

# Commitment to Financial Inclusion in Honduras: Gender Gap Report

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National Commission of Banks  
and Insurance (CNBS)



# Gender Gap Report in the Honduran Financial System 2023

data to December 2022



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1. International and National Overview with a Gender Perspective

2. Gender Gap in the Financial System: Deposits

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# Comparison of international and national performance with a gender perspective

## International Performance

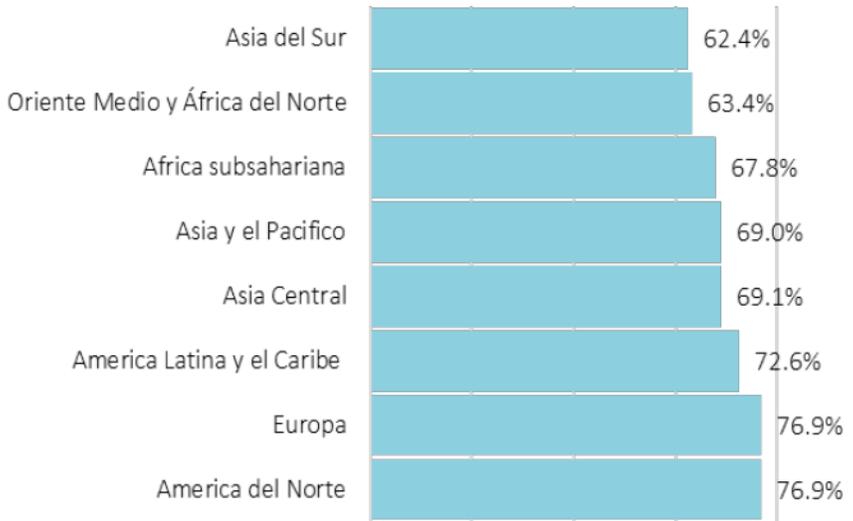
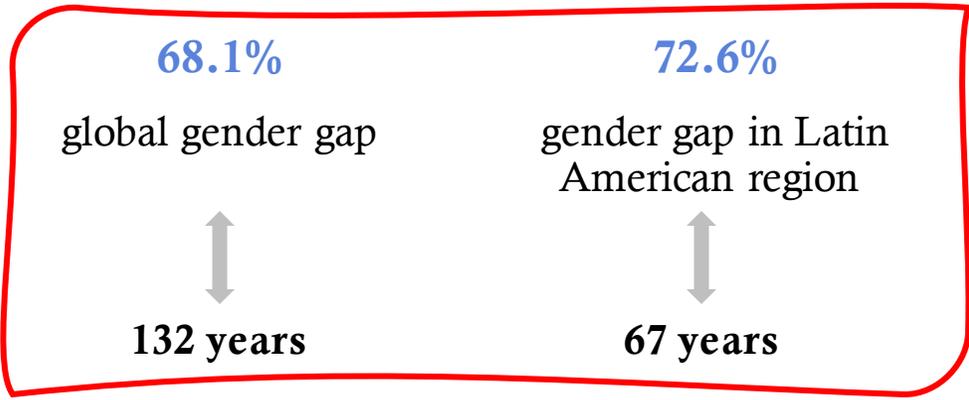
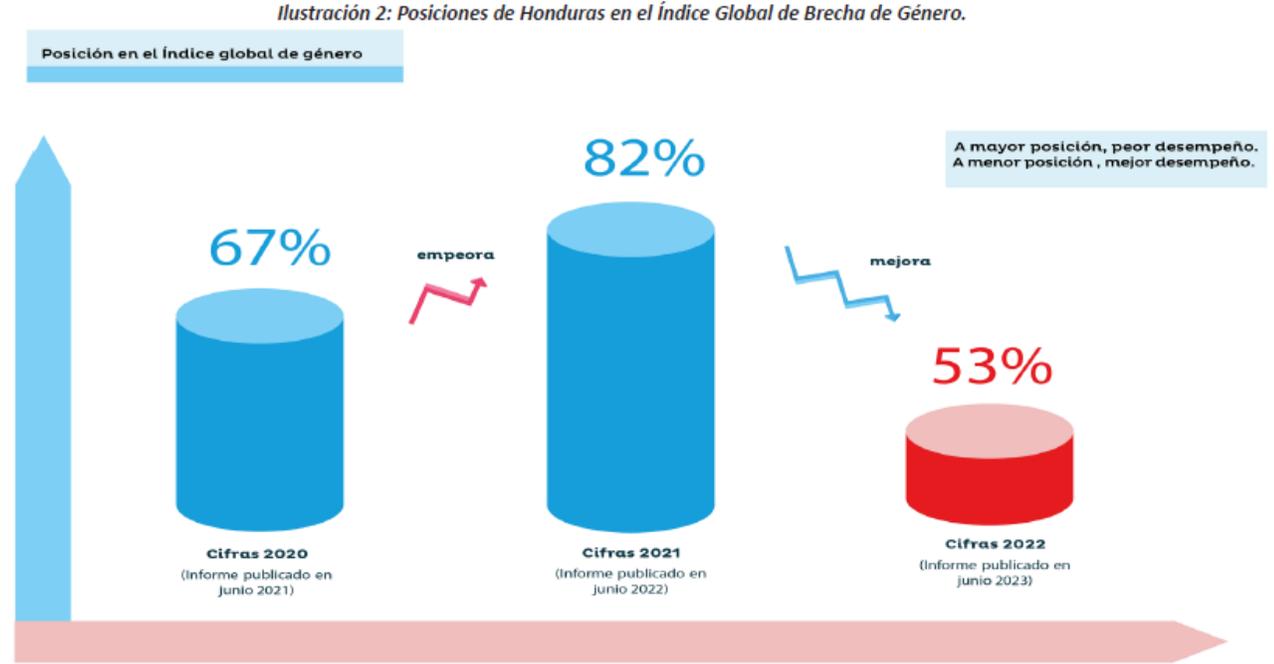


