% expect to invest in Dubai within 3 years.

Likelihood of investing in Dubai property (next 3 years)	
Definitely will	22.5%
Probably will	34.5%
Not sure	14.7%
Probably won't	21.5%
Definitely won't	6.8%
Combined positive intention:	57.0%

Aware that investing in part of a property is possible?	
74.6%	25.4% Did not know

 **THE FRACTIONAL SHIFT** **23.0%**

23.0% of women who initially said they probably or definitely would not invest became more likely to consider it after learning about fractional ownership.

► **Property ambition is widespread.** Fractional ownership also shifted consideration among some women who were initially unlikely to invest. This measures increased consideration, not a confirmed decision to invest.



Alastair Sherriffs

Co-Founder & CMO, Tribe

PROPERTY SHOULD BE PART OF THE PORTFOLIO, NOT THE WHOLE PLAN.

The appetite for property among women in the UAE is unmistakable. In this study, 57% of respondents said they were likely to invest in Dubai property within the next three years. Property also features in the retirement plans of 46%.

The real question is how property fits into a wider financial plan.

Traditional ownership presents a genuine challenge for many individual investors. It requires a substantial upfront commitment, exposes a large share of someone's savings to a single asset and can make that capital difficult to retrieve quickly.

For many investors, this can make whole-property ownership unsuitable. The problem is not the asset class, but a model that can commit too much capital to one asset for too long.

The cost of traditional ownership continues to shape perceptions. More than half of respondents, 54%, believed at least AED50,000 was needed to begin investing in Dubai property. Only 23% placed the starting point below AED5,000.

Tokenised fractional ownership allows real estate to be approached more like other asset classes.

An investor can decide how much exposure is appropriate and spread that allocation across different real estate assets rather than concentrate it in one. The distinction is that property should still be viewed as a longer-term holding.

Tokenisation adds another dimension by allowing fractional interests to be traded through a regulated secondary marketplace, without having to exit the entire position. This offers a potential route to liquidity, but never a guarantee: any sale still depends on market demand.

Whilst **75% of respondents had heard of fractional property investment**, awareness is not the same as understanding. Among women initially unlikely to invest in Dubai property, 23% became more likely to consider it after learning about fractional ownership.

The findings also show what women need from that conversation. Clearer information about fees and risk and a smaller starting amount were the joint-leading factors, each selected by 34%. **Twenty-six per cent wanted someone they trusted to talk it through with, while 22% wanted to understand the risks better.**

For the fractional property sector, this creates a responsibility. A lower entry point is not enough. Investors need to understand what they own, the risks, the fees and how any potential exit works. Returns should be presented after disclosed fees and costs, not only as headline gross figures.

These questions have shaped Tribe's approach, but they should also shape the wider market. Progress is not only about how many more people can participate. It is about whether they can make proportionate decisions using information they understand.



*Tribe has a commercial interest in fractional real estate participation. This article is educational and is not financial advice or a recommendation. Investments can lose value and may be illiquid.

81% of women lead or share their major financial decisions

► Most women surveyed play a direct role in the financial decisions that affect them.

How are major financial decisions usually made?

On my own	42.7%
Jointly partner/family	38.1%
Depends on decision	14.0%
Partner/family makes	3.6%
Someone else	1.0%
Prefer not to say	0.7%

80.8% decide alone or jointly.

Whose name are savings/investments held in?

All in my name only	60.9%
Mostly mine, shared	16.9%
An even mix	13.7%
No investments	4.4%
Prefer not to say	2.8%
In someone else's	1.2%

60.9% hold 100% in own name.

Is your UAE residency visa tied to a spouse/family?

No (Autonomous)	73.6%
Yes	22.1%
Not applicable	3.6%
Prefer not to say	0.7%

Most women are directly involved in major financial decisions. Among those answering the ownership question, 60.9% hold all their savings and investments in their own name, reflecting substantial autonomy.



