

Questionnaire for Young Aspiring Entrepreneurs

This version: **19 September**

I am going to ask you some questions about yourself. These questions form part of a survey of young aspiring entrepreneurs being conducted by the University of Oxford, following your participation in the Aspire Business Ideas Competition last year. We are not trying to sell or provide you with any product or service.

Our conversation here is private, and the researchers at the University of Oxford will not reveal to anyone your name, the name of your firm (if you have one), or any other identifying information. Participation in the survey is voluntary. If any question makes you uncomfortable, please let me know. While participation is voluntary, refusal to answer some questions will weaken or invalidate the study.

Can we proceed?

Enumerator: Please note the following codes for use throughout the survey.

777: Not Applicable (N/A)

888: Don't Know

999: No Response

1. CONTROL SECTION

- 1.1 Respondent code: _____ **intro_1**
- 1.2 Name of the interviewer: _____ **intro_2**
- 1.3 Interview date: _____ **intro_3**
- 1.4 Interview start time: _____ **intro_4**
- 1.5 Name of the respondent: _____ **intro_5**
- 1.6 Gender of the respondent: **intro_6**
1: Male
2: Female
- 1.7 What date were you born?
- Day: _____ **intro_7a**
- Month: _____ **intro_7b**
- Year: _____ **intro_7c**
- 1.8 What is the highest level of education that you have completed? **intro_8**
1: No formal schooling
2: Not completed primary school
3: Completed primary school

- 4: Started high school but did not complete
- 5: Completed high school
- 6: Vocational (TVET) school
- 7: University / college education
- 8: Other

1.8b In total, how many years have you spent in formal schooling? **intro_8b**

1.9 In which country were you born? **intro_9**

1.10 Within that country, in which region were you born? **intro_10**

- | | |
|----------------------|---|
| 1: Afar | 7: Somali |
| 2: Amhara | 8: Southern Nations, Nationalities, and People's Region |
| 3: Benishangul-Gumuz | 9: Tigray |
| 4: Gambela | 10: Addis Ababa |
| 5: Harari | 11: Dire Dawa |
| 6: Oromia | 12: A region in another country. Please specify: |

1.11 Within that region, in which city were you born? **intro_11**

- 1.12 What languages do you speak?
[Enumerator: Please list by order of fluency; language 1 is mother tongue.]
- Language 1: _____ intro_12
- Language 2: _____ intro_13
- Language 3: _____ intro_14
- 1.13 What is your home address?
- Subcity: _____ intro_15a
- Woreda: _____ intro_15b
- Kebelle: _____ intro_15c
- Local name: _____ intro_15d
- House number: _____ intro_15e
- 1.14 Where is the interview taking place? intro_16
- 1: At the respondent's home address
- 2: By telephone
- 3: At the respondent's workplace
- 4: At another address (please specify) _____
- 1.15 GPS coordinates – longitude: _____ intro_17a

GPS coordinates – latitude: _____

intro_17b

1.16 Contact phone number

Fixed line: _____

intro_18a

Cell phone: _____

intro_18b

1.17 Contact e-mail address: _____

intro_19

2 THE HOUSEHOLD

2.1 Have you ever been married? **household_1**

1: Yes

2: No

2.2 If yes – When did you get married?

Month: _____

household_2a

Year: _____

household_2b

2.3 If ever married – Are you married now?

household_3

1: Yes

2: No

2.4 How many children do you have?

Boys: _____

household_4a

Girls: _____

household_4b

Now I want you to think about your household. For this survey, we would like you to consider someone as being a member of your household if:

- You live with that person, **and**
- You regularly eat meals together.

2.5 How many people are in your household (including you)? **household_5**

2.6 How many people were in your household one year ago (including you)? **household_6**

2.7 What is your relationship to the head of your household? **household_7**

1: Head

2: Spouse of the head

3: Son/daughter of the head

4: Parent of the head

5: Other relative of the head

6: Domestic employee of the head

7: Unrelated

Codes for the household roster on the next page:

<p>Relationship to the respondent:</p> <p>2: Spouse of the respondent</p> <p>3: Son/daughter of the respondent</p> <p>4: Parent of the respondent</p> <p>5: Other relative of the respondent</p> <p>6: Domestic employee of the household</p> <p>7: Unrelated</p>	<p>Relationship to the household head:</p> <p>1: Head</p> <p>2: Spouse of the head</p> <p>3: Son/daughter of the head</p> <p>4: Parent of the head</p> <p>5: Other relative of the head</p> <p>6: Domestic employee of the household</p> <p>7: Unrelated</p>
<p>Sex:</p> <p>M: Male</p> <p>F: Female</p>	

Please complete the following roster of household members. Please do not include the respondent in this roster. Please use the codes on the previous page.