Ilustración 1 Índice de Brechas de Género por Regiones del Mundo  
Fuente: Foro Económico Mundial

## Performance of Honduras



Fuente: Reportes de Índice Global de Brechas de Género, Foro Económico Mundial.

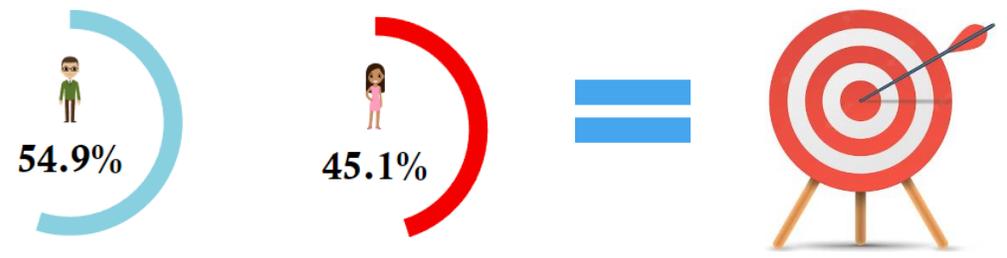


**Posición 53**  
of 146 countries worldwide

**73.5%**  
gender gap

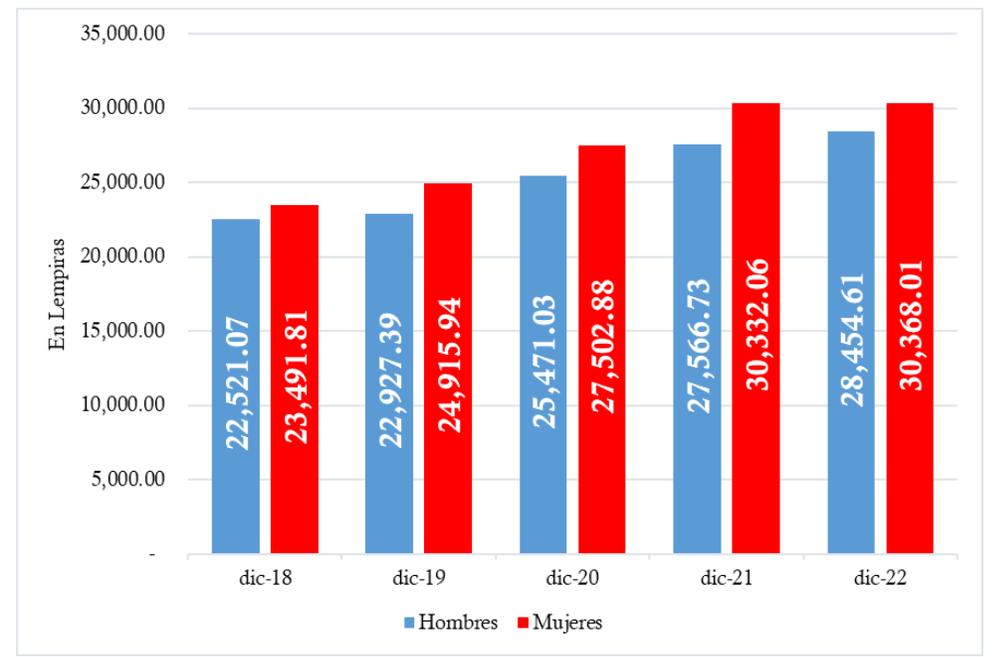
# Women have a significant gap in terms of deposits, but they maintain a better savings culture...

