SPOTLIGHT*BAHRAIN

MONEY AND FINANCE

September - 2026

Contents

Key Findings

Saving Habits and Everyday Pressures

Saving is a **near-universal habit** in Bahrain, with the large majority putting money aside every month and setting aside a **meaningful share of their income**. Yet this discipline sits alongside **real financial strain**. Only a minority describe themselves as living extremely comfortably, and close to half are **getting by with difficulty** or keeping up with their commitments only with effort. Many watch prices closely and **plan their budgets deliberately**, though a sizeable share still spend more than they intended. Saving here reflects **caution rather than surplus**.

Borrowing Behavior and Credit Channels

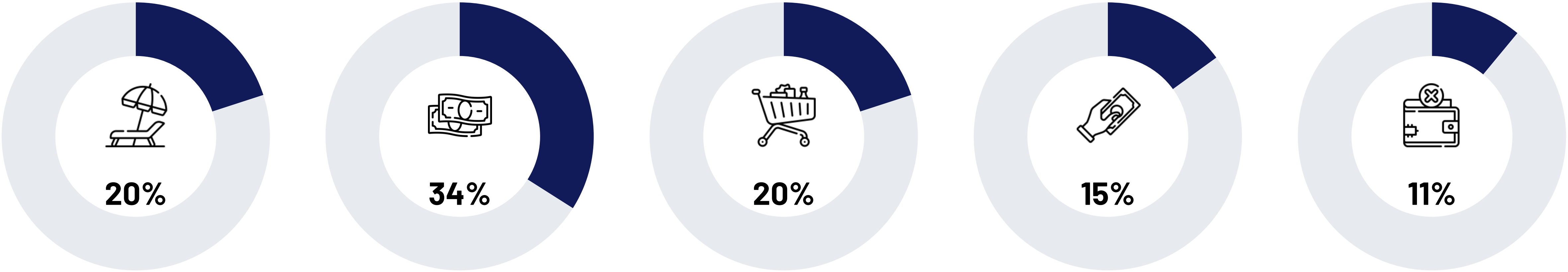
Debt is widespread, and notably it is **not confined to those falling behind**. Residents who borrow are **more likely to save**, not less, and considerably more likely to hold investments. **Non-bank lenders now reach more borrowers than banks**, and many are drawing on **more than one source at the same time**. What drives borrowing is **pressure rather than purchases**, with unexpected emergencies and supporting family outweighing big-ticket buying. **Women are markedly more exposed to credit than men**, particularly outside the banking system.

Financial Goals and Investment Appetite

Consumers in Bahrain lean towards **security rather than accumulation**. **Being debt-free** and **securing a comfortable retirement** are the leading ambitions, ahead of providing for family and well ahead of becoming wealthy. Against this backdrop**, only a minority hold any investment at all, despite the strong saving habit across the market**. The gap between saving and investing is wide across every income group. Financial ambition here is defensive in tone, focused on stability first.

CURRENT FINANCIAL SITUATION

Current financial situation



Living extremely comfortably

Managing finances well

Barely getting by and can only cover essential expenses

Finding it quite difficult to keep up with financial commitments and occasionally borrow money

Extreme difficulties in managing financially and constantly facing financial crises

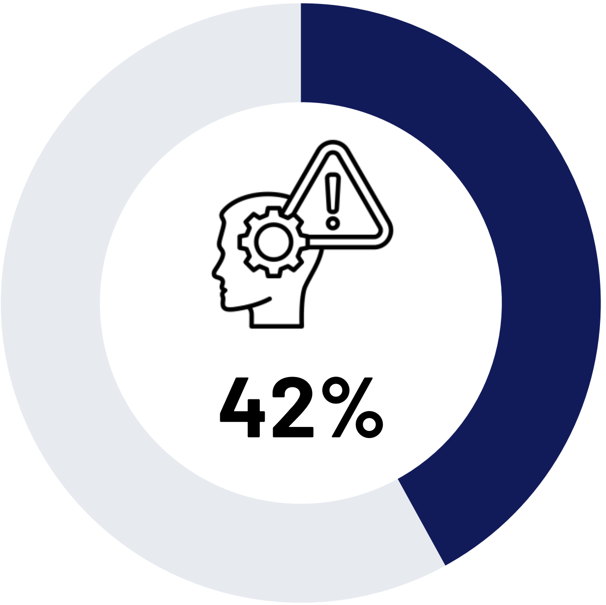
Current financial situation

% - by demographics

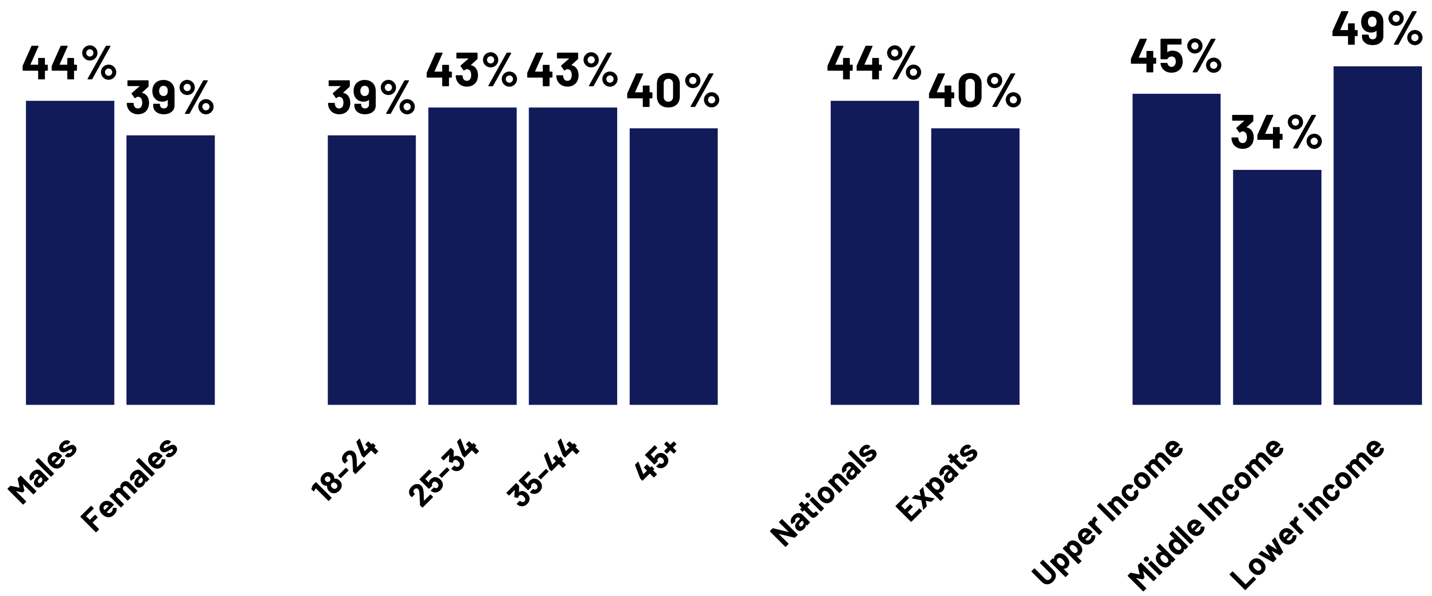
	Living extremely comfortably	Managing finances well	Barely getting by and can only cover essential expenses	Finding it quite difficult to keep up with financial commitments	Extreme difficulties in managing financially
Total	**20%**	**34%**	**20%**	**15%**	**11%**
Male	20%	36%	21%	14%	9%
Female	20%	31%	18%	18%	14%
18-24	24%	44%	23%	5%	4%
25-34	21%	32%	18%	20%	9%
35-44	15%	38%	20%	13%	14%
45+	22%	27%	20%	19%	12%
Nationals	15%	37%	19%	17%	12%
Expats	24%	32%	20%	14%	9%
Upper Income	24%	30%	19%	15%	12%
Middle Income	21%	38%	19%	15%	7%
Lower Income	2%	42%	24%	18%	13%