External context (YouGov):

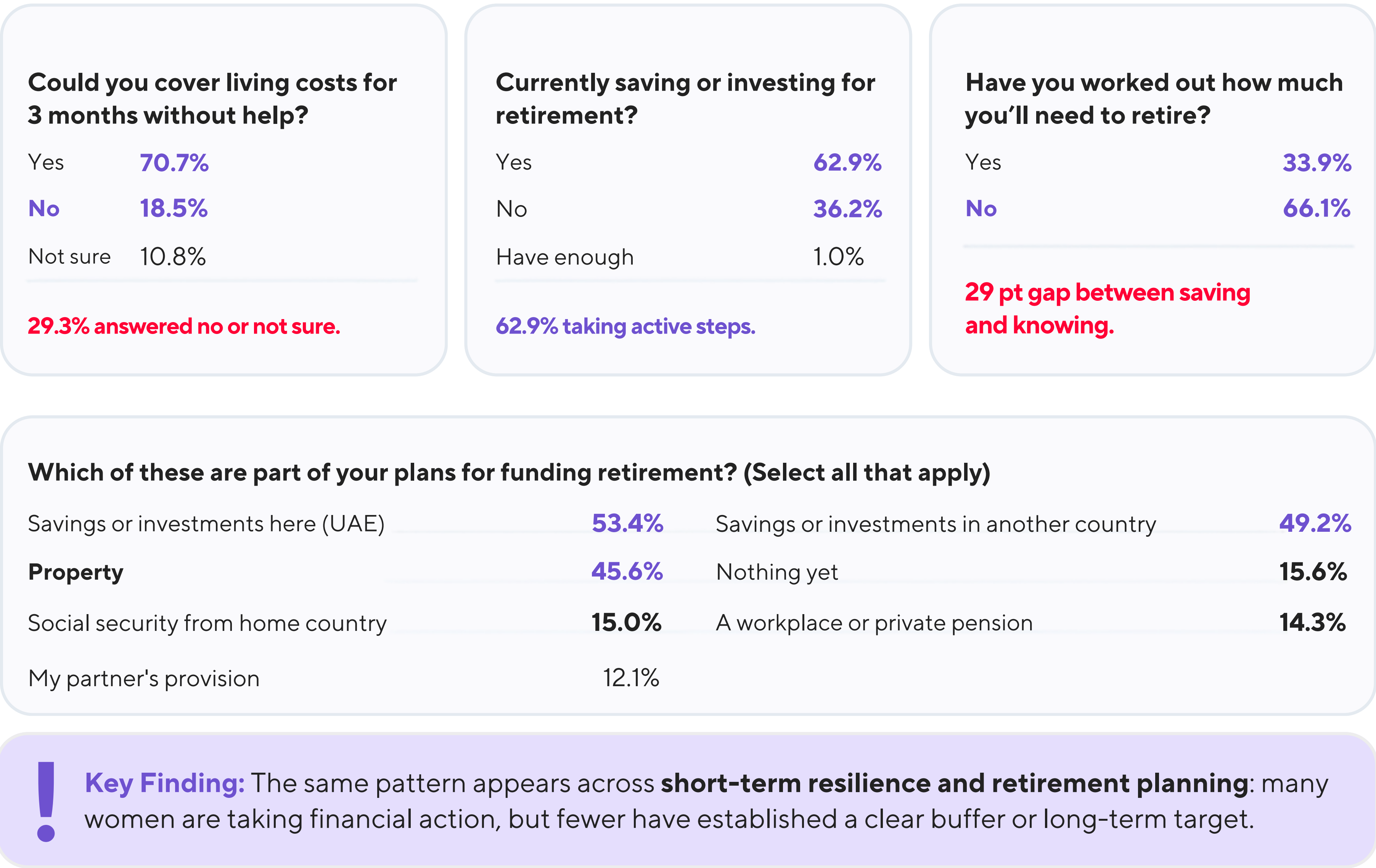
2025 UAE research found that 47% of women surveyed managed their finances independently, while 28% reported relying on family or partners for financial decisions.

Source: Women & Wealth UAE 2026 survey; YouGov, international financial independence survey, 5 March 2025.





Financial action is running ahead of financial preparedness.



Young women have investment and property ambition, **but the weakest financial foundations.**



► Among women aged 18 to 34, investment participation is already substantial. **Support and retirement calculation are further behind.**

Comparison across age brackets

MEASURE	18–34	35–44	45+
Currently invest	64.1%	71.4%	77.8%
Fully or fairly confident with AED 10,000	61.1%	75.0%	76.4%
Feel supported	40.5%	51.4%	58.3%
Feel unsupported	59.5%	48.6%	41.7%
Save or invest for retirement	56.9%	64.2%	71.7%
Know retirement target	21.1%	39.8%	48.3%
Positive three-year property intention	56.9%	59.3%	51.7%
More likely to consider property after fractional prompt	33.3%	32.5%	31.7%

The 18 to 34 and 45+ groups combine adjacent survey age bands. Respondents who did not state their age are excluded.