9,032,124 millions in total deposit accounts by 2022



Average balance <b>L 28,454.6</b>	Average balance <b>L 30,368.0</b>
Average accounts <b>2.13</b>	Average accounts <b>2.46</b>

Average Balances for Deposit Accounts by Gender



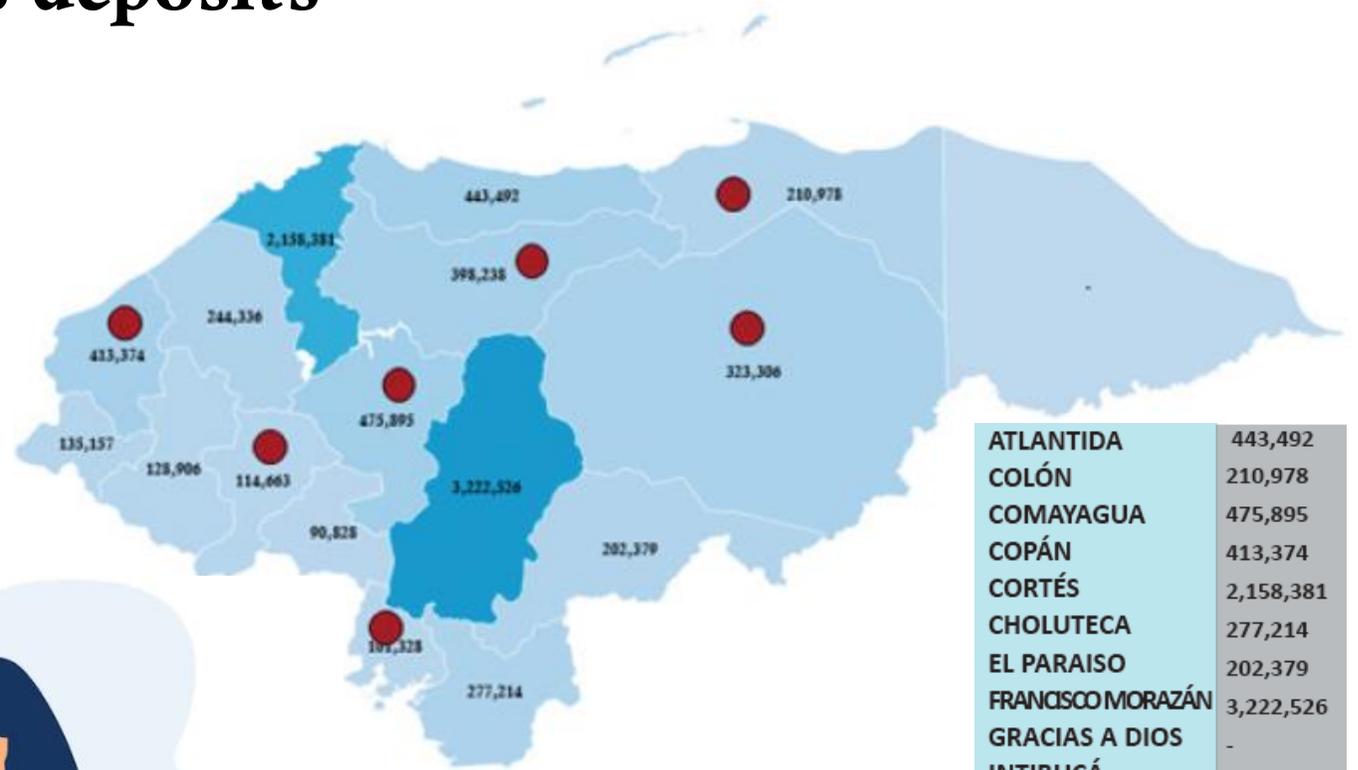
Despite having less volume and quantity of deposits at the individual level, **women maintain a better savings culture** with a higher average balance in deposit accounts.