Attitude towards financial situation

% – by demographics



Frequently worry about money and their financial situation



SPENDING

Views on managing spending

43%

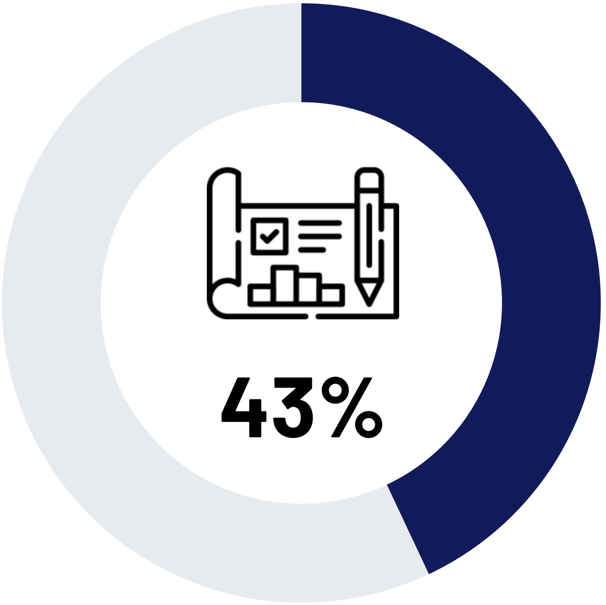
Carefully plan their finances on a monthly basis

49%

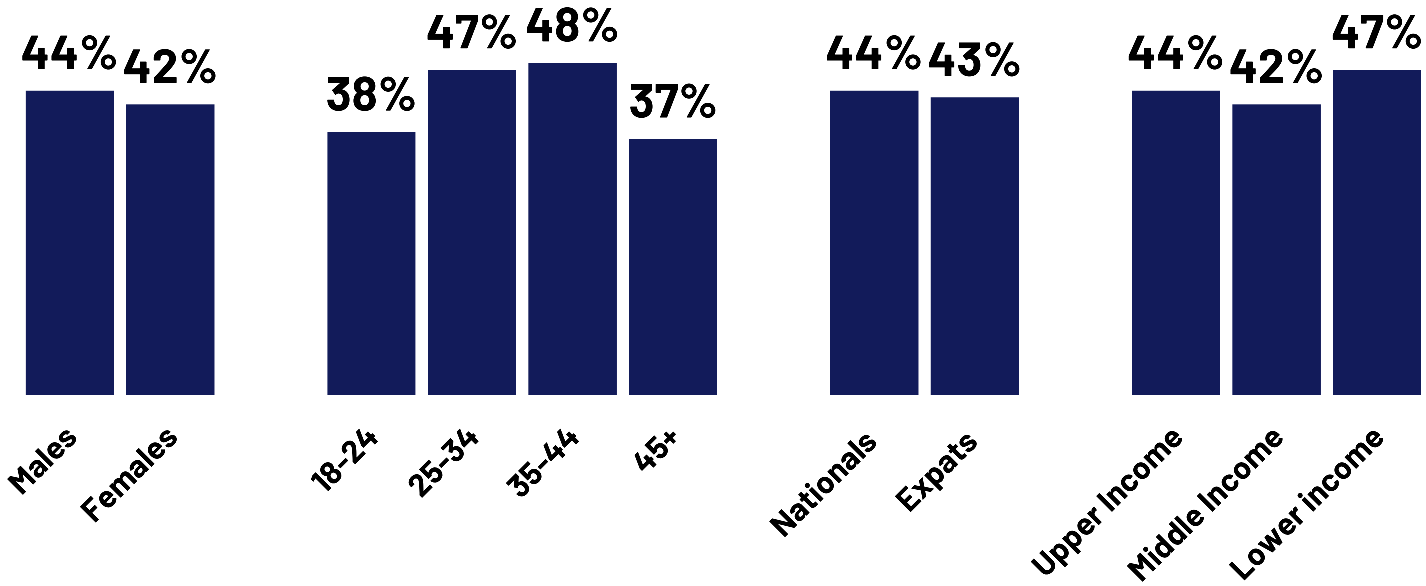
Know the price of everything they buy

Monthly budgeting

% – by demographics

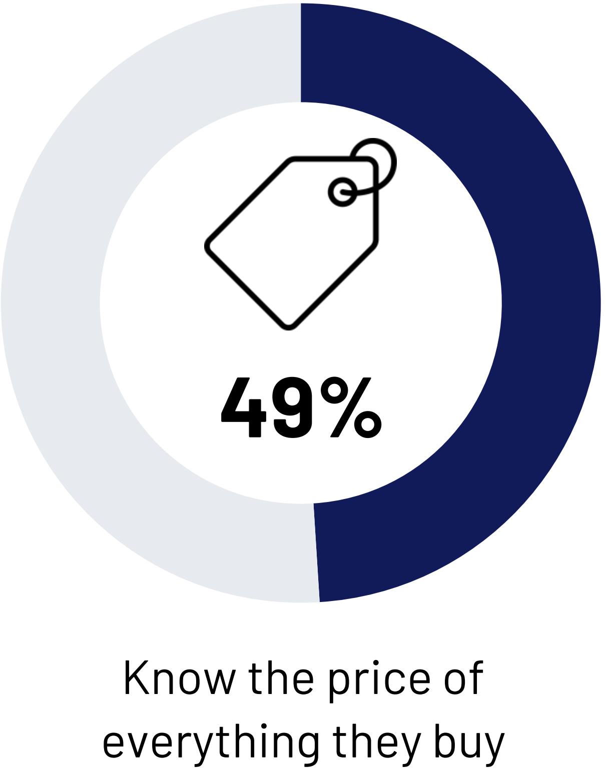


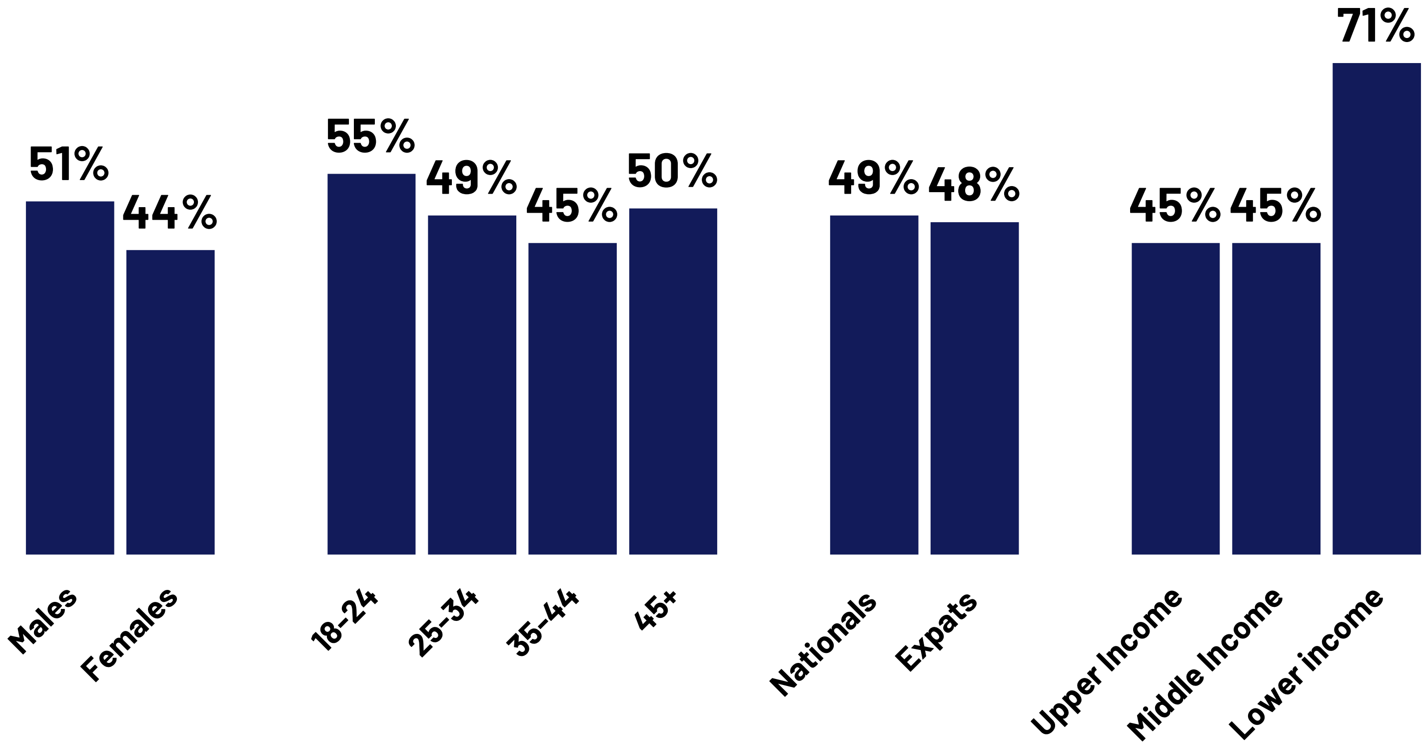
Carefully plan their finances on a monthly basis