AMONG WOMEN AGED 18 TO 34:

high ambition • support deficit

64%
Currently invest

57%
Property target

60%
Feel unsupported

79%
No target calc

The youngest women in the study do not lack ambition. Nearly two thirds already invest and more than half expect to invest in Dubai property. But six in ten feel unsupported and almost eight in ten have not calculated their retirement target.



The Sequencing Problem: Investment and property goals are arriving before the support and planning needed to evaluate them.

FSW members are more likely to invest and know their retirement target.

▶ The clearest differences are in current investment participation and retirement planning. Confidence is almost identical, while FSW members are slightly more likely to feel supported.

FSW & general-public comparison (2026)

MEASURE	FSW	PUBLIC (N=250)	DIFF
Currently invest	76.6%	67.6%	+9.0 pts
Confident w/ AED10k	69.1%	70.4%	-1.3pts
Feel supported	52.1%	47.2%	+4.9 pts
Know retirement target	46.7%	28.6%	+18.1pts

Retirement target awareness is 18.1 points higher in FSW.

Directional comparison vs 2024 FSW study

ALIGNED MEASURE	2024	2026	CHANGE
Currently invest	62.7%	76.6%	+13.9 pts
Save for retirement	44.3%	64.4%	+20.1 pts
Know target	33.3%	46.7%	+13.4 pts
Feel unsupported	58.1%	47.9%	-10.2 pts

Directional comparison across community samples.



The 2024 and 2026 FSW surveys used separate community samples. They did not follow the same women over time. The 2024 report also states that 21.8% of its respondents were not living in the UAE, while the 2026 sample includes only women living in the UAE. The comparison is directional.

*Source: Women & Wealth UAE 2026 FSW and general-public cohorts; Financially Savii Women, Women & Wealth Survey 2024.



Jane Harvey
Co-founder, Financially Savii Women

When we published our first Women & Wealth Survey in 2024, we didn't set out to prove a point. We wanted to listen.

We wanted to understand how women felt about money, the challenges they were facing and, perhaps most importantly, the support they felt they were missing.

What we heard changed the direction of everything that came next.

58% of the women we surveyed did not feel supported on their financial journey. 61% could talk honestly about money with two people or fewer, yet 79% told us that having a supportive network mattered when making financial decisions.

There was a clear gap between the support women wanted and what they felt they had. That is where Financially Savii Women (FSW) came from.

FSW was built because women told us what was missing. It wasn't simply more information. Information about money is everywhere. What many women needed was somewhere to ask questions, have honest conversations and learn alongside other women without feeling judged.

No judgement. No jargon. No pretending we've all got it figured out.

Over the past two years, we have watched those conversations grow. Women have talked openly about investing, retirement, debt, salaries and financial independence. They have shared wins and mistakes, asked questions they might previously have kept to themselves and, most importantly, started taking action.

So when we returned to the research in 2026, I was genuinely interested to see whether anything had changed.

Within the FSW community, the signs are encouraging.

Investment participation has increased from 63% in 2024 to 77% today. The proportion of women saving or investing for retirement is 20 percentage points higher, while the number who know what they need for retirement has increased by 13 points. The proportion of women who feel unsupported has also fallen by 10 percentage points.

Now, I'm not going to claim that FSW is single-handedly responsible for these changes. We're comparing different groups of women, and there will be plenty of factors at play. But the positive shift across several areas is encouraging, and I think it's worth paying attention to.

Because perhaps community does make a difference. When women have somewhere safe to ask questions, see other women taking action and realise they are not the only ones trying to figure it out, money can start to feel less overwhelming.

That doesn't mean the work is done.

This year's research shows women are already taking action. 70% of women in the wider study are investing, and 63% are saving or investing for retirement. Yet around half still do not feel financially supported, and only 33% have calculated what they will actually need for retirement.

That, for me, is the real story.

Women do not need to be persuaded that wealth matters. They are already earning, saving, investing and making decisions about their futures.

What they need is the confidence, information and support to make those decisions well.