# By department, deposits also show a gender gap: within the departments with the highest population density, women have less deposits

7

country's departments with the highest participation of women in deposit balances

- Olancho
- Valle
- Colón
- Intibucá
- Yoro
- Copán
- Lempira

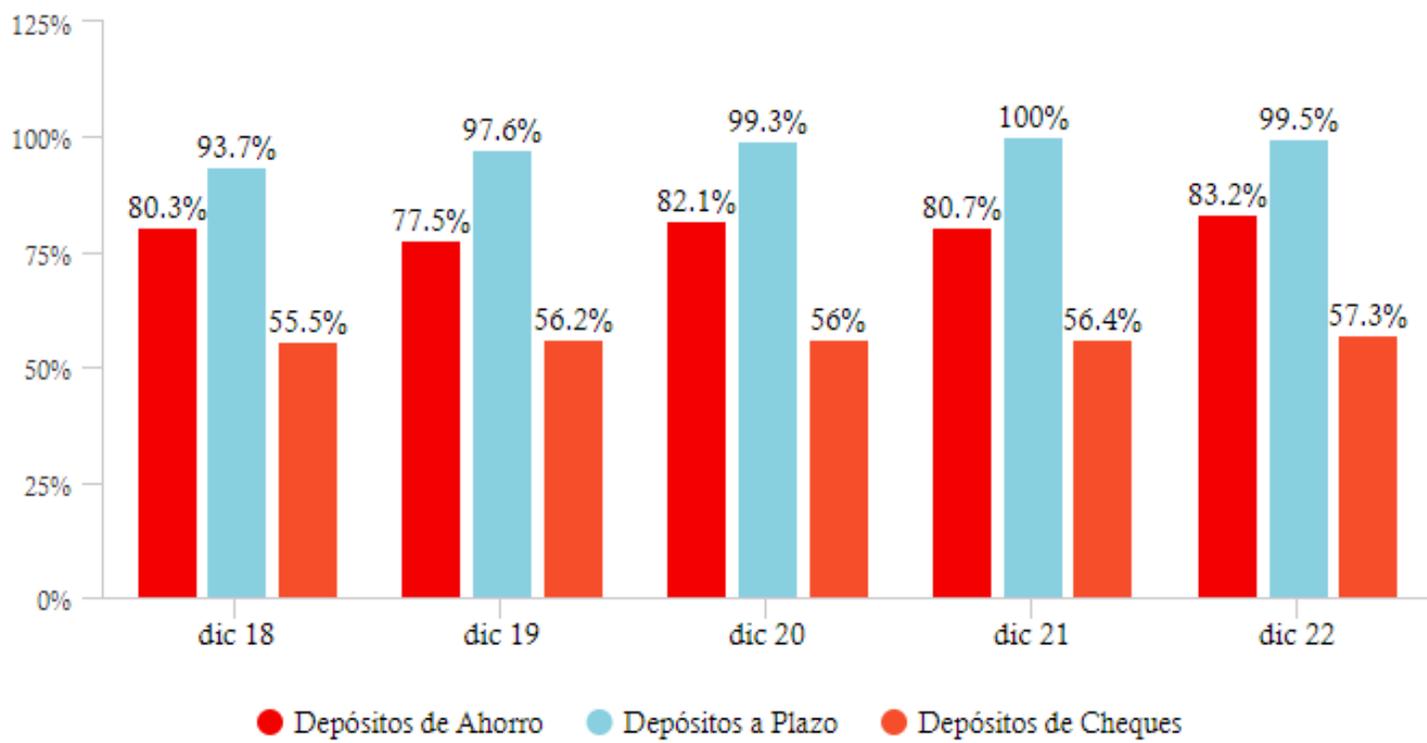


ATLANTIDA	443,492
COLÓN	210,978
COMAYAGUA	475,895
COPÁN	413,374
CORTÉS	2,158,381
CHOLUTECA	277,214
EL PARAISO	202,379
FRANCISCO MORAZÁN	3,222,526
GRACIAS A DIOS	-
INTIBUCÁ	114,663
ISLAS DE LA BAHÍA	91,123
LA PAZ	90,828
LEMPIRA	128,906
OCOTEPEQUE	135,157
OLANCHO	323,306
SANTA BARABRA	244,336
VALLE	101,328
YORO	398,238



