

README for the Reproducibility Package for Leveraging Sex-Disaggregated and Alternative Data in Credit Scoring for Women-Owned SMEs

Overview

This reproducibility package contains all materials required to replicate the tables and figures presented in the report titled ***“Leveraging Sex-Disaggregated and Alternative Data in Credit Scoring for Women-Owned SMEs”***.

The code in this replication package cleans the survey data and constructs the analysis file from the original exported data (collected by the FCI team) using Stata. A main script executes the full workflow, one script transforms the data ready for analysis and one script generates the tables analyzing all variables together with all Figures (37). The replicator should expect the code to run for approximately 10 minutes.

Data Availability Statement

1. Exported answers of the global survey on the use of alternative and sex-disaggregated data in the credit scoring of women-owned/led SMEs

Source: Responses-Alchemer_Cleaned.xlsx

Year: 2026

Access Date (Month-Year): May 2025

Note: Contact the team for access

Access Type: Unsure

License: -

License URL: -

Citation: Responses-Alchemer_Cleaned.xlsx. 2026. "Exported answers of the global survey on the use of alternative and sex-disaggregated data in the credit scoring of women-owned/led SMEs" [dataset]. Accessed May 2025.

Statement about Rights

I certify that the author(s) of the manuscript have legitimate access to and permission to use the data used in this manuscript.

I certify that the author(s) of the manuscript have documented permission to redistribute/publish the data contained within this replication package. Appropriate permissions are documented in the LICENSE.txt file.

Instructions for Replicators

1. If needed, add instructions for new username in 0_main.do. This should replace/add to:

```
if c(username)=="wb526258" {  
    global path "C:\Users\wb526258\OneDrive - WBG\Sheirin Iravantchi's files  
    - survey work\reproducibility package\  
}
```

2. Run the script 0_main.do, which executes the full code.

3. The script will save all tables and figures in the results folder. The figures are made following the order in the text, but also see below for a list of Figure (file name).

Listo of Figures and corresponding file

Figure 1. Distribution of Financial Service Providers Interviewed ([file region_pie.png, income_pie.png](#))

Figure 2. Type of Financial Providers interviewed ([file Orgtype_pie2.png](#))

Figure 3. Use of different scoring approaches by provider type and region ([file CreditSc_Orgt.png, CreditSc_Region.png](#))

Figure 4. Is your organization subject to any legal obligations, such as quotas or lending requirements, that mandate a specific percentage of your total lending to be dedicated to SMEs? ([file Legalreq_Orgtype.png, Legalreq_Region.png](#))

Figure 5. Is your organization subjected to any indirect interventions (e.g., prudential ratios or incentives) to impact SME lending? ([file Otherreq_Orgtype2.png, Otherreq_Region2.png](#))

Figure 6. Share of FSPs disaggregate their lending portfolio by sex of borrower ([file Q14Gender_Org.png,](#)

Figure 7. Type of financial product with sex-disaggregation by type of provider ([file Q16_byorgtype.png](#))
Figure 8. WSME representation in lending portfolios ([file Q20.png](#), [Q21.png](#))
Figure 9. Top 5 challenges faced when catering to SMEs ([files Q9_Orgtype2_*.png](#))
Figure 10. Initiatives explored to better meet the financial needs of women clients ([files Q10_*_by_Orgtype2.png](#))
Figure 11. Share of female staff involved in the lending decisioning process ([files Q12_Orgtype2_*.png](#))
Figure 12. Top variables included in the scorecard for SMEs, by provider type ([tab Q27 in excel](#))
Figure 13. Type of collateral accepted ([tab Q28 in excel](#))
Figure 14. What type of collateral do you typically accept? ([file Q28_byorgtype.png](#))
Figure 15. Top five greatest challenges for WSMEs when obtaining credit vs Eased requirements for WSMEs ([tab Q2930 in excel](#))
Figure 16. Use alternative data in your credit scoring practices ([file Q33_by_Orgtype2.png](#),)
Figure 17. Reasons to not use alternative data ([file Q34_byorgtype.png](#))
Figure 18. Top alternative data sources used for credit scoring of SME applicants (%) ([files Q37_Orgtype2_*.png](#))
Figure 19. Regulations related to alternative data or automatic credit scoring ([file Q40.png](#), [Q41.png](#))

Software Requirements

Stata 19