Price-conscious shopping

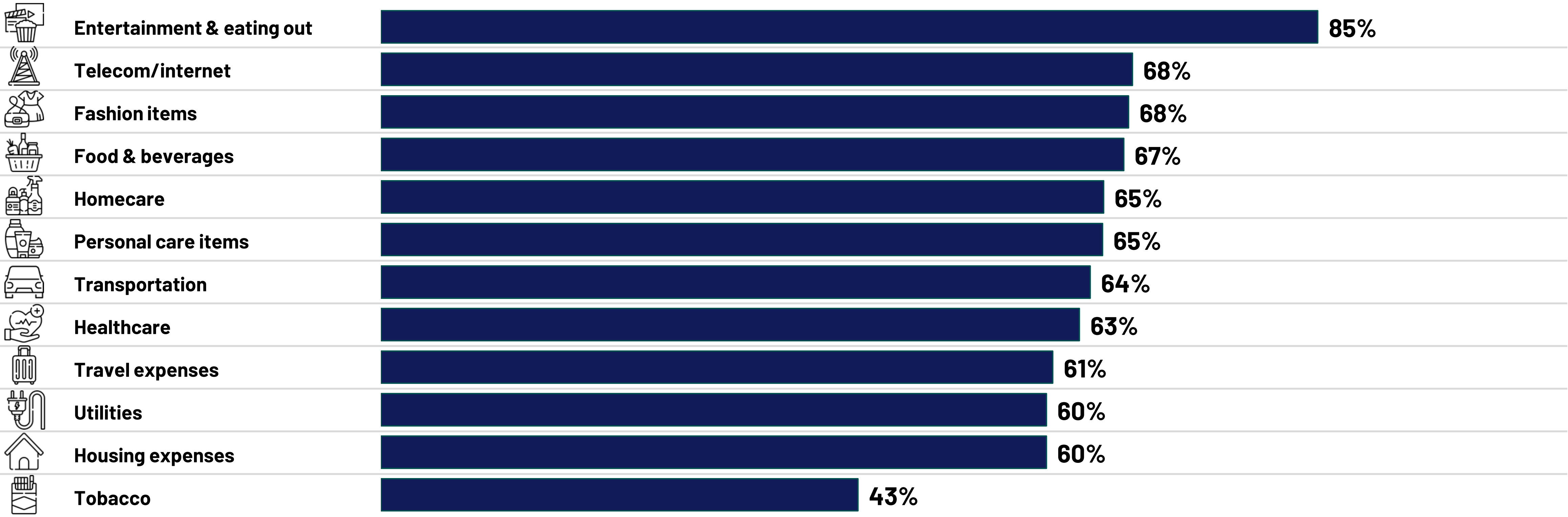
% – by demographics





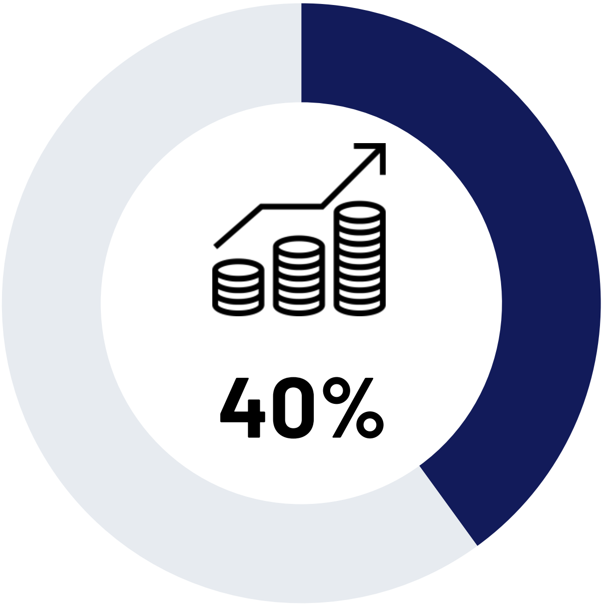
Monthly expenditure

% Of people that spend

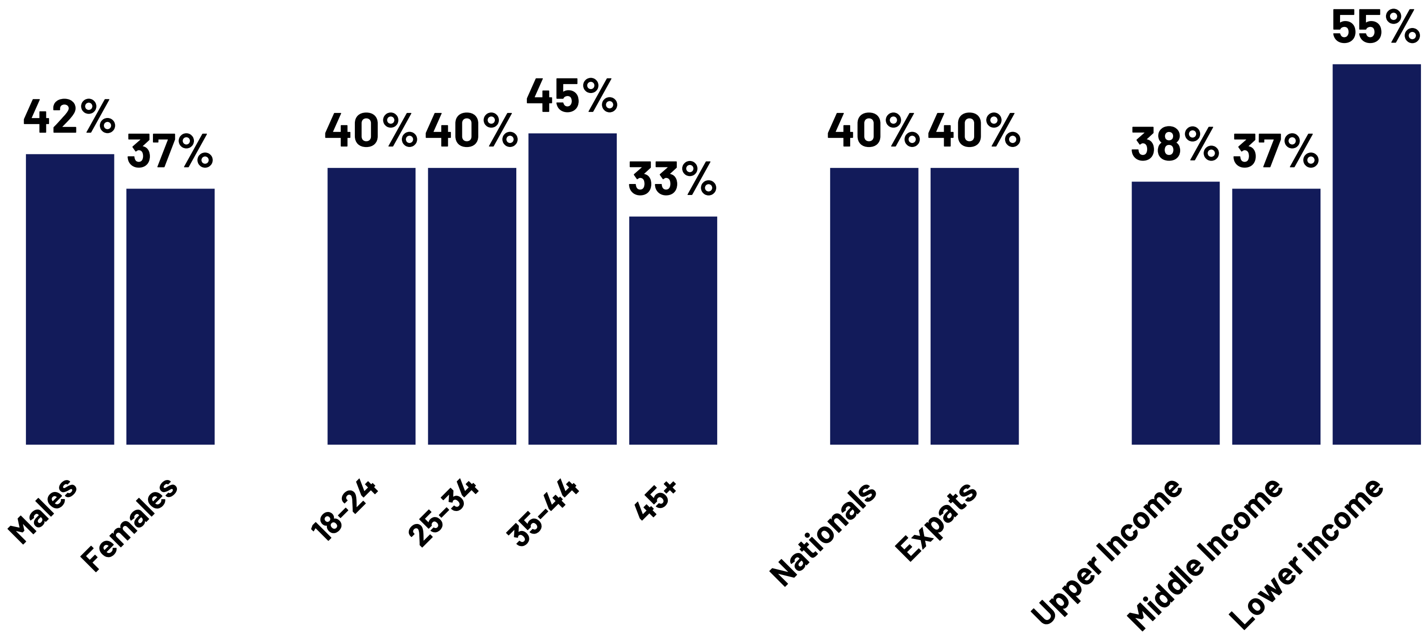


Overspending behavior

% – by demographics



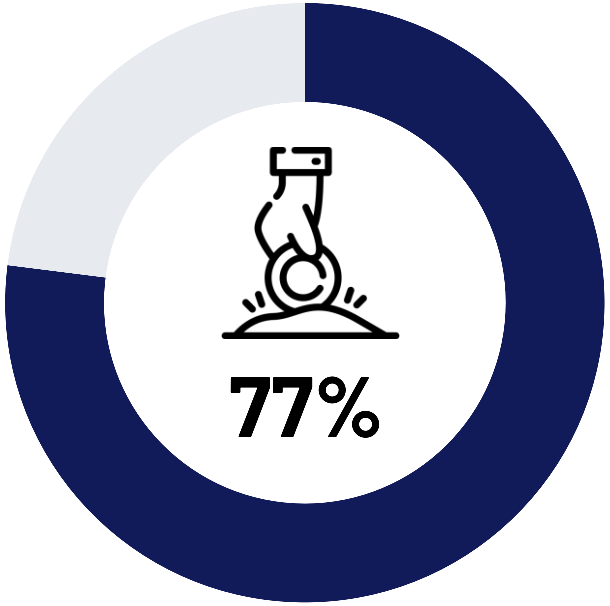
Always end up spending more than they plan