# By type of deposit instrument there are also unfavorable gaps for women to address...

Evolution of the Gap Indicator in Deposit Accounts and by Type of Funding in the Financial System

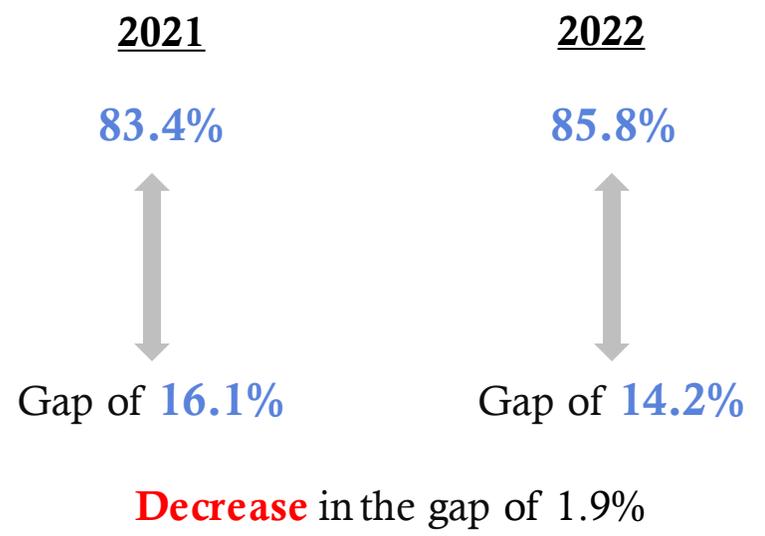


The largest gap is found in check deposits with a margin of **42.7%**.



# In access to credit, the gaps for women remain, with the exception of microcredits...

## Percentage of women with credit in supervised institutions



Women participate in **37.3%** of the total credit by gender, which is equivalent to an amount of **L 79,875.1 million**

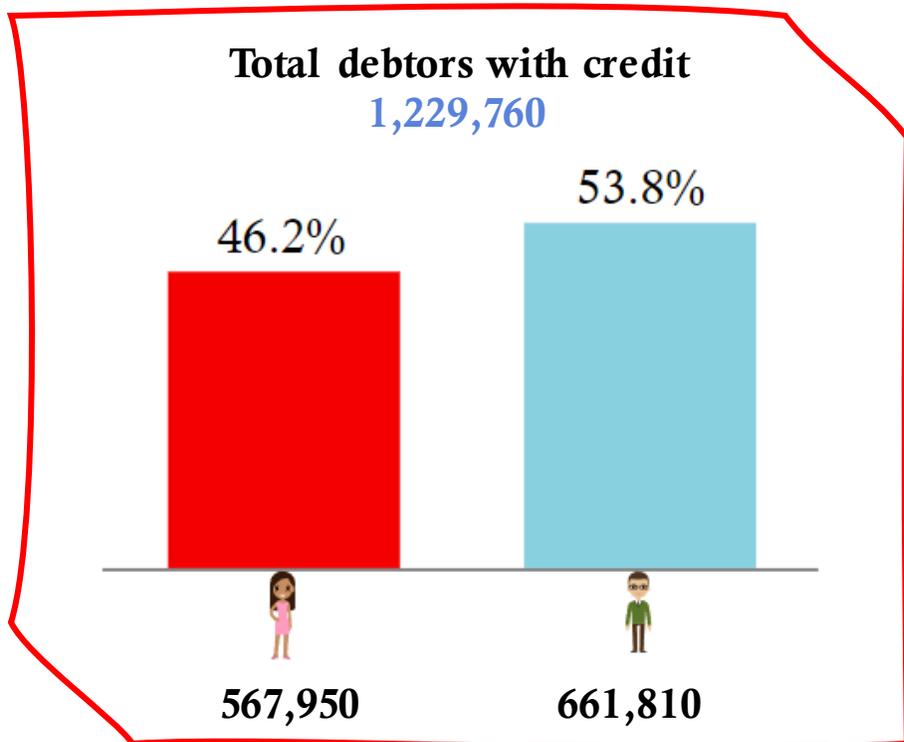
## Gap by type of credit:



**There is no gap in microcredits**, since there are more women who receive a microcredit 1.6 for every man.



# Indebtedness is therefore lower in women

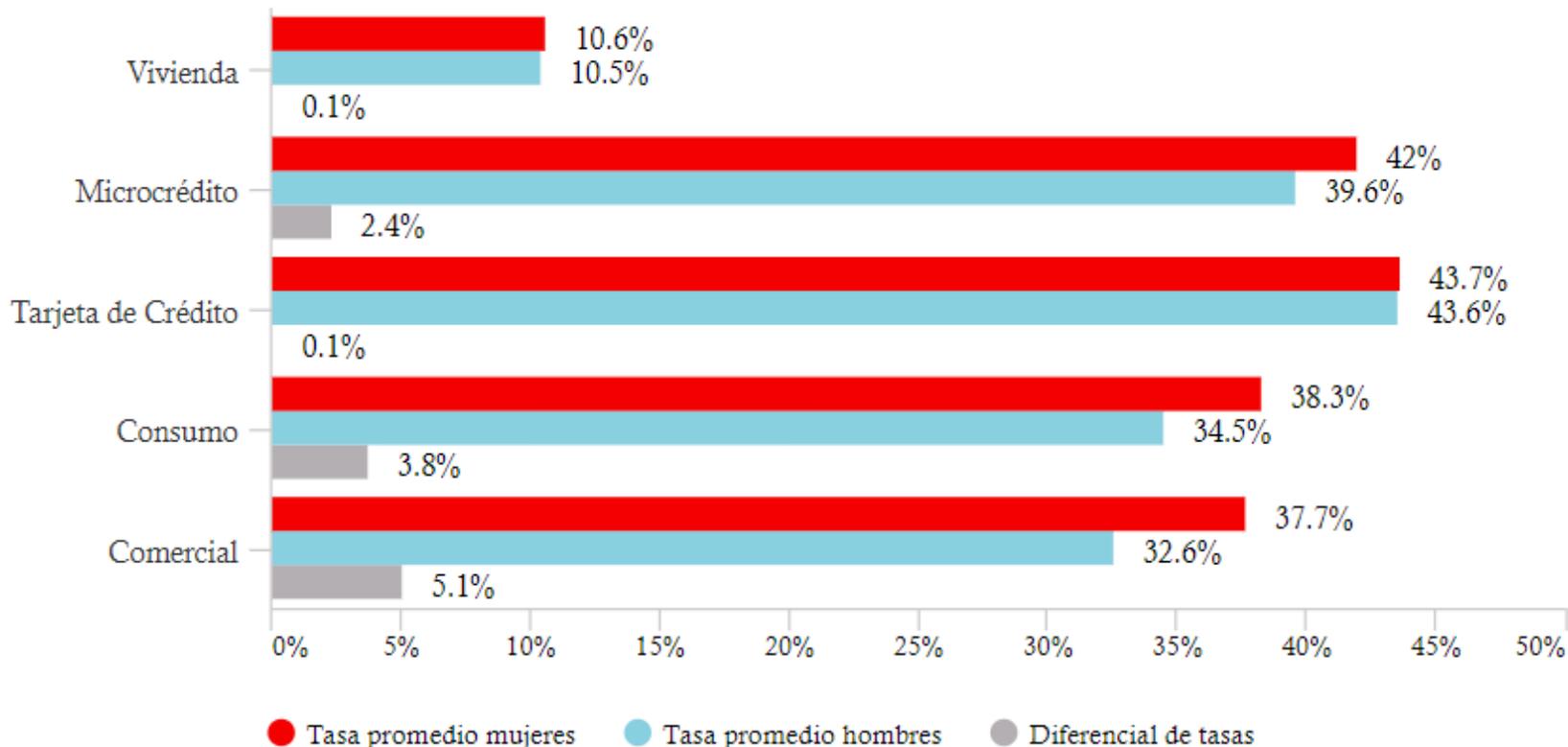


Average Credit Balance per Debtor by Type of Gender by 2022 (in lempiras)	
Type of Credit	2022
Commercial	235,669
	412,167
Consumption	120,231
	134,236
Credit card	65,961
	87,039
Microcredit	45,242
	56,652
Household	853,185
	992,355

To close the gap, conditions must be created that allow access to credit, up to **93,853** women.

