

Methodological questionnaire

Statistics of employment, wages and hours of work derived from establishment surveys

The objective of this questionnaire is to obtain information about the most important features of the establishment survey(s) carried out in your country since 1990, that are used as sources of statistics of employment, wages and/or hours of work.

Please use as many questionnaires as there are establishment sources for these statistics. For each type of survey, please respond with reference to the latest (most recent) exercise. If you have any questions on which surveys should be covered by this questionnaire, please contact sources@ilo.org before completing the questionnaire. In case the most recent survey was conducted before 1990, please complete only section A. Identification.

This questionnaire is designed to require only a minimum of textual response. The use of pre-coded responses facilitates response but increases the number of pages in the questionnaire. The accompanying document provides international definitions and links to international classifications mentioned in this questionnaire.

We welcome any comments regarding this questionnaire (item J1. "Additional comments"). You can save and print the completed questionnaire at your convenience. Once finished, you can send it to us by clicking the submit button at the end of the questionnaire or by sending a saved copy of the completed questionnaire to sources@ilo.org.

Thank you for your cooperation.

	A. Identification
A1. Country	Georgia
A2. Title of the survey	Survey on Earnings and Wages
A3. Organisation(s) responsible	National Statistics Office of Georgia
A4. Website where additional information can be found:	www.geostat.ge

B. Periodicity and coverage

B1. Periodicity: Th	e survey is carried ou	t				
Once a year, con	tinue to B2					
○ Two times a year	half yearly, continue	to B2				
• Every quarter, co	ontinue to B2					
C Every month, go	to B3					
○ Every mo	onths, continue to B2					
C Every year	ars, go to B3					
Ad hoc survey, co	ontinue to B2					
	The survey is carried out quarterly survey and the			dition once a year. The annual survey covers more estab e precise.	lishments	than
B2. Months of the	survey: the survey	is carrie	ed out in t	the following months		
⊠ January	☐ February					
March	⊠April					
☐ May	□June					
⊠July	August					
September	⊠October					
November	December					
B3. Year the survey						
-				ts in the following ISIC rev. 4 groups		
A. Agriculture, fores		Yes	○ No	L. Real estate activities	Yes	○ No
B. Mining and quarr	ying	Yes	○ No	M. Professional, scientific and technical	Yes	∩No
C. Manufacturing		Yes	○ No	activities		
D. Electricity, gas, st conditioning supply	eam and air	Yes	○No	N. Administrative and support support service activities	Yes	○No
E. Water supply, sev	•	Yes	○ No	O. Public administration; compulsory social security	Yes	○ No
F. Construction		Yes	○ No	O. Defense	Yes	○No
G. Wholesale and re	etail trade: repair of		0	P. Education	Yes	○ No
motor vehicles	,	Yes	○ No	Q. Human health and social work activities	Yes	○No
H. Transportation a	nd storage	Yes	○No	R. Arts, entertainment and recreation	Yes	○ No
I. Accomodation and	d food service		O N	S. Other service activities	Yes	○No
activities		Yes	(No	T. Activities of household as employers	○ Yes	No
J. Information and c		Yes	○ No	U. Activities of extraterritorial organizations and bodies	○Yes	No
K. Financial and insu	ırance activities	Yes	○ No			
	undifferentiated product			7.1.1, except section P (Private households employing don holds for own use) and section Q (Extra-territorial organ		

B5. Size coverage: The survey covers							
All establishments of any size							
All establishments with at least	workers/e	mployees					
Other size coverage:							
B6. Geographical coverage: The sur Whole country	vey covers the						
O Whole country, excluding the follow remote/marginal areas:	ving						
Capital city (can include surrounding	g areas)						
○ The following main cities:							
Only urban areas							
• Other geographical coverage: Sour			of Abkhazian Autonomous Rep on), a part of Georgian territor				ormer
B7. Worker coverage: The survey co	vers the follow	ing status	in employment categori	es			
(a) All persons in the payroll				○ Yes	No		
(b) Only Paid employees				○ Yes			
(c) Only Manual / blue collar workers workers/ operatives, etc.	s/wage earners	/ production	on	○ Yes	No		
(d) Only Non-manual /white collar/a	dministrative w	vorkers		○ Yes	No		
(e) Paid employees and working propri	etors (i.e., own	account w	orkers or employers)	○Yes	No		
(f) All persons engaged (Paid employee	s, working pro	orietors an	d unpaid family workers)	Yes	○ No		
The following groups are included:							
Pieceworkers	Yes	○ No	Apprentices			Yes	○No
Part time employees	Yes	○ No	Trainees			Yes	○No
Seconded employees	Yes	○ No	Employees absent from	work tl	ne	O Vaa	⊙ No
Workers from temporary work age	encies	○ No	entire reference period	withou	t pay		(•) INO
Casual and temporary employees		No	Employees on probatio	n		Yes	○No
Supervisors	Yes	○ No	Foreign employees			Yes	○No
Managers	Yes	○ No	Workers paid on comm	ission		Yes	○No
Non-adults/workers below a certa	nin age Yes	○ No	Homeworkers			Yes	\bigcirc No
Volunteer workers	○ Yes	No	Subcontracted workers			Yes	○No
Other workers not mentioned above:							

