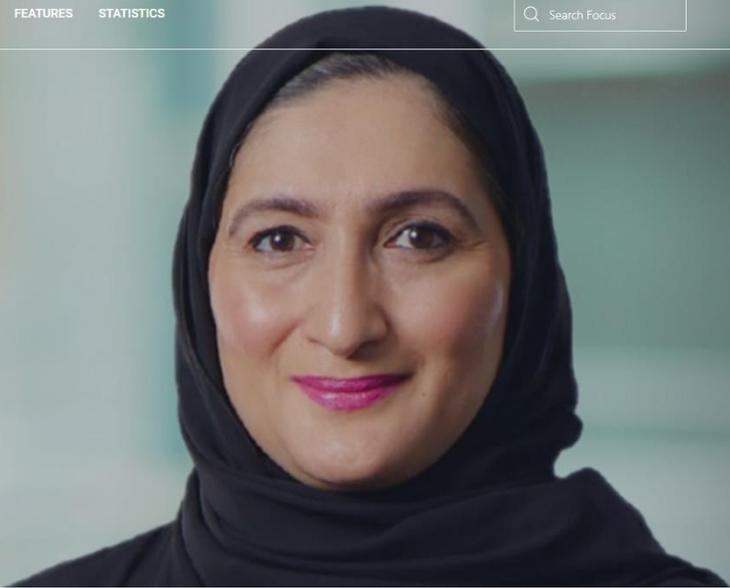


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## Bahrain bourse's financial literacy programmes seek to empower generations of smart investors

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Bahrain Bourse (BHB) strongly believes in the importance of promoting and facilitating investor education and awareness. It is one of our key strategic pillars. Over the past 23 years, we have invested in financial literacy programmes that have targeted different categories and age groups to equip individuals to make informed and effective decisions regarding their financial resources.

One of our most recent initiatives is the Smart Investor programme, which we launched three years ago and is focused on elementary school students aged between 9-10 years old. Here are the key takeaways about the programme.

For the fourth edition of Smart Investor, Bahrain Bourse once again collaborated with INJAZ Bahrain. Given the importance of financial literacy to youngsters, we also partner with the Kingdom of Bahrain's Ministry of Education to include the programme as part of the school's curriculum to ensure a wider outreach. The course aims to equip elementary students with basic concepts related to money management, savings and smart financial planning, through interactive "edutainment" activities to assist them in making sound financial decisions.

Ideally, financial principles are modeled in the home, learned in the classroom and practiced throughout life. The programme, therefore, has been structured to focus on seven-themed sessions designed to equip young students with the following concepts: Thinking and Specifying, Planning, Execution, Saving, Progression, and Evaluation. These themes form the pillars of any financial literacy plan and can be practiced and implemented throughout life. Throughout the course of the programme, students learn various financial literacy terminologies, recognize the importance of savings and gain knowledge on financial planning concepts in order to make good financial decisions. Students also learn to identify the different methods of payments, such as debit and credit cards, cash, and cheques.

Financial Literacy is not a skill that can be taught overnight. So the programme has been structured around a series of "edutainment" activities to encourage and leverage the concept of lifelong learning, and build upon a foundation of expanded knowledge, all of which is geared towards educating the younger generation.

## Smart Investor Contest

This year, the Smart Investor programme will launch a national challenge with the aim of increasing engagement by applying what students have learned during the course.

Students will need to be enrolled in Smart Investor with all seven sessions completed to be eligible for the challenge. The selection process will take place using a test upon completion of the programme. The top 30 scoring students will then qualify to compete across schools. For the entry submission, video format presentations will be requested from students in which they will present their opinions on statements related to the programme's objectives.

Smart Investor has proved its success over the last three consecutive years, with more than 15,000 students benefitting from the course across 70-80 private and government schools. During the pandemic, the implementation of the programme was challenging to begin with given that the majority of the students were attending remote classes. However, with the support of the Ministry of Education, the course was accommodated and implemented through virtual platforms.

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Narjes Farookh Jamal

The programme reflects Bahrain Bourse's strategic efforts to enhance investment awareness by providing a combination of financial knowledge, skills, attitude, and behaviors necessary to make prudent financial decisions and ultimately achieve financial well-being. Smart Investor is also positioned to strategically complement other programmes and initiatives aimed at enhancing investment awareness, including the TradeQuest programme (targeting high school and university students), and the Investment Academy (certifications geared towards professionals in capital markets). All of these programmes collectively have been employed by Bahrain Bourse to drive financial literacy in the market and are further supported by educational social media awareness content.

The current pandemic has impacted us all healthwise and financially as well and has caused many of us to reflect upon our financial situation and look closely at our financial habits. It has also created an opportunity for all of us, across generations, to improve our financial literacy.

Bahrain Bourse is continuously working on developing creative plans to broaden its outreach to different age groups and categories across the Kingdom of Bahrain, in order

to instill a well-grounded financial literacy and investment culture across a wider group of the population. Our target is to enhance financial literacy and inclusion through creative and interactive outreach programmes. Educating students from a very young age ultimately aims to raise a generation of Smart Investors.

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