# The cost of access to credit is higher for women...

Average Credit Rate by Destination and Gender



The greatest intensity in the rate differential is found in **commercial credits and consumer credits.**

Despite the fact that, in microcredits, women have a greater participation in terms of amount and users, **the rates are less favorable, being 2.4% higher than that of men.**

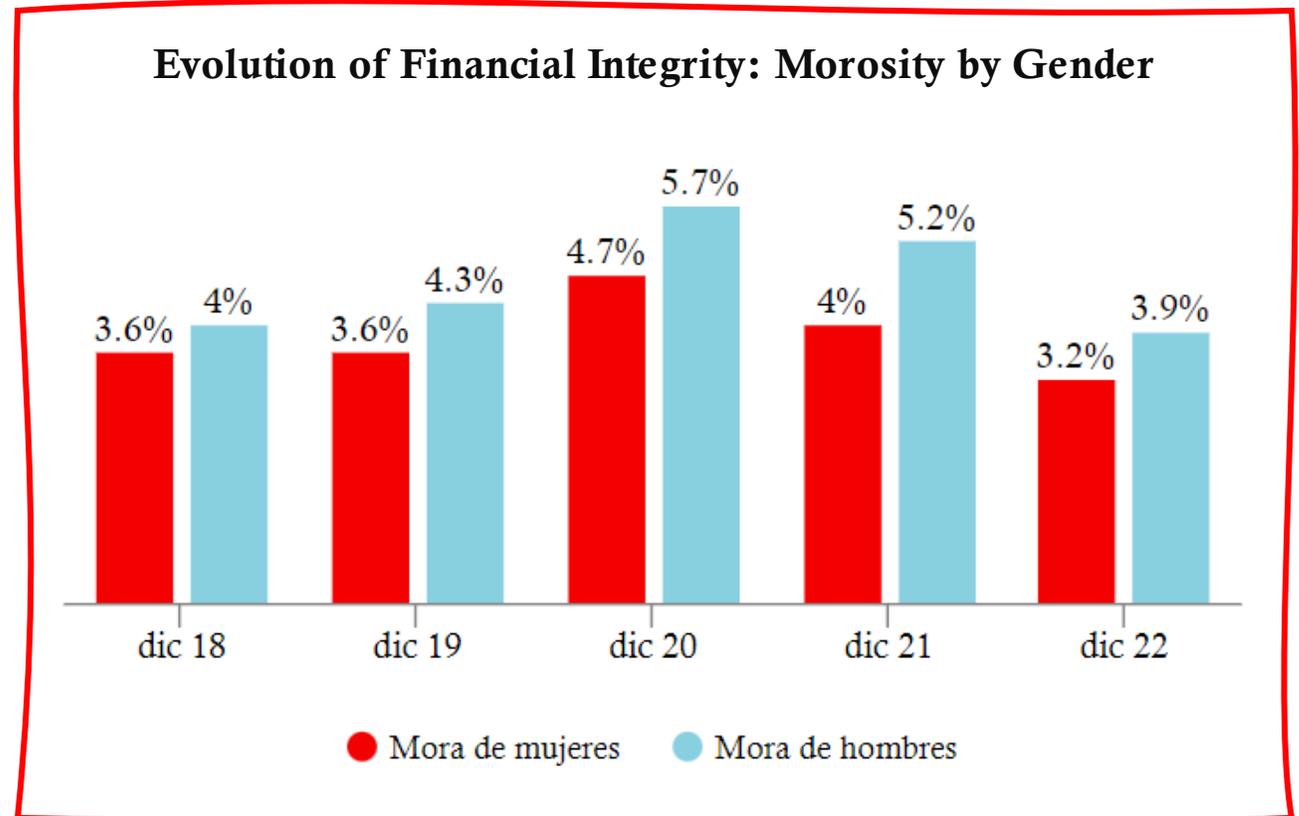


# Women have less morosity

Morosity by Type of Credit by 2022

		
Commercial	4.1%	4.9%
Consumption	3.5%	5.2%
Credit Card	3.1%	4.1%
Microcredit	6.0%	7.5%
Household	2.2%	2.8%

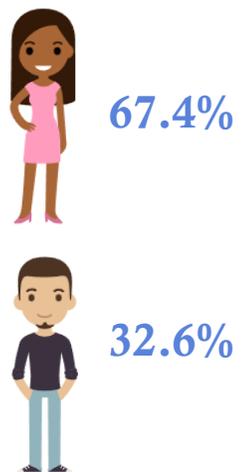
Evolution of Financial Integrity: Morosity by Gender