Further comments or explanations (if needed):

This survey includes all time-rated and pieceworkers who work in or for the establishment, who have a contract of employment with the unit and who receive compensation in cash or in kind at regular intervals of time.

The number of part-time employees is recalculated into full-time equivalents (part-time employees are included in the computation).

Working proprietors and unpaid family workers are considered as a employee if they regularly receive salary.

B8. Institutional sector coverage: The su	urvey covers			
Establishments in the the private sector		• Yes No		
Establishments in the the public sector		• Yes No		
Unincorporated establishments		⊜ Yes ● No		
Non-profit institutions				
Foreign establishments located within the o	country			
Establishments which did not operate part of the reference period		○ Yes		
National establishments located abroad		○ Yes		
B9. Other coverage: The survey includes	or excludes other types of	establishments not already mentioned above		
C. (Concepts and operation	nal definitions		
C1a. The survey measures EMPLOYMEN	C1. EMPLOYME			
Cla. The survey measures Livil LOTIVIEN	(a) rest, continue to ex	J 110, 80 to 62		
C1b. Operational definition: EMPLOYME	ENT relates to			
○ The total number of workers, on:	A specific day:			
	○ The month of the surv	vey .		
	○ The quarter of the sur	rvey		
	○ The whole year			
	Other:			
• The average number of workers during:	○ A specific pay period			
	The month of the survey			
	• The quarter of the sur	vey		
	○ The whole year			
	Other:			
Other:				
C1c. The worker coverage is				
• The same as the survey coverage (c.f. B7	.)			
○ A different coverage:				
C1d. Further comments or explanations (if needed):				

C2. Earnings

C2a. The survey measures EARNINGS • Yes, continu	e to C2b No, go to C3a
C2b. EARNINGS relates to:	
	by the employer in respect of taxes, contributions of employees to nes, union dues, life insurance premiums, etc.)
○ NET earnings -> Deductions are made for:	
Workers' contributions to compulsory social secu	rity schemes Yes No
- Health related	○ Yes ○ No
- Pension	○ Yes ○ No
- Unemployment	○ Yes ○ No
Union dues	○Yes ○ No
Advanced contributions to income tax	○ Yes ○ No
Other:	
C2c. The worker coverage is	C2d. and the reference period is
• The same as the survey coverage	The same reference period as employment
○ A different coverage:	○ A specific week
	○ A specific month
	Another reference period:
C2e. Earnings includes:	
(a) Payments in kind	• Yes No Further comments or explanations (if needed):
(b) Cost of living allowances	
(c) Family allowance allowances	Yes ○ No
(d) Other allowances in cash	Yes ○ No
(e) Payments for time not worked	● Yes ○No
(f) Overtime payments	Yes ○ No
(g) End of year bonuses	Yes ○ No
(h) Profit sharing bonuses	● Yes ○ No
(i) Other regular bonuses paid every pay period	● Yes ○ No
(j) Bonuses paid irregularly	● Yes ○ No
(k) Payments for periods outside the reference period	○ Yes No
(I) Payments for items required by the job	○ Yes No
(m) Tips and gratuities distributed by the employer	● Yes ○ No
(n) Severance and termination pay	○ Yes No
(o) Employers' contributions to workers' social security schemes (p) Other	○Yes
components not mentioned above	