First name	Relationship to the respondent	Relationship to the household head	Age	Sex	Was this person in the respondent's household a year ago? (0 = No; 1 = Yes)
roster_a1	roster_b1	roster_c1	roster_d1	roster_sex1	roster_e1
roster_a2	roster_b2	roster_c2	roster_d2	roster_sex2	roster_e2
roster_a3	roster_b3	roster_c3	roster_d3	roster_sex3	roster_e3
roster_a4	roster_b4	roster_c4	roster_d4	roster_sex4	roster_e4
roster_a5	roster_b5	roster_c5	roster_d5	roster_sex5	roster_e5
roster_a6	roster_b6	roster_c6	roster_d6	roster_sex6	roster_e6
roster_a7	roster_b7	roster_c7	roster_d7	roster_sex7	roster_e7
roster_a8	roster_b8	roster_c8	roster_d8	roster_sex8	roster_e8
roster_a9	roster_b9	roster_c9	roster_d9	roster_sex9	roster_e9
	roster_b10	roster_c10	roster_d10		roster_e10

roster_a10				roster_sex1 0	
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- 2.8 How much do YOU spend each month on YOUR mobile phone? **household_8**

- 2.9 How much do OTHERS spend each month on YOUR mobile phone? **household_9**

- 2.10 How much do YOU spend each month on OTHER PEOPLE'S mobile phones?
_____ **household_10**
- 2.11 How much do YOU spend each month on food and drink that YOU consume outside of the home? (For example, this could include eating out at cafes or restaurants.)
_____ **household_11**
- 2.12 How much do OTHERS spend each month on food and drink that YOU consume outside of the home?
_____ **household_12**
- 2.13 How much do YOU spend each month on food and drink that OTHERS consume outside of the home?
_____ **household_13**
- 2.14 How much do YOU spend each month on cigarettes/tobacco for YOURSELF?
_____ **household_14**
- 2.15 How much do OTHERS spend each month on cigarettes/tobacco for YOU?

household_15

2.16 How much do YOU spend each month on cigarettes/tobacco for OTHERS?

household_16

2.17 How much do YOU spend each month on clothing for YOURSELF?

household_17

2.18 How much do OTHERS spend each month on clothing for YOU?

household_18

2.19 How much do YOU spend each month on clothing for OTHERS?

household_19

2.20 How much do YOU spend each month on hair and beauty for YOURSELF? (For example, this could include money spent at a beauty salon.)

household_20

2.21 How much do OTHERS spend each month on hair and beauty for YOU?

household_21

2.22 How much do YOU spend each month on hair and beauty for OTHERS?

household_22

3 ASSET OWNERSHIP AND BORROWING

- 3.1 Who owns the home in which the household lives?
- 1: The respondent
 - 2: Another member of the household
 - 3: An employer of the respondent
 - 4: An employer of another member of the household
 - 5: A relative
 - 6: Another person
 - 7: The government

home_1

- 3.2 I will now list a set of different assets. For each asset, I will ask about ownership and estimated value.

<u>Asset</u>	In total, how many of these does your household own?	Is this yours? (1: Yes; 2: No) [Enumerator: This includes owning it jointly with someone else.]	If you own this asset (either yourself or jointly with another household member)...	
			Have you acquired this asset within the past year? (1: Yes; 2: No)	Please estimate the resale value of the asset (in its current condition).
Stove / gas cooker	assets_a1	assets_b1	assets_c1	assets_d1
Refrigerator	assets_a2	assets_b2	assets_c2	assets_d2
Freezer	assets_a3	assets_b3	assets_c3	assets_d3
Air conditioner	assets_a4	assets_b4	assets_c4	assets_d4