# However, women have greater access to innovative payment systems

## Credit remittance companies

**L 189,967.6**  
millions  
remittances in the  
financial system  
↕  
**26.6%**  
growth



## Innovative Means of Payment

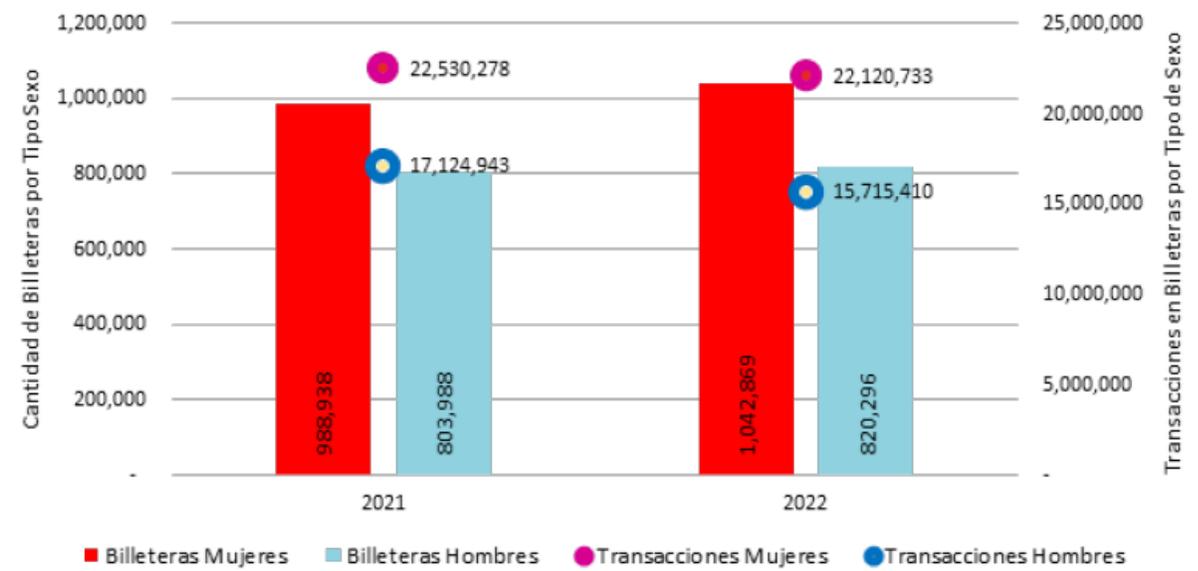
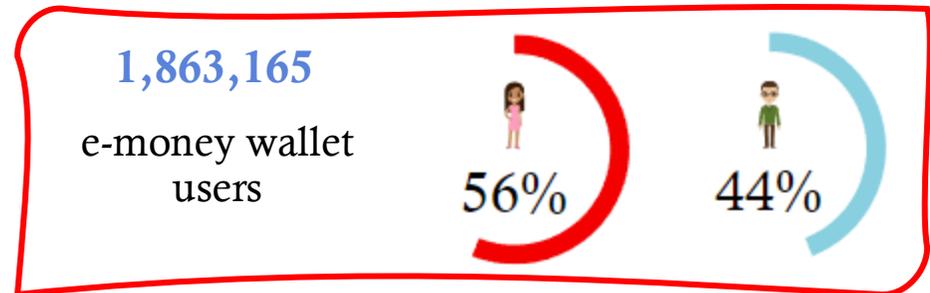


Gráfico 27 Billeteas Electrónicas y Transacciones por Sexo en el Sistema Nacional de Pagos  
Fuente: Unidad de Estudios Económicos



# Conclusions

1

In 2022, **Honduras improved 29** positions in the Global Gender Index of the World Economic Forum, going from **position 82 to 53.**

2

The dynamic growth in women's loans at the end of 2022 **has been the highest in the last 5 years**, with an average growth of 10% interannual.

3

For the **third consecutive year**, women's deposit accounts **have grown steadily and in a greater proportion** than men's, at an interannual growth rate of 10.1%.

4

At the end of 2022, women show **better payment behavior** than men.

5

Women's remittance operations **grew by 18.5%**, meaning that women are receiving more remittances.



6

As of December 2022, women contributed **76.8%** of the total increase in wallets in circulation, reaching **1,042,869 wallets.**



# THANK YOU!