C3. Wage rates

C3a. The survey measures WAGE RATES Yes, cont	tinue to C3b No, go to C4
C3b. Time unit: WAGE RATES are requested	C3c. Concept:
oper hour per day	Minimum or standard wage rates, fixed by or in pursuance of laws Yes \(\cap \) No
Oper week	regulations
per month	collective agreements Yes No
Other time unit:	arbitral awards
	○ Wage rates actually paid
C3d. The worker coverage is	C3e. and the reference period is
○ The same as the survey coverage	○ The same reference period as employment
○ A different coverage:	○ A specific week
	○ A specific month
	○ Another reference period:
C3f. Wage rates includes:	
(a) Payments in kind	○ No
(b) Cost of living allowances Yes	No
(c) Family allowances	No
(d) Other allowances in cash Yes	○ No
(e) Payments for time not worked \(\text{Yes} \)	○ No
(f) Overtime payments	No
(g) Other components not mentioned above	
Further comments or explanations (if needed):	
C4. Comp	pensation of employees or Labour Cost
C4a. The survey measures COMPENSATION OF EMPLOY LABOUR COST	YEES or • Yes, continue to C4b No, go to C5
C4b. The worker coverage is	C4c. and the reference period is
The same as the survey coverage	The same reference period as employment
○ A different coverage:	○ A specific week
	○ A specific month
	○ A different reference period:

C4d. Compensation of employees or Labour cost includes:		
(a) Payments in kind	Yes ○ No	Further comments or explanations (if
(b) Cost of living allowances	Yes ○ No	needed):
(c) Family allowance allowances	Yes ○ No	In this survey compensation of employees are represented as gross earnings and as united
(d) Other allowances in cash	Yes ○ No	other remaining expenditure which has been carried out to the employees by the employer.
(e) Payments for time not worked	Yes ○ No	carried out to the employees by the employer.
(f) Overtime payments	Yes ○ No	
(g) End of year bonuses	Yes ○ No	
(h) Profit sharing bonuses	Yes ○ No	
(i) Other regular bonuses paid every year		
(j) Bonuses paid irregularly	Yes ○ No	
(k) Payments for periods outside the reference period	○ Yes	
(I) Payments for items required by the job	○ Yes	
(m) Tips and gratuities distributed by the employer		
(n) Severance and termination pay		
(o) Employers' contributions to workers' social security schemes		
(p) Workers' social benefits provided by the employer		
(q) Employers' cost of training		
(r) Employers' expenses for welfare services		
(s) Taxes paid by the employer on employment payrolls,etc.	● Yes ○ No	
(t) Employment related subsidies received by the employer		
(u) Other		
components not mentioned above		
C5. Contractual/Norma		
C5a. The survey measures CONTRACTUAL/NORMAL HOURS OF	WORK OYes, co	ontinue to C5b No, go to C6
C5b. CONTRACTUAL/NORMAL HOURS OF WORK relates to ho	urs fixed by:	
Laws or regulations Yes No		
Collective agreements		ion is requested about normal hours
Establishments' internal regulations Yes No	Oper day	
	O per week	
Other	Oper pay per	riod
	Oper month	
	Oother:	
	L	
C5d. Information is requested in C5e. The reference per		C5f. And the worker coverage is
C Days C The same reference	-	
○ Half days ○ Another reference p	eriod: 	Another coverage:
Hours		
Minutes		
Other time unit:		

C6. Hours paid for

C6a. The survey measures HOURS PAIL	FOR Yes, continue to C6b No, go to	C7		
C6b. Information is requested in	C6c. The reference period is	C6d. And the worker coverage is		
○ Days	○ The same reference period as for wages	○ The same workers as for wages		
○ Half days	○ Another reference period:	○ Another coverage:		
○ Hours				
○ Minutes				
Other time unit:				
C60. Have maid for includes time maid	disa ka			
C6e. Hours paid for includes time paid				
(a) Overtime	Yes No (h) Down time (including stand b			
- Paid at special rates	Yes No (i) Time not worked (absence fro			
- Paid at normal rates	Yes No - Vacation time	○ Yes ○ No		
- Compensated with time off	Yes No - Sick leave	○ Yes ○ No		
(b) Work at home	Yes No - Occupational injuries	○Yes ○No		
(c) Travelling time required by the job	Yes No - Labour disputes	○ Yes ○ No		
(d) Meal breaks	Yes No - Other time not worked Yes No (j) Other:	○ Yes ○ No		
(e) Commuting time				
(f) Time for preparation	CYes CNs			
(g) Training time	CYes ○No			
Further comments or explanations (if needed):				
C6f. The survey measures ABSENCE FR	OM WORK separately Yes No			
C6g. The survey measures OVERTIME :	separately Yes ONo			
	C7. Hours actually worked			
C7a. The survey measures HOURS ACT	UALLY WORKED • Yes, continue to C7b	No, go to C8		
C7b. Information is requested in	C7c. The reference period is	C7d. And the worker coverage is		
○ Days	• The same reference period as for wages	• The same workers as for wages		
○ Half days	○ Another reference period:	○ Another coverage:		
Hours				
○ Minutes				
Other time unit:				