Fan	assets_a5	assets_b5	assets_c5	assets_d5
Radio	assets_a6	assets_b6	assets_c6	assets_d6
CD player	assets_a7	assets_b7	assets_c7	assets_d7
DVD or video player	assets_a8	assets_b8	assets_c8	assets_d8
Television	assets_a9	assets_b9	assets_c9	assets_d9
Satellite dish	assets_a10	assets_b10	assets_c10	assets_d10
Computer	assets_a11	assets_b11	assets_c11	assets_d11
Motorcycle or scooter	assets_a12	assets_b12	assets_c12	assets_d12
Bicycle	assets_a13	assets_b13	assets_c13	assets_d13
Car, van or truck	assets_a14	assets_b14	assets_c14	assets_d14
Sewing machine	assets_a15	assets_b15	assets_c15	assets_d15
Mobile phone	assets_a16	assets_b16	assets_c16	assets_d16

- 3.3 Have you ever applied for a loan from a bank? **loan_1**
1: Yes
2: No

Enumerator: If 'no', please jump to question 3.8.

- 3.4 Have you ever been granted a loan from a bank? (Include 'application pending'.) **loan_2**
1: Yes
2: No

- 3.5 Do you still owe part of a bank loan? **loan_3**
1: Yes
2: No

- 3.6 How much do you still owe on the bank loan? _____
loan_4

- 3.7 When was the FIRST time you received a bank loan (month and year)?

Month: _____ **loan_5a**

Year: _____ **loan_5b**

- 3.8 Have you ever borrowed money from family or friends for the business? **loan_6**
1: Yes
2: No

Enumerator: If 'no', please jump to question 3.12.

3.9 Do you still owe part of a loan from family or friends? **loan_7**

1: Yes

2: No

3.10 How much do you still owe to family or friends? _____ **loan_8**

3.11 When was the FIRST time you borrowed money from family or friends for the business (month and year)?

Month: _____

loan_9a

Year: _____

loan_9b

3.12 Have you ever applied for a loan from a microfinance organisation? **loan_10**

1: Yes

2: No

Enumerator: If 'no', please jump to question 3.17.

3.13 Have you ever been granted a loan from a microfinance organisation? (Include 'application pending'.)

loan_11

1: Yes

2: No

3.14 Do you still owe part of a microfinance loan? **loan_12**

1: Yes

2: No

- 3.15 How much do you still owe to the microfinance organisation? **loan_13**
- 3.16 When was the FIRST time you received a loan from a microfinance organisation (month and year)?
- Month: _____ **loan_14a**
- Year: _____ **loan_14b**
- 3.17 Have you ever applied for a loan from a source not yet discussed? **loan_15**
- 1: Yes
- 2: No
- Enumerator: If 'no', please jump to question 3.23.**
- 3.18 What other source (or sources)? _____ **loan_16**
- 3.19 Have you ever been granted a loan from this other source? (Include 'application pending'.)
- loan_17**
- 1: Yes
- 2: No
- 3.20 Do you still owe part of that loan? **loan_18**
- 1: Yes
- 2: No
- 3.21 How much do you still owe to that other source? _____
- loan_19**
- 3.22 When was the FIRST time you received a loan from this other source (month and year)?

Month: _____

loan_20a

Year: _____

loan_20b

3.23 Do you have a bank account?

loan_21

1: Yes

2: No

3.24 If yes – How much money do you have in the bank? _____

loan_22

3.25 How much money do you have in cash (that is, money that is not in the bank account)?

_____ **loan_23**

4 WAGE EMPLOYMENT

- 4.1 Do you have a regular wage job? wage_1
1: Yes
2: No

(Enumerator: For the purposes of this survey, a regular wage job is a job in which the respondent works for someone else and receives a regular salary.)

Enumerator: If 'no', please skip to section 5 now. Otherwise, please continue...

Enumerator: Please tell the respondent, "I will now ask some questions about your regular wage job. I realise that you may have other employment, and I will ask about that soon. But, for now, I would like to focus on the wage job."

- 4.2 Do you have more than one regular wage job? wage_2a
1: Yes
2: No

If yes, how many wage jobs do you have? _____ wage_2b

Enumerator: If the respondent has more than one wage job, please tell the respondent, "For the following questions, I would like you to consider your main wage job."

Enumerator: We will now ask four questions about the kind of work that this job involves. Note that the respondent could answer "yes" to more than one of these questions.