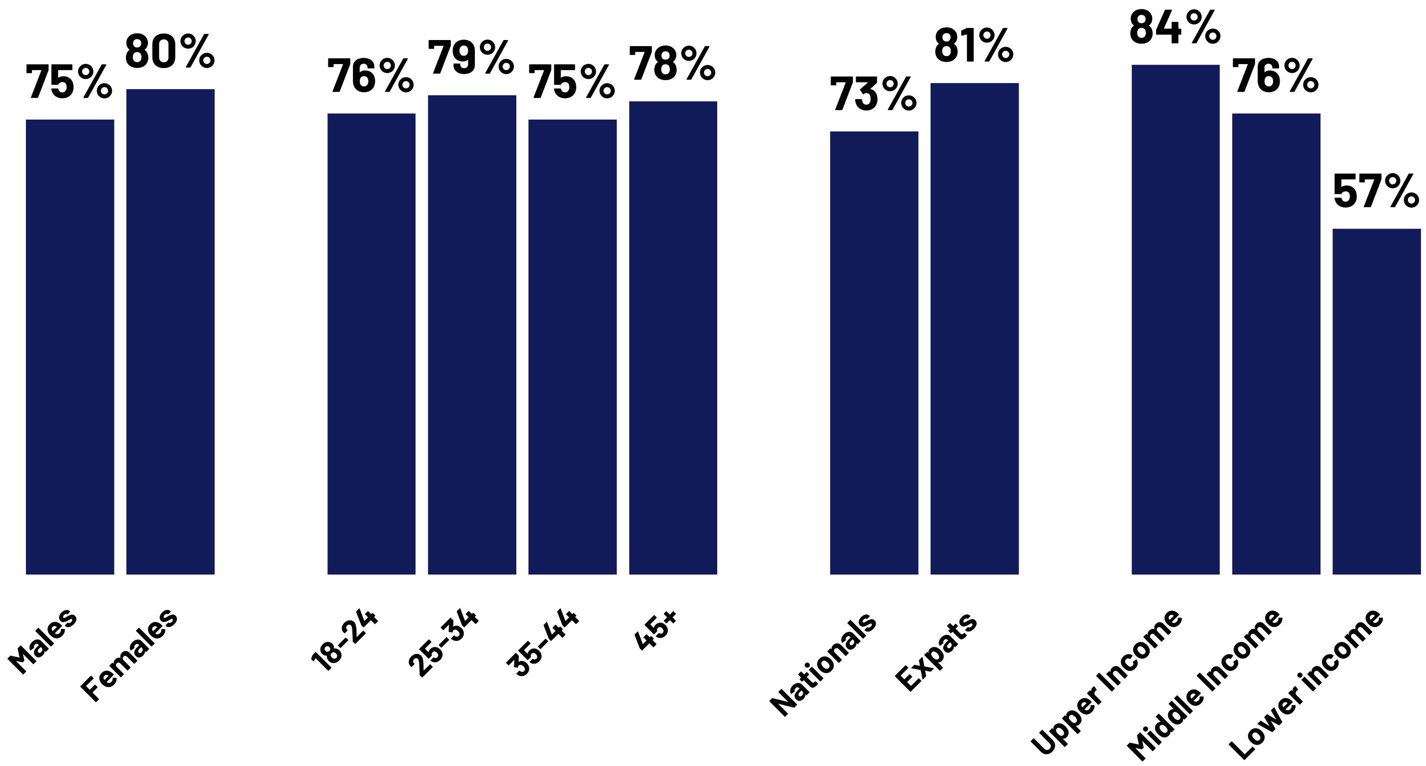
MONTHLY SAVINGS

Monthly savings

% – by demographics

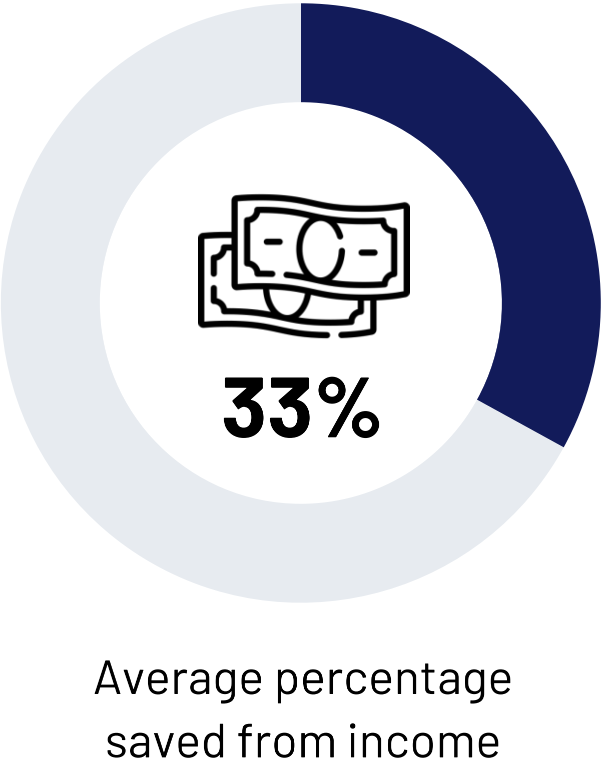


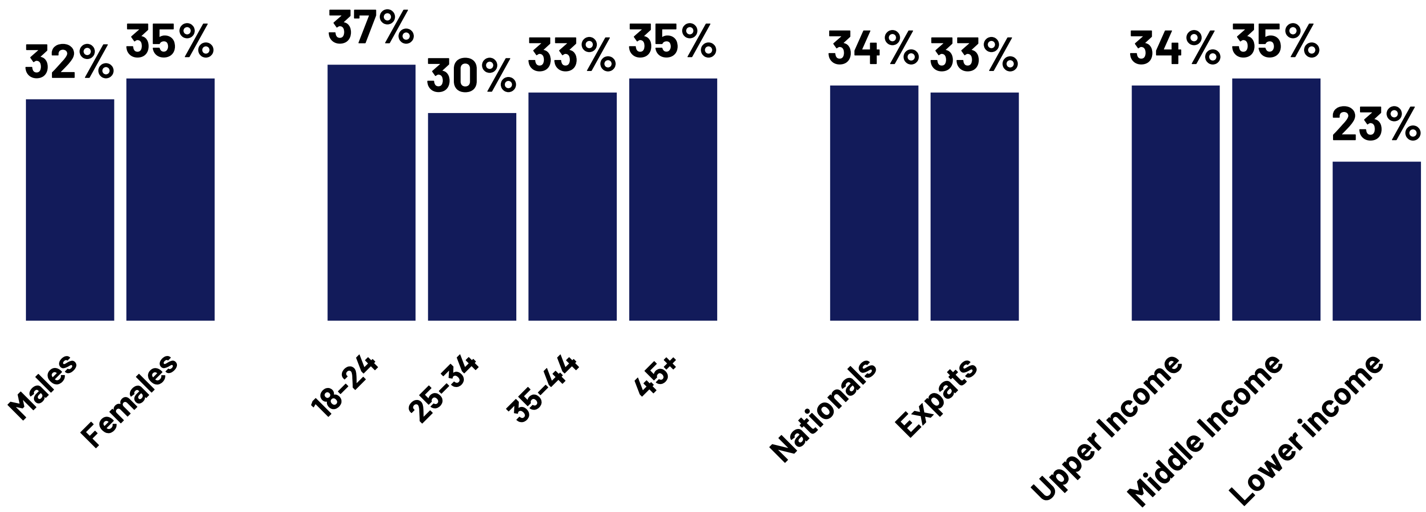
Save money on
a monthly basis



Monthly savings

% – by demographics

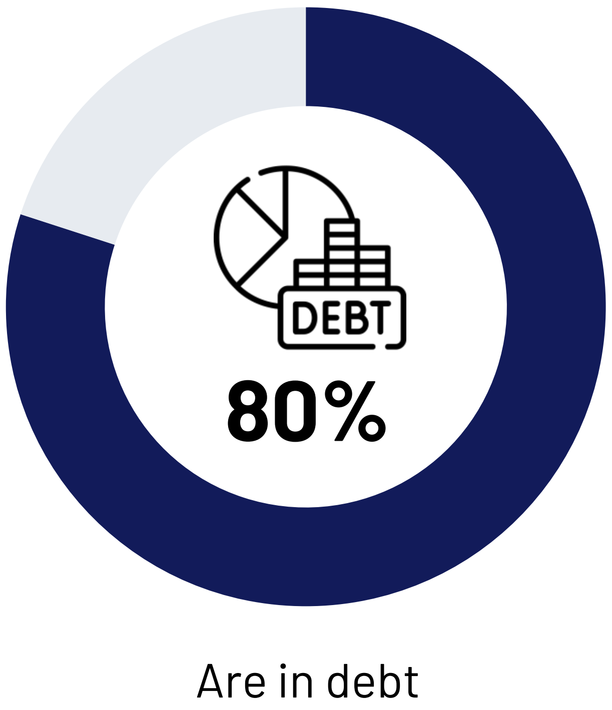


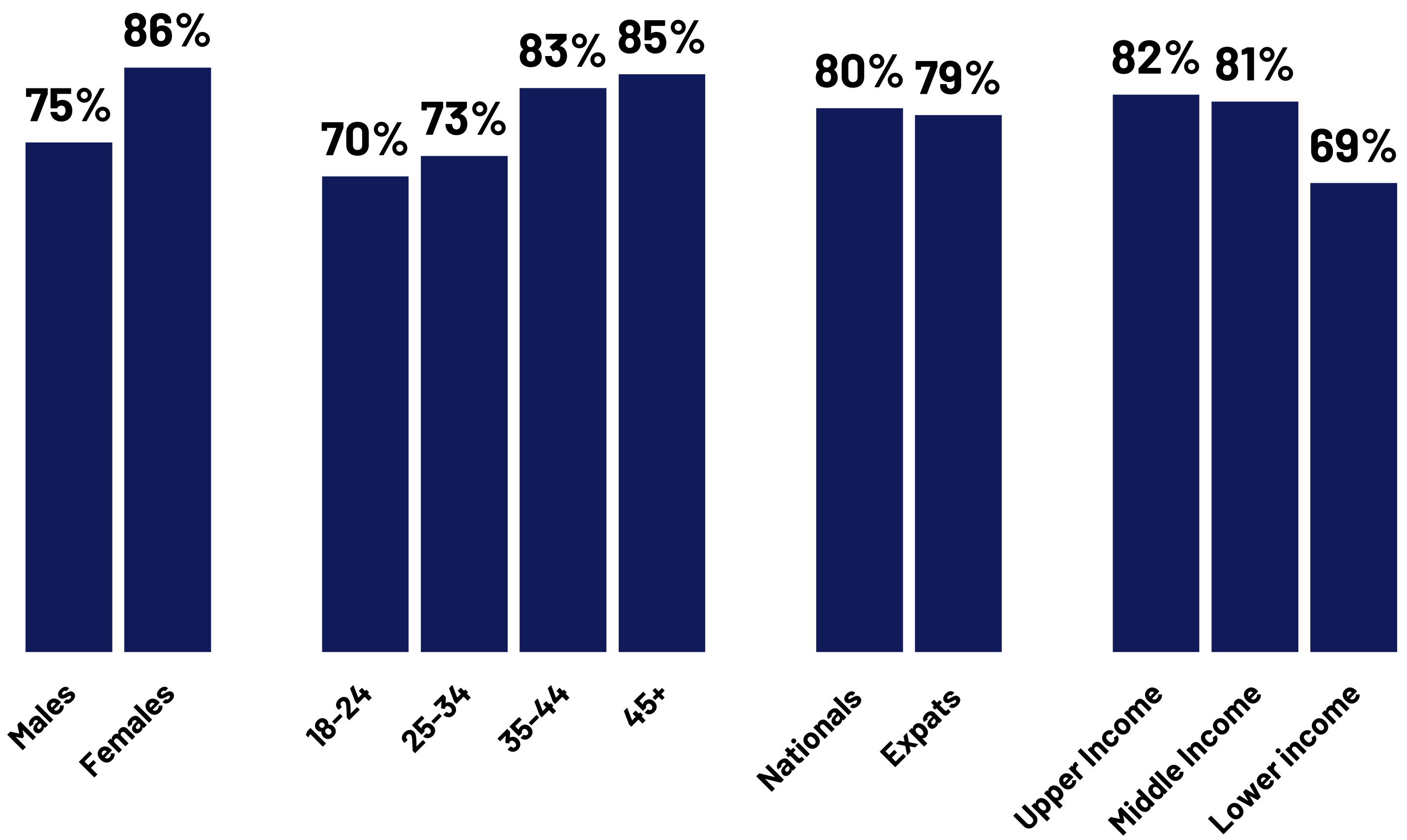


DEBT

Debt

% – by demographics





Types of debt

52%

Borrowed from a microfinance company

43%

Bank loan

29%

Accumulated credit card debt

17%

Borrowed from family/friends

10%

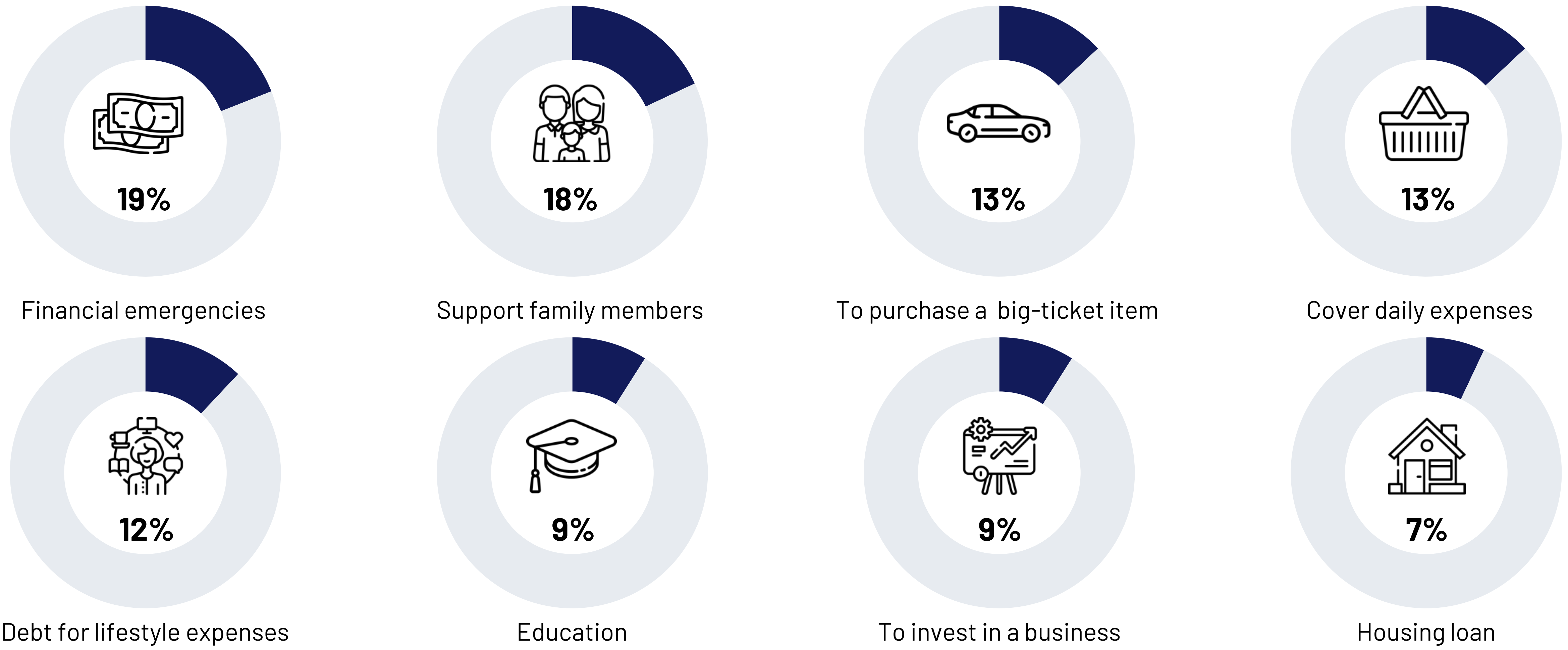
Borrowed from employer

Types of debt

% - by demographics

	Borrowed money from a microfinance company	Bank loan	Accumulated credit card debt	Borrowed money from family/friends	Borrowed money from employer
Total	**52%**	**43%**	**29%**	**17%**	**10%**
Male	40%	44%	24%	16%	9%
Female	72%	40%	38%	20%	12%
18-24	60%	30%	35%	21%	3%
25-34	44%	38%	27%	13%	12%
35-44	49%	49%	22%	20%	12%
45+	61%	45%	37%	16%	8%
Nationals	50%	45%	23%	17%	9%
Expats	54%	40%	35%	17%	10%
Upper Income	58%	44%	35%	19%	13%
Middle Income	58%	43%	28%	14%	9%
Lower Income	19%	37%	14%	18%	2%