C7e. Hours actually worked includes time paid due to (a) Overtime Yes ○ No - Paid at special rates ● Yes ○ No (i) Time not worked (absence from work) ○ Yes ● No - Paid at normal rates Yes ○ No - Vacation time - Compensated with time off Yes ○ No - Sick leave ○ Yes ● No - Unpaid and not compensated with time off Yes ○ No - Occupational injuries (b) Work at home - Labour disputes ○ Yes ● No (c) Travelling time required by the job Yes ○ No - Other time not worked ○ Yes ● No (j) Other: ○ Yes ● No ■ No (d) Meal breaks (e) Commuting time (f) Time for preparation Yes ○ No (g) Training time Yes \(\cap \) No **Further comments** or explanations (if needed): **C7f.** The survey measures **ABSENCE FROM WORK** separately **C7g.** The survey measures **OVERTIME** separately **C8.** Other topics **C8a.** The survey measures **LABOUR TURNOVER** Yes, continue to C8b No, go to C9a **C8b. LABOUR TURNOVER** includes the following components Workers who were hired ○ Yes ○ No Workers who were fired ○Yes ○No Workers who resigned ○Yes ○No Workers who retired ○Yes ○No Other **C8c.** The **reference period** is ... **C8d.** and the worker coverage is ... The same workers as hours paid/hours actually The same reference period as hours paid/hours actually worked worked Another reference period: Another coverage: Yes, continue to C11b **C9a.** The survey measures **VACANCIES** No, go to C10 **C9b. VACANCIES** are defined as: C10. Other topics: The survey measures other topics not mentioned above, namely ...

D. Classifications

54.5.101	
D1. Establishment size: Large, Medium and Small establishment	The establishment size categories used to group establishments are
Large, Medium and Sman estat	onsimients
D2a. Industry (branch o	f economic activity): The classification used to code industry is (based on)
○ ISIC rev 2	
○ ISIC rev 3, 3.1	
○ ISIC rev 4	
○ NACE, NAICS	
National classification:	National classification of Georgia SEK 001-2004, which is based on NACE rev.1.1
Other:	
D2b. Number of groups d	istinguished at the most detailed level when coding industry 895 groups
D2c. Computer assisted/a	automatic coding is used Yes No
D2d. If not using ISIC, it is	s convertible to ISIC:
Yes, to	
0 1310, 100. 2	2e. The most important deviations between the classification used and the international
● ISIC, rev. 3	assification (at the Section - one digit - level) are:
◯ ISIC, rev. 4	
○No	
D3a. Occupation: If infor	rmation by occupation is collected, the classification used to code occupation is (based on):
○ ISCO-68	
○ISCO-88	
◯ ISCO-08	
National classification:	
○ Other:	
D3b. Number of groups d	istinguished at the most detailed level when coding occupation groups
D3c. Computer assisted/a	automatic coding is used Yes No
D3d. If not using ISCO, it i	is convertible to ISCO
Yes, to	
◯ ISCO-68	D3e. The most important deviations between the classification used and the international
◯ ISCO-88	classification (at the Major Group - one digit - level) are:
◯ ISCO-08	
○No	

	cost components: If mea	asuring labour cost, the cl	assificatio	n of labour cost components is the International
○Yes	D4b. If no , the most im classification are:	portant differences between	een the na	ational classification and the international
	Payments in kind (g welfare services (gr		orkers' ho	ousing borne by employers (group V) and Cost of
	☐ Direct wages and sa	alaries (group I) and Remu	neration f	for time not worked (group II) are merged
	☐ Other differences:			es are represented as gross earnings and as united been carried out to the employees by the employer.
D5. The survey	y uses other classification	ns, as follows:		
☐ Geographic	al regions			
∠ Legal status	s of the establishment (i.e	e., institutional sector, typ	e of owne	ership, etc.).
Cooperat	ives are separetely identif	fied CYes C No		
Others:				
D6. Further coexplanations (i				
		E. Questionnai	re design	
E1. Number of	questionnaires: the surv	ey uses		
One question	onnaire			
	pes of questionnaires for onomic units:	different		
○ One question	onnaire for the economic	unit as a whole, one for w	orkers inc	lividually
Two	kinds of questionnaires are us		iness sector	s enterprises which contains all indicators about
E2. The unit(s)	of observation: Informat	tion is obtained		
For the establis	shment as a whole (go to	E3)	Yes	○No
For (groups of)	occupations within the e	stablishment (go to E3)	○Yes	No No No
For each indivi	dual worker in the establi	shment (go to E4)	○Yes	No No
For a sample o	f workers in the establish	ment (go to E4)	○Yes	No No