- 4.3 Does this wage job involve manual work (for example, work as a labourer)? wage_3
1: Yes

2: No

4.4 Does this wage job involve clerical or administrative work (for example, work as a secretary)?
wage_4

1: Yes

2: No

4.5 Does this wage job involve professional work (for example, work as a qualified accountant)?
wage_5

1: Yes

2: No

4.6 Does this wage job involve managing other employees (for example, as a supervisor)?
wage_6

1: Yes

2: No

- 4.7 What type of employer is this wage job with? **wage_7**
- 1: Private business with Ethiopian owners
 - 2: Private business with foreign owners
 - 3: State-owned firm
 - 4: Government
 - 5: NGO or religious/charitable organisation
 - 6: Joint venture between government and private business
 - 7: Joint venture between domestic and foreign business
- 4.8 What is the industrial sector of this wage job? **wage_8**
- 1: Manufacturing
 - 2: Tourism
 - 3: Retail / trade
 - 4: Mining / fishing / agriculture
 - 5: Services / education / health
 - 6: Government
 - 7: Construction
- 4.9 Please think about the firm or organisation that employs you for your main wage job. How many permanent employees does this firm or organisation have? **wage_9**
- _____
- 4.10 When did you start working in this job?
- Month: _____ **wage_10a**
- Year: _____ **wage_10b**

- 4.11 How did you find this job? **wage_11**
- 1: Through a friend or relative.
 - 2: Through an employment agency.
 - 3: I saw a job advertisement and applied.
 - 4: I visited the firm to ask about available jobs.
 - 5: Other (specify)
- 4.12 How much do you earn from this job each month, before taxes? **wage_12**
- _____
- 4.13 How many hours do you work in this job on a typical weekday? **wage_13**
- _____
- 4.14 How many days do you work in this job in a typical week? **wage_14**
- _____

5 SELF-EMPLOYMENT

5.1 Do you derive an income from activities other than wage employment, i.e., are you self-employed?

self_1

1: Yes

2: No

(Enumerator: A self-employed job is a job in which the respondent works for himself/herself as an entrepreneur, in return for profits earned. A respondent may have a wage job and a self-employed job.)

Enumerator: If 'no', please skip to section 6 now. Otherwise, please continue...

5.2 When did you start this self-employed activity?

Month: _____

self_2a

Year: _____

self_2b

5.3 In what industrial sector is this self-employment activity?

self_3

[Enumerator: Please choose the category that best describes the activity. Note that the table continues on the next page.]

Sector	Area	Please tick one row.
Trade / retail	Market trader	Code: 1.1
Trade / retail	Street vendor / hawker	Code: 1.2
Trade / retail	Shop	Code: 1.3

Trade / retail	Street kiosk	Code: 1.4
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Hair and beauty care	Hair and beauty care	Code: 2.1
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Sewing, tailoring and footwear	Dressmaking	Code: 3.1
Sewing, tailoring and footwear	Men's tailoring	Code: 3.2
Sewing, tailoring and footwear	Shoe repair	Code: 3.3
Sewing, tailoring and footwear	Shoe making	Code: 3.4
Sewing, tailoring and footwear	Other	Code: 3.5

Repair	Electronics / televisions	Code: 4.1
Repair	Machinery	Code: 4.2
Repair	Motorised vehicles	Code: 4.3
Repair	Bicycles and other vehicles	Code: 4.4
Repair	Other	Code: 4.5

Construction	Carpentry	Code: 5.1
Construction	Bricklaying	Code: 5.2
Construction	Brickmaking	Code: 5.3
Construction	Plumbing	Code: 5.4
Construction	Electrical work	Code: 5.5
Construction	Other	Code: 5.6

Manufacturing	Furniture	Code: 6.1
Manufacturing	Crafts (masks, jewellery and other crafts)	Code: 6.2
Manufacturing	Other	Code: 6.3

Other	Professional services	Code: 7.1
Other	Transport	Code: 7.2
Other	Taxi driver	Code: 7.3

Other	Fishing and agriculture production	Code: 7.4
Other	Other (please specify)	

5.4 If the self-employment activity is in any of the ‘trade/retail’ sectors – what kind of trade/retail?

self_4

1: Food and drink

2: Fabrics and garments

3: Other (please specify) _____

5.5 What is the total value of the assets invested in the business?

self_5

(Assets include machinery, equipment, vehicles, computers, buildings, furniture, and anything tangible.)

5.6 What is the total value of working capital for the business?

self_6

(Working capital includes inventories and money used for running the business.)