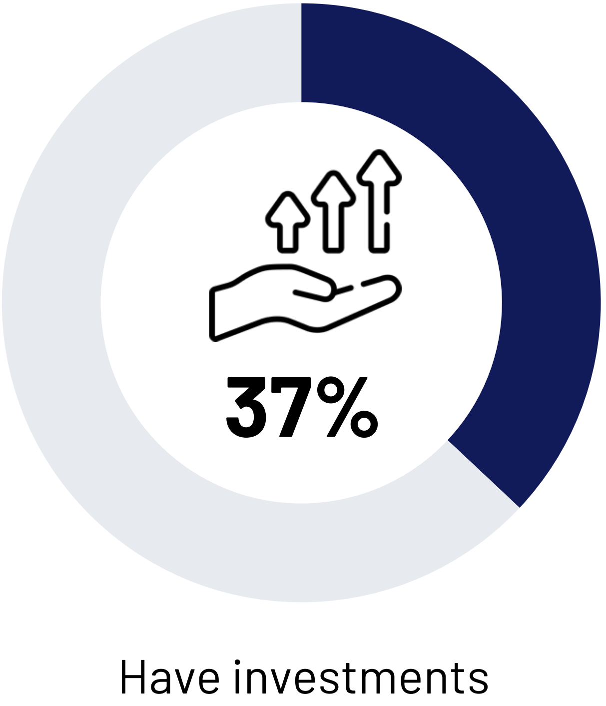
Reasons behind debt

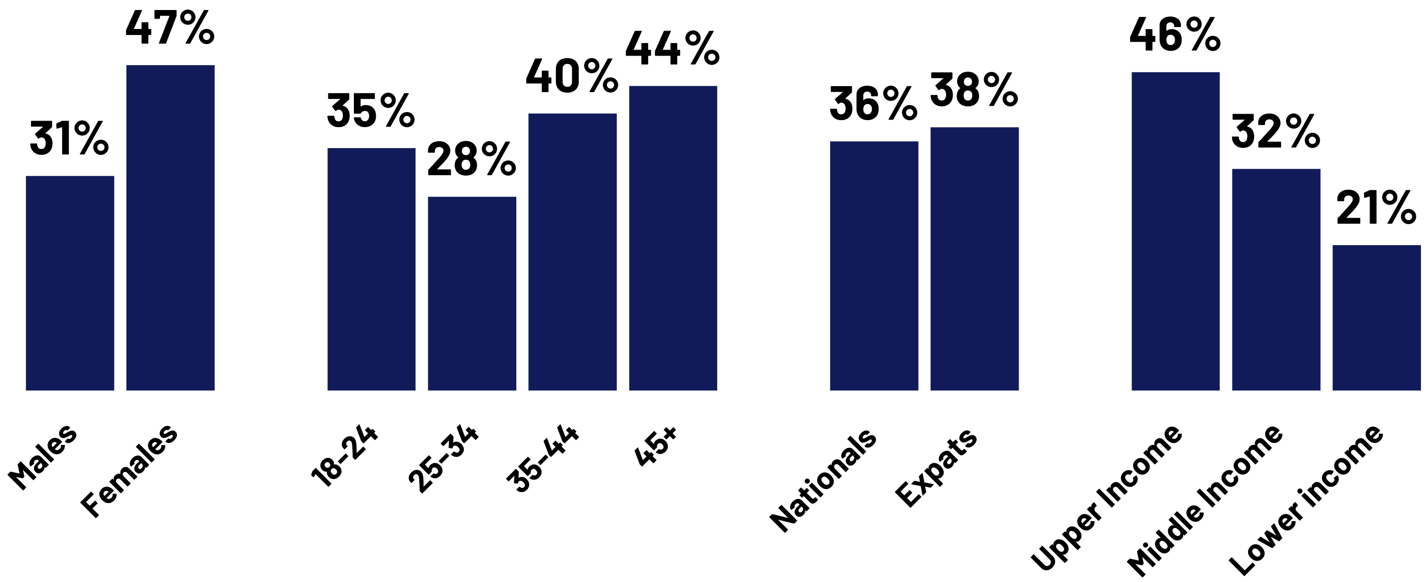


INVESTMENTS

Investments

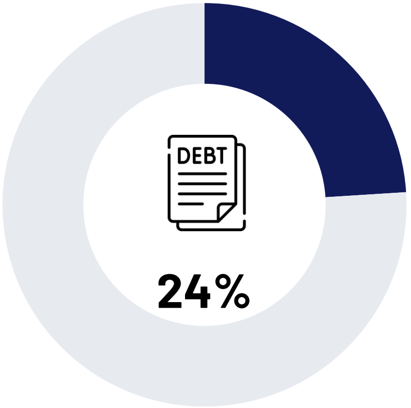
% – by demographics



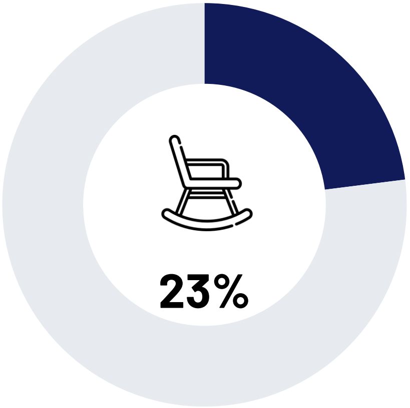


ULTIMATE FINANCIAL GOAL

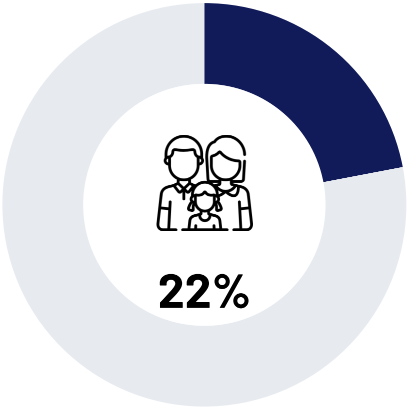
Ultimate financial goal



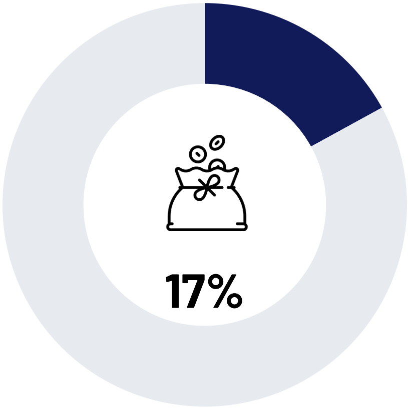
To be debt-free and financially stable



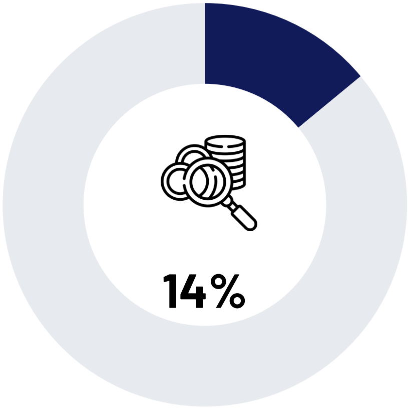
To live comfortably and have a secure retirement



To provide well for their family's future and education



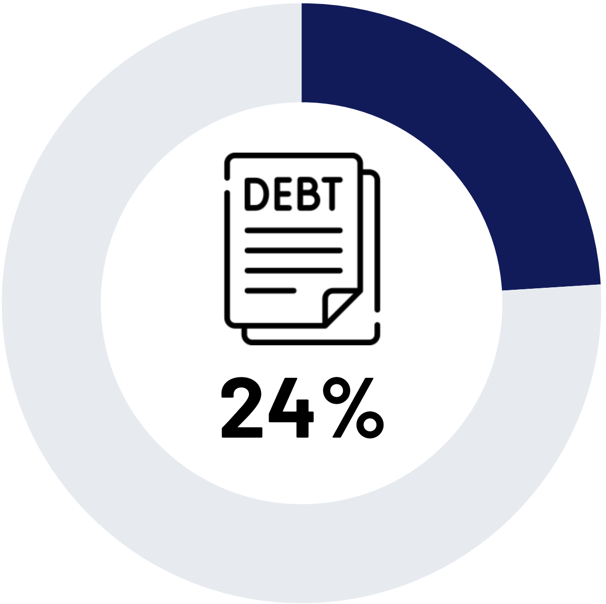
To become rich and accumulate significant wealth



