**Code book for mobile money dataset**

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| **Variable ID** | **Question** | **Values** |
| ID | Unique respondent ID | <String> |
| Q1 | Age | <Number> |
| Q2 | gender | 1 Male  2 Female |
| Q3 | Marital status | 1 Married  2 Divorced  3 Widowed  4 Single/never married |
| Q4 | Highest level of education completed? | 1 No formal education  2 Some primary  3 Primary completed  4 Post primary technical training  5 Some secondary  6 University or other higher education  7 Don’t know |
| Q5 | Which of the following applies to you? Read out; Single response | 1 You personally own the land/plot where you live  2 You own the land/plot together with someone else  3 A household member owns the land/plot  4 The land/plot is rented  5 You don’t own or rent the land  6 Don’t know |
| Q6 | Do you personally own land (other than the land you live on) that you have land certificates of ownership for? | 1 Yes  2 No |
| Q7 | Do you personally own a mobile phone? | 1 Yes  2 No |
| Q8\_1 through Q8\_11 | Different people have different ways of getting money, please tell me how you get the money you spend?  Multiple mention possible |  |
| Q8\_1 | Salaries/wages | 1 Yes  0 No |
| Q8\_2 | Money from trading/selling Anything you produce/grow/raise/make/collect with the intention of selling | 1 Yes  0 No |
| Q8\_3 | Money from providing a service – i.e. such as transport, hairdressing, processing, hospitality services (food & accommodation) | 1 Yes  0 No |
| Q8\_4 | Piece work/Casual labor/Occasional jobs | 1 Yes  0 No |
| Q8\_5 | Rental income | 1 Yes  0 No |
| Q8\_6 | Interest from savings, investments, stocks, unit trusts etc. | 1 Yes  0 No |
| Q8\_7 | Pension | 1 Yes  0 No |
| Q8\_8 | Social welfare money/grant from Government | 1 Yes  0 No |
| Q8\_9 | Rely on someone else/others to give/send me money | 1 Yes  0 No |
| Q8\_10 | Don’t get money – someone else pays my expenses | 1 Yes  0 No |
| Q8\_11 | Other | 1 Yes  0 No |
| Q9 | Only for those who said they get a salary/wages. Who do you work for? | -1 not applicable  1 Government  2 Private company/business  3 Individual who owns his own business  4 Small scale farmer  5 Commercial farmer  6 Work for individual/household e.g. security guard, maid etc.  7 Other |
| Q10 | Only for those who said they get money from selling things – what kind of things do you MAINLY sell (get most money from)? | -1 not applicable  1 Crops/produce I grow  2 Products I get from livestock  3 Livestock  4 Fish you catch yourself/aquaculture  5 Things you buy from others – agricultural products  6 Things you buy from others – non-agricultural products  7 Things you make (clothes, art, crafts)  8 Things you collect from nature (stones, sand, thatch, herbs)  9 Things you process (honey, dairy products, flour)  10 Other |
| Q11 | Only for those who said they get money from providing a service – what kind of services do you MAINLY provide (get most money from)? | -1 not applicable  1 Personal services (hairdressers, massage, etc.)  2 Telecommunications/IT  3 Financial services  4 Transport  5 Hospitality – Accommodation, restaurants, etc.  6 Information/research  7 Technical – mechanic, etc.  8 Educational/child care  9 Health services – traditional healer etc.  10 Legal services  11 Security  12 Other, specify |
| Q12 | In the past 12 months, have you sent money to someone in a different place within the country or outside of Tanzania? | 1 Yes  2 No |
| Q13 | When did you last send money? | -1 not applicable  1 Yesterday/today  2 In the past 7 days  3 In the past 30 days  4 In the past 90 days  5 More than 90 days ago but less than 6 months ago  6 6 months or longer ago |
| Q14 | In the past 12 months, have you received money from someone in a different place within the country or from outside the country? | 1 Yes  2 No |
| Q15 | When did you last receive money? | -1 not applicable  1 Yesterday/today  2 In the past 7 days  3 In the past 30 days  4 In the past 90 days  5 More than 90 days ago but less than 6 months ago  6 6 months or longer ago |
| Q16 | In the past 12 months, how often did you use mobile money for purchases of goods and/or services? | -1 not applicable  1 Never  2 Daily  3 Weekly  4 Monthly  5 Less often than monthly |
| Q17 | In the past 12 months, how often did you use mobile money for paying your bills? | -1 not applicable  1 Never  2 Daily  3 Weekly  4 Monthly  5 Less often than monthly |
| Q18 | Literacy in Kiswhahili | 1 Can read and write  2 Can read only  3 Can write only  4 Can neither read nor write  5 Refused to read |
| Q19 | Literacy in English | 1 Can read and write  2 Can read only  3 Can write only  4 Can neither read nor write  5 Refused to read |
| Latitude | Approximate latitude | Number |
| Longitude | Approximate longitude | Number |
| Mobile\_money | Do you use mobile money? | 1 Yes  0 No |
| Savings | Do you save? | 1 Yes  0 No |
| Borrowing | Do you borrow? | 1 Yes  0 No |
| Insurance | Do you have insurance? | 1 Yes  0 No |
| Mobile\_money\_classification |  | 0 no mobile money and no other financial service (saving, borrowing, insurance)  1 no mobile money, but at least one other financial service  2 mobile money only  3 mobile money and at least one other financial service |