5.7 How much of your own money have you invested in the business? (Please do not include any money that you may have received from the Aspire Business Ideas Competition.) **self_7**

5.8 Do you own the business yourself or with someone else?

self_8

1: I own the business myself.

2: I own the business with someone else

5.9 If with someone else – What is your share of the business (%)?

self_9

5.10 If the respondent has business partners – How much money have your partners invested in the business? (Please do not include any money that your business partners may have received from the Aspire Business Ideas Competition.) **self_10**

5.11 Do you keep accounts for the business?

self_11

1: Yes

2: No

- 5.12 Do you use the services of an accountant for the business? **self_12**
 1: Yes
 2: No
- 5.13 What were the total monthly sales of your business? Include sales of services.
- For last month: _____ **self_13a**
- For the previous month: _____ **self_13b**
- For the month before that: _____ **self_13c**
- 5.14 How much did you spend last month on:
- Purchase of raw materials and items for resale: _____ **self_14a**
- Purchase of electricity, water, gas and fuel: _____ **self_14b**
- Payments to employees and apprentices: _____ **self_14c**
- Expenditure on telephone and cellphone airtime: _____ **self_14d**
- Maintenance, repair, and transportation: _____ **self_14e**
- Rent of machinery and equipment: _____ **self_14f**
- Interest paid on loans: _____ **self_14g**
 (Please answer in currency terms, NOT in percentage terms.)

Gifts, tips and bribes given to government officials: _____ **self_14h**

Rent for land and buildings used in the business: _____ **self_14i**

Market fees: _____ **self_14j**

Taxes on business income: _____ **self_14k**

5.15 Considering these and any other relevant costs, what were the total expenses of your business?

For last month: _____ **self_15a**

For the previous month: _____ **self_15b**

For the month before that: _____ **self_15c**

5.16 After paying all expenses, what was the income of the business (the profits) for last month? Consider all expenses, INCLUDING wages of employees but NOT INCLUDING any income you paid yourself. **self_16**

5.17 In your answer to question 5.16, did you include the value of the goods or services that you and your household consumed from the business?
self_17

1: Yes

2: No

5.18 What was the value of the goods and services that you and your household consumed from the business last month?
self_18

5.19 What share of the sales of this business comes from the following:

Customers in the neighbourhood (within five minutes' walk): _____ **self_19a**

Customers outside of the neighbourhood (beyond five minutes' walk):
_____ **self_19b**

Customers of unknown origin: _____ **self_19c**

5.20 How many businesses in the same sector of activity as yours operate in your neighbourhood (within five minutes' walk)?
self_20

5.21 Where is your most important competitor located? **self_21**

- 1: Within 1 km
- 2: More than 1 km, but in the same neighbourhood
- 3: More than 1 km, in a different neighbourhood but in the same city
- 4: More than 1 km, in a different city
- 5: Outside Ethiopia

5.22 Aside from you, how many permanent employees does your business have? **self_22**

6 TIME USE

6.1 I will now ask you some questions about how you spent your time yesterday.

[Enumerator: If yesterday was a weekend, please ask instead about the last weekday.]

[Enumerator: Please record the answer as the number of hours. If the answer is not a round number of hours, please also record the number of minutes, rounded to the closest multiple of five minutes. For example, if a respondent worked for “one hour and a half”, please record “1 hours” and “30 minutes”. If a respondent worked for “one hour”, please record “1 hours” and “0 minutes”.]

Activity	Hours	+	Minutes
Working in a wage job	time_a1	+	time_b1
Working in a self-employed income-earning activity	time_a2	+	time_b2
Searching for employment	time_a3	+	time_b3
Studying	time_a13	+	time_b13
Sleeping	time_a4	+	time_b4
Eating and drinking	time_a5	+	time_b5
Socialising with friends	time_a14	+	time_b14
Washing/grooming (e.g. showering, shaving, etc)	time_a6	+	time_b6
Preparing meals or snacks	time_a7	+	time_b7

Cleaning the home	time_a8	+	time_b8
Washing clothes	time_a9	+	time_b9
Shopping for food and other groceries	time_a10	+	time_b10
Attending religious service or social events	time_a11	+	time_b11
Other personal leisure time	time_a15	+	time_b15
Other	time_a12	+	time_b12
Total	24	+	0

6.2 During the past four weeks, have you done any of the following to seek work?

[Enumerator: Please tick all that apply.]