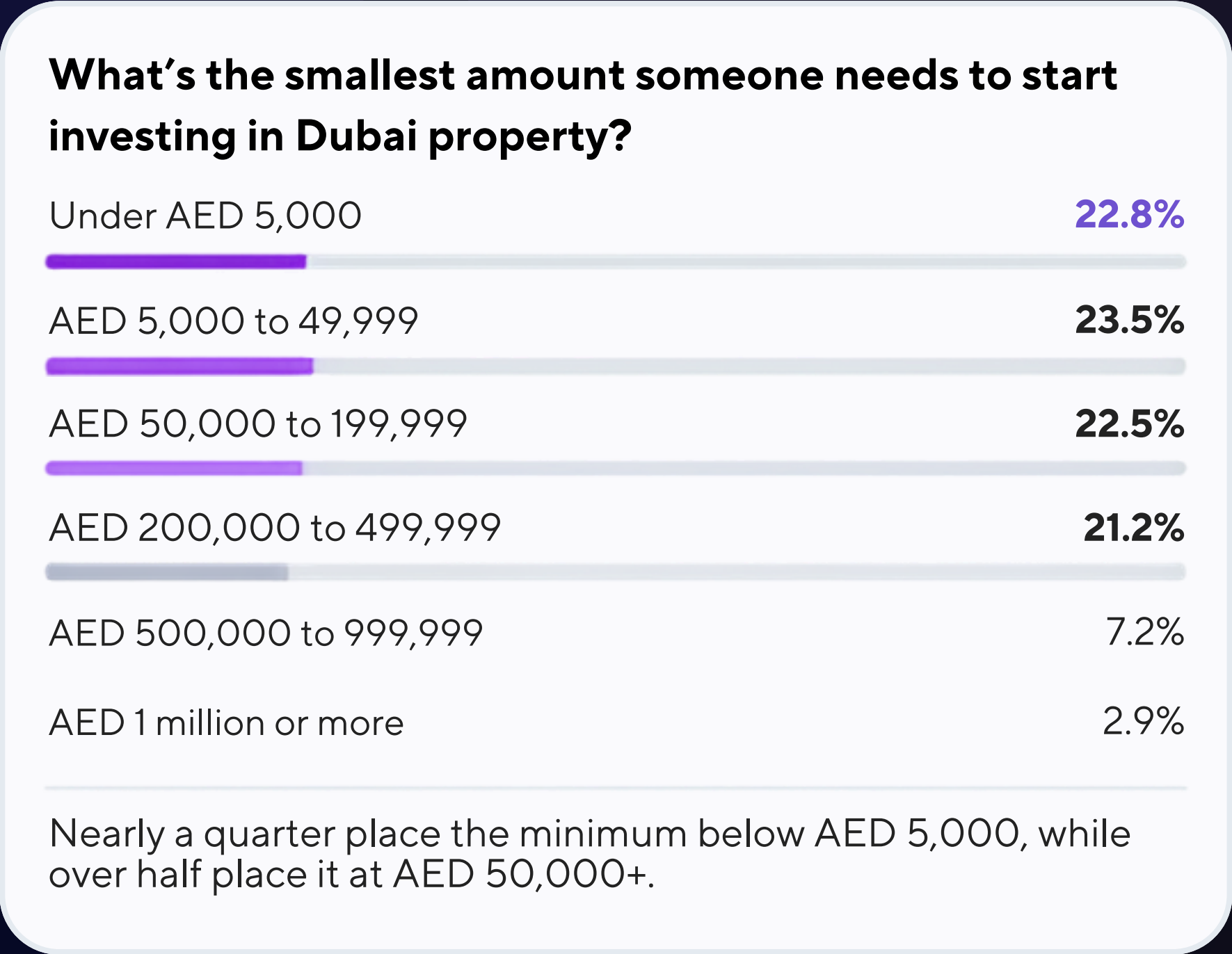
That is why FSW exists, and why the conversation we started in 2024 feels even more important today.

Because financial freedom isn't really about chasing a particular number... It's about having choices.

And no woman should feel she has to figure those choices out alone.

Women do not agree on the price of property participation, but they agree on the need for greater clarity.

▶ Perceived entry costs stretch from below AED 5,000 to AED 1 million or more. Clearer information and a smaller starting amount are the joint-leading changes women say could increase consideration.