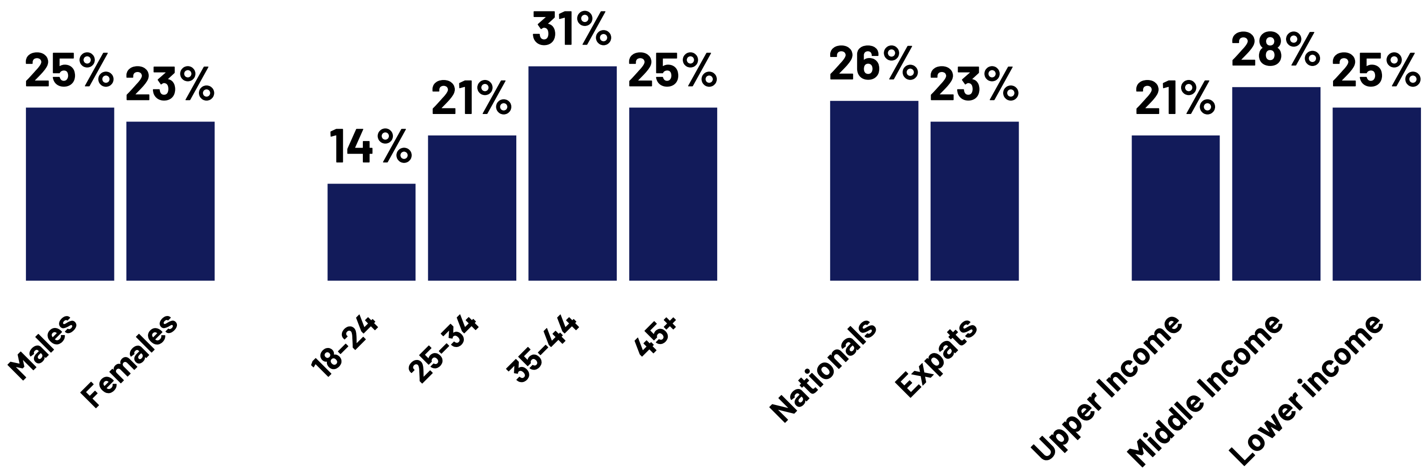
To invest and grow their wealth

Being debt free

% – by demographics

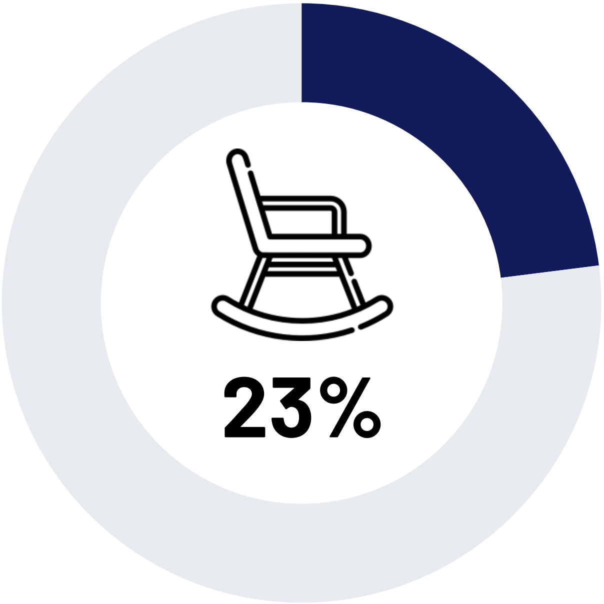


Ultimate financial goal:
To be debt-free and
financially stable

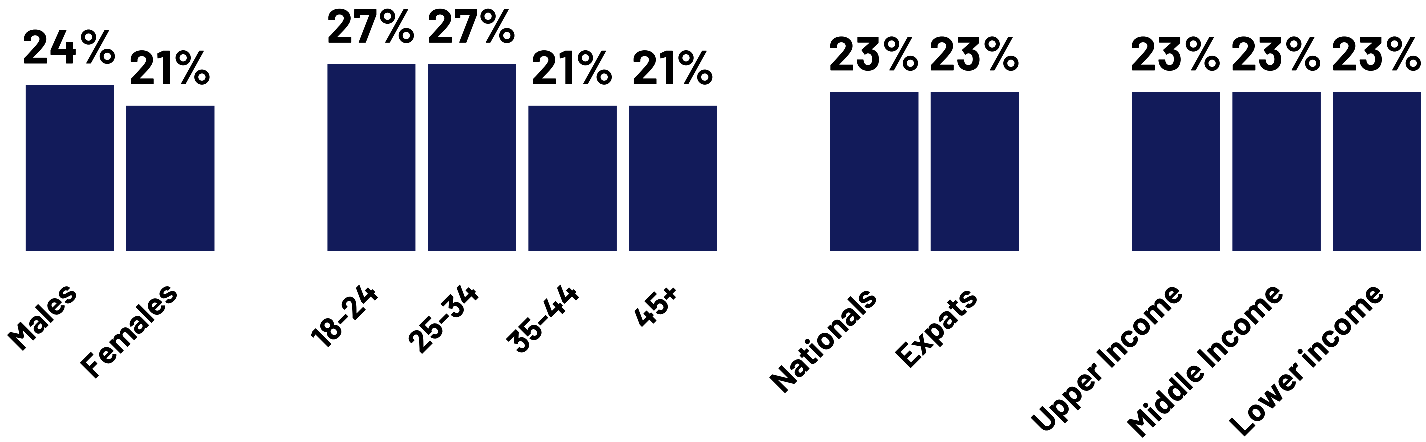


Living comfortably with a secure retirement

% – by demographics

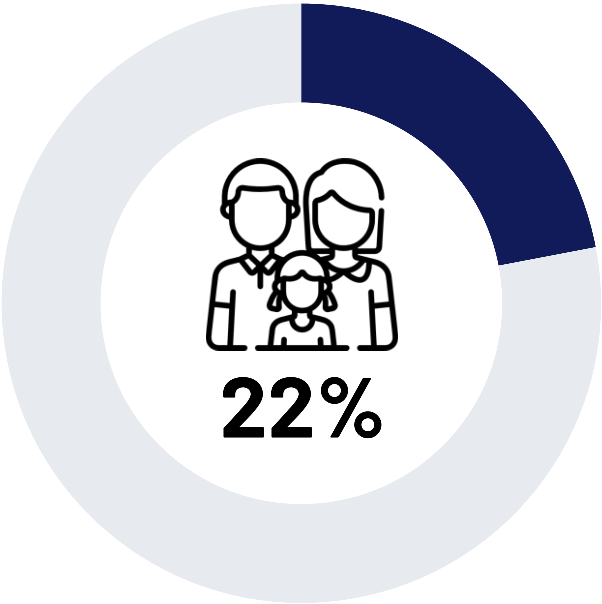


Ultimate financial goal:
To live comfortably and have a secure retirement

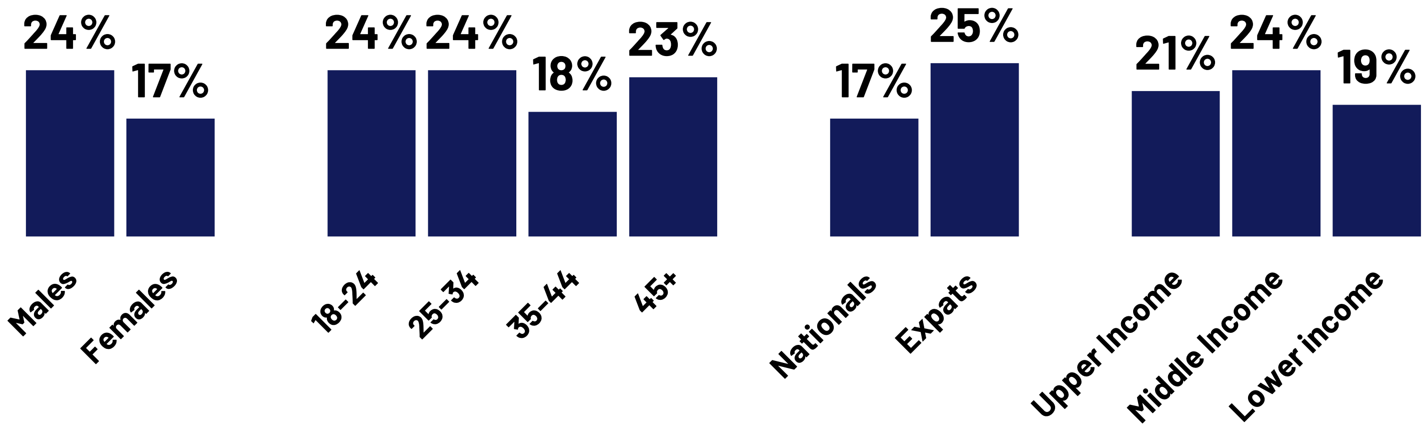


Providing for family's future

% – by demographics

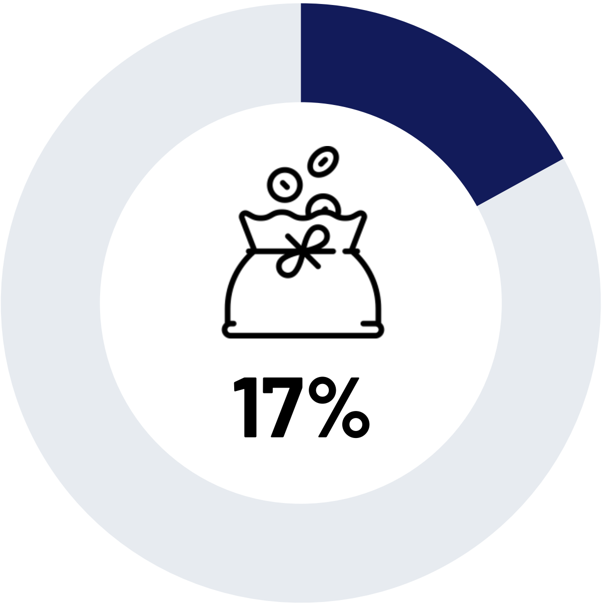


Ultimate financial goal:
To provide well for their family's future and education

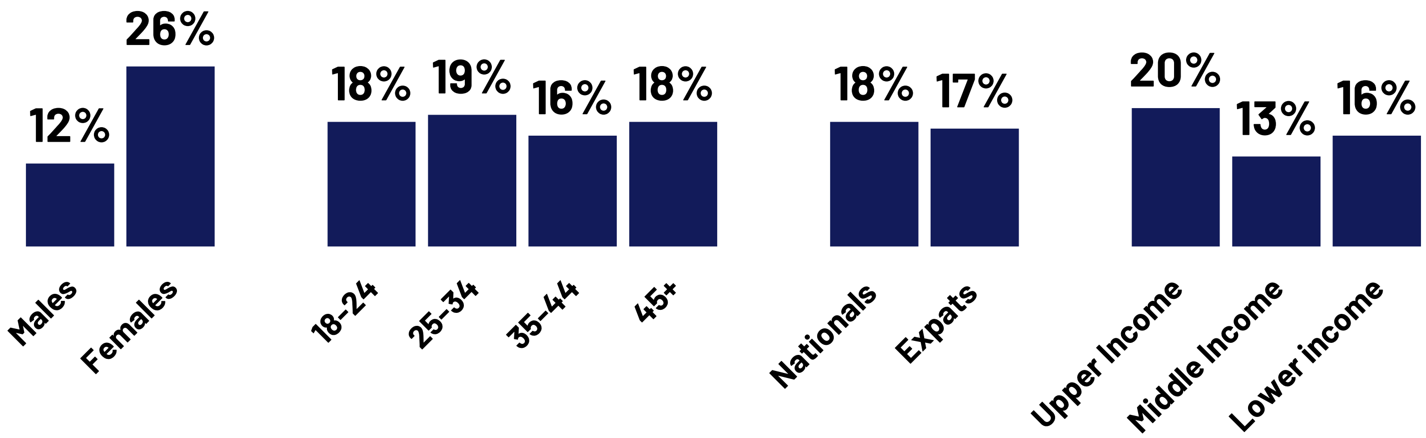


Becoming rich and accumulating wealth

% – by demographics

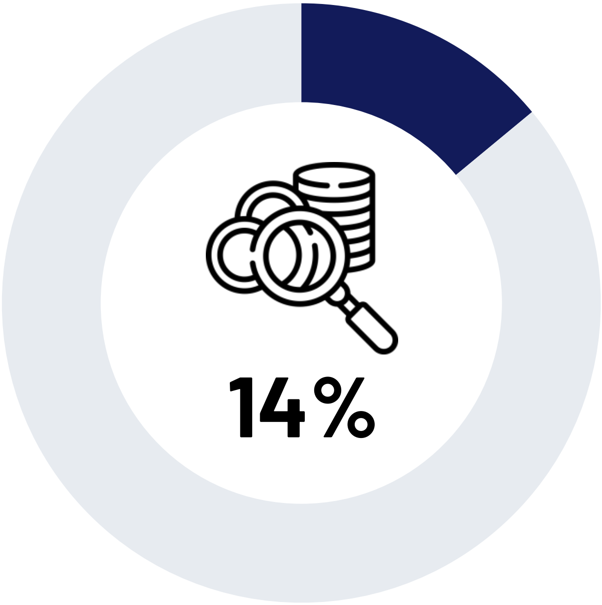


Ultimate financial goal:
To become rich and accumulate significant wealth

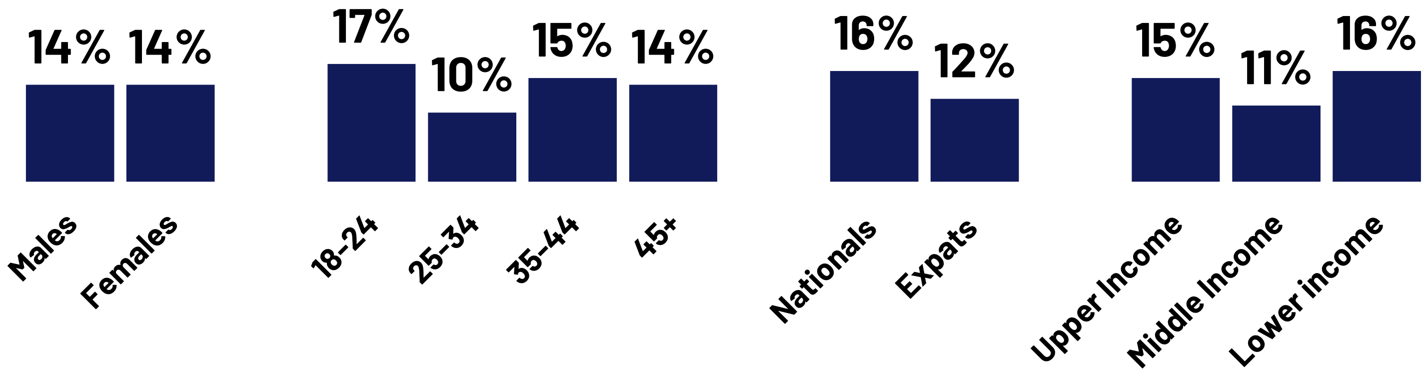


Investing and growing wealth

% – by demographics



Ultimate financial goal:
To invest and grow
their wealth



Way forward

Actionable recommendations for financial institutions operating in Bahrain

Compete with microfinance

Non-bank lenders reach 52% of adults against 43% for banks. Treat them as the primary competition and match them on speed and access, not on price alone.

Build credit around women

86% of women carry debt and 72% have borrowed from a microfinance company, against 40% of men. Design lending and advice for them rather than as a secondary segment.

Sell saving and borrowing together

79% of borrowers also save every month, and they save more of their income than people with no debt. Bundle credit with savings instead of treating them as opposites.

Turn savers into investors

77% save monthly but only 37% hold any investment. Low-minimum, low-friction products are the clearest untapped opportunity in the market.

Sample and methodology

Sample size
501 respondents

Sample criteria
General public
representative of the population across gender, age (18+) , nationality, Region and SEC

Methodology
The survey was conducted via computer aided Telephone interviews (CATI)

Geographical coverage
Conducted in Bahrain
with a nationwide coverage

FOR MORE INFORMATION

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