Wait for a job on a street corner or at the factory gate:

search_1

1: Yes

2: No

Register with a (public or private) job search agency:

search_2

1: Yes

2: No

Enquire about work at work places, farms, etc:

search_3

1: Yes

2: No

Answer a job advertisement:

search_4

1: Yes

2: No

Seek assistance from friends and relatives in finding wage employment:

search_5

1: Yes

2: No

Seek assistance from friends and relatives in starting your own business:

search_6

1: Yes

2: No

6.3 What is the minimum income per month that you would be willing to accept for a job within this city?

search_7

7 PERSONAL TRAITS

Here are a number of characteristics that may or may not apply to you. Please indicate how strongly you agree or disagree with each statement.

I see myself as someone who...	Disagree strongly	Disagree somewhat	Neutral	Agree somewhat	Agree strongly	
...is talkative.						personal_1
...tends to find fault with others.						personal_2
...does a thorough job.						personal_3
...is depressed, blue.						personal_4
...is original, comes up with new ideas.						personal_5
...is reserved.						personal_6
...is helpful and unselfish with others.						personal_7
...can be somewhat careless.						personal_8
...is relaxed, handles stress well.						personal_9
...is curious about many different things.						personal_10
...is full of energy.						personal_11
...starts quarrels with others.						personal_12
...is a reliable worker.						personal_13
...can be tense.						personal_14
...is ingenious, a deep thinker.						personal_15
...generates a lot of enthusiasm.						personal_16
...has a forgiving nature.						personal_17

...tends to be disorganised.						personal_18
...worries a lot.						personal_19
...has an active imagination.						personal_20
...tends to be quiet.						personal_21
...is generally trusting.						personal_22
...tends to be lazy.						personal_23
...is emotionally stable, not easily upset.						personal_24
...is inventive.						personal_25
...has an assertive personality.						personal_26
...can be cold and aloof.						personal_27
...perseveres until the task is finished.						personal_28
...can be moody.						personal_29
...values artistic, aesthetic experiences.						personal_30
...is sometimes shy, inhibited.						personal_31
...is considerate and kind to almost everyone.						personal_32
...does things efficiently.						personal_33
...remains calm in tense situations.						personal_34
...prefers work that is routine.						personal_35
...is outgoing, sociable.						personal_36
...is sometimes rude to others.						personal_37
...makes plans and follows through with them.						personal_38
...gets nervous easily.						personal_39

...likes to reflect, play with ideas.						personal_40
...has few artistic interests.						personal_41
...likes to cooperate with others.						personal_42
...is easily distracted.						personal_43
...is sophisticated in art, music or literature.						personal_44

1. Some participants in the Aspire Business Ideas Competition won prizes of US\$1,000. Did you win a US\$1,000 prize?

aspire_1

1: Yes

2: No

If the applicant did win a prize...

1. You won a prize of about US\$1,000. Of that prize, what percentage did you spend on...

Purchasing or renting land or market space (including a kiosk)?		aspire_2a
Purchasing or renting furniture?		aspire_2b

Purchasing or renting manufacturing tools or equipment?		aspire_2c
Purchasing or renting computing or communications equipment?		aspire_2d
Purchasing inventories?		aspire_2e
Hiring employees?		aspire_2f
Advertising?		aspire_2g
Paying for school fees/expenses?		aspire_2h
Paying bills and debts?		aspire_2i
Personal consumption?		aspire_2j
Transfers/gifts to others?		aspire_2k

Other Specify: _____		aspire_2l aspire_2l_other
	100%	

If the applicant did not win a prize...

1. I would like you to imagine that you had won a prize of US\$1,000 in the Aspire Business Ideas Competition. Of that prize, what percentage would you have spent on...

Purchasing or renting land or market space (including a kiosk)?		aspire_3a
Purchasing or renting furniture?		aspire_3b
Purchasing or renting manufacturing tools or equipment?		aspire_3c

Purchasing or renting computing or communications equipment?		aspire_3d
Purchasing inventories?		aspire_3e
Hiring employees?		aspire_3f
Advertising?		aspire_3g
Paying for school fees/expenses?		aspire_3h
Paying bills and debts?		aspire_3i
Personal consumption?		aspire_3j
Transfers/gifts to others?		aspire_3k
Other Specify: _____		aspire_3l aspire_3l_other

	100%	