There is **no shared understanding** of the amount required to begin investing in Dubai property. Almost a quarter place the minimum below AED 5,000, while more than half place it at AED 50,000 or more.

The leading changes are practical: **clearer information about fees and risk** and **a smaller amount needed to start**. Monthly headroom and trusted discussion form the next tier. Awareness may bring property into consideration; affordability, risk understanding and trust shape whether it is evaluated seriously.



Women do not need to be convinced that wealth matters... They need stronger support around the decisions they are already making.

- **Women in this study are already investing, considering property and making major financial decisions.** The gaps sit between those decisions: more than half feel unsupported, nearly three in ten lack a 3-month buffer, and two thirds have not calculated their retirement requirement. The opportunity is not to persuade every woman to invest, but to create better conditions for those choosing how to build wealth through clear information, informed evaluation, and trusted support.

WOMEN DO NOT NEED TO BE CONVINCED THAT WEALTH MATTERS. THEY NEED STRONGER SUPPORT AROUND THE DECISIONS THEY ARE ALREADY MAKING.

Women in this study are already investing, considering property and making major financial decisions. The ambition is visible across ages and communities.

The clearest divide is between women who already invest and women who still intend to begin. Current investors are considerably more likely to feel confident, supported, able to cover three months of living costs and clear about their retirement target. Yet property intention is almost identical across the two groups. The ambition is already present; preparedness has not always caught up.

The gaps sit between those decisions. More than half feel unsupported. Nearly three in ten cannot confirm that they could cover three months without help. Two thirds have not calculated what they will need for retirement.

Property makes the wider challenge tangible. Most respondents expect to consider it, perceptions of the entry cost vary dramatically, and learning about fractional ownership increases consideration among some women who had not known it was possible. But awareness alone does not resolve questions about fees or risk. It does not create monthly financial headroom or replace trusted discussion.

The opportunity is not to persuade every woman to invest. It is to create better conditions for those choosing how to build wealth: clearer information, informed evaluation, stronger financial foundations and support they can trust.



APPENDIX: STUDY OF 355 UAE-BASED WOMEN

98 FSW Community • 257 General Public

90.4%
Live in Dubai

40.7%
Aged 35 to 44

86.9%
Economically Active

53.5%
10 Year Resident

Diversity: 65 nationalities represented across the Emirates.

Largest cohorts: United Kingdom (19.2%), India (16.9%).



Notes on the data: Rounding can cause single-answer percentages not to total exactly 100%. Multi-select totals can exceed 100%. FSW comparisons with 2024 use separate samples and should be treated as directional. External research covers different populations and periods and is used only as context.



Commissioning disclosure: Jointly committed by Tribe and Financially Savii Women. Tribe has a commercial interest in fractional real estate participation. This report is educational and is not financial advice or an investment recommendation. Investments can lose value and may be illiquid.

PRIMARY CITATIONS & SOURCES

1. **Government of Dubai Media Office:** Dubai's real estate market records new historic milestone, 12 Jan 2026. (AED 154B invested by women, 76,700 deals, +31% value).

2. **YouGov:** Financial independence survey, 5 Mar 2025. (47% UAE women manage finances independently; 28% rely on partner/family).

3. **UBS:** Women and Investing, Voices from the MENA Region, 2023. (62% want to become more active investors; 62% research online).

4. **Financially Savii Women:** Women & Wealth Survey 2024. (62.7% invested, 44.3% saved for retirement, 58.1% felt unsupported).

About: **Tribe**

Tribe unlocks a portfolio approach to real estate investment.

Rather than concentrating savings in one property, with Tribe you can allocate your capital from AED 2,000 and diversify across a range of different real estate assets.

Tribe are fully regulated bringing security and governance whilst tokenisation allows investors to sell through a secondary marketplace, addressing one of the main limitations of traditional real estate.

Tribe combines this model with world class underwriting, voting rights and transparent fees.

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About: **FSW**

Financially Savii Women (FSW) is a community of women in the UAE building financial confidence together. We run meetups, workshops and events where women learn about money in a way that actually feels accessible, not intimidating.

The idea is simple: taking control of your finances is easier when you are doing it alongside other women, not on your own. Above all, we are here to normalise women talking about money, openly and without judgement.

Rewrite Your Money Story.
Money. Career. Confidence.

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