Disaggregations	Employment	Wages concept (earnings, wage rates, etc	Working time concep	rts
Sex	X	X	 	_
Age group				
Education level categories				
Occupation				
Manual/non-manual				
Full-time/part-time]
Skilled/semi-skilled/unskilled				
Casual/permanent worker				
Apprentices				
Adults/young workers				
Other disaggregation:				
 □ Age (adults/young) □ Education level □ Occupation □ Full time/part time schedule □ Casual/permanent status □ Apprentices □ Other information: 				
 □ Education level □ Occupation □ Full time/part time schedule □ Casual/permanent status □ Apprentices 	obtains information	separately for Wage rates		ompensation o employees or labour cost
 □ Education level □ Occupation □ Full time/part time schedule □ Casual/permanent status □ Apprentices □ Other information: 	obtains information			employees or
 □ Education level □ Occupation □ Full time/part time schedule □ Casual/permanent status □ Apprentices □ Other information: E5. Wage components: the survey	obtains information			employees or
Education level Occupation Full time/part time schedule Casual/permanent status Apprentices Other information: E5. Wage components: the survey Payments in kind Cost of living allowances	obtains information			employees or
Education level Coccupation Full time/part time schedule Casual/permanent status Apprentices Other information: Cost of living allowances Education level	obtains information			employees or
Education level Coccupation Full time/part time schedule Casual/permanent status Apprentices Other information: Cost of living allowances Covertime payment				employees or
Education level Occupation Full time/part time schedule Casual/permanent status Apprentices Other information: E5. Wage components: the survey Payments in kind Cost of living allowances Camily allowances Covertime payment Employers' social security contribu	tions			employees or
Education level Cocupation Full time/part time schedule Casual/permanent status Apprentices Other information: E5. Wage components: the survey Payments in kind Cost of living allowances Family allowances Overtime payment Employers' social security contribution	tions			employees or
☐ Education level ☐ Occupation ☐ Full time/part time schedule ☐ Casual/permanent status ☐ Apprentices ☐ Other information: E5. Wage components: the survey	tions			employees or

F. Sample design

F1. The sampling unit(s) is/are (all relevant options are indicated)
⊠ Enterprise
⊠ Establishment
□ Employee
Other:
F2. The sample frame is (all relevant options are indicated)
⊠ Business register
Employee or population register
Area frame
F3. The sources of information used to construct the register are (all relevant options are indicated)
Economic, Industrial, Establishment census
Agricultural census
Registers kept by the government
☐ Industrial/bussines directories
Licence records
Income tax records Income tax records
Unemployment insurance records
Pension coverage records
National Agency of Public Registry
☑Other, namely:
Records of workers or employers' associations
Field operations
Other, namely:
F4. Frame coverage: The percentage of all paid employees and/or economic units covered by the sample frame
100 % of all employees, and/or 100 % of all economic units
F5. Updating frequency: The sample frame is updated
© Every 1 months
C Every years
Continually
Onot updated with a specific frequency
○ Never updated
F6. Type of sample
Complete enumeration, go to F10
C Random sample, go to F7
C Purposive sample, go to F10
Other, go to F10: Budgetary institutions and large companies are surveyed with full coverage, medium and small companies/ organizations are sampled using Stratified Random Sampling.

F7. The sample is stratified				
● Yes: ○ No				
⊠ By region/location				
By industry				
By public and private sectors				
☐ By size (or number of workers) the strata are the same as those indicated in D1 above: ☐ Yes: ☐ No				
Establishments above this size are included with certainty in the sample				
Other strata:				
F8. Sample error - relative standard error for each concept (may be percentages or ranges of percentages)				
F9. Sample size: The number of economic untis and/or workers in the final sample (or an estimate of the relative size)				
economic units (establishments/enterprises) 20.8 % of economic units				
workers % of all workers				
workers // Oil all Workers				
F10. Further comments or explanations (if needed):				
G. Data collection				
G1. Method(s) of data collection: Data are collected through (more than one option may be selected)				
□ Personal interview □ Yes □ No □ No				
▼ Telephone interview Computer assisted interview is used				
⊠Mail				
Online/web based questionnaire				
Other, namely:				
G3. Substitution of units				
○ Yes, in case of non-response				
If the error of margin exceeded 10% within stratum • Yes, in other cases:				
G4. Non response rate: Percentage of all units in the final sample that are not inteviewed				
G4. Non response rate: Percentage of all units in the final sample that are not inteviewed 25.8 % of all units				
25.8 % of all units				
25.8 % of all units G5. Timeliness: Number of days or months between the reference period and the release of the results				
25.8 % of all units G5. Timeliness: Number of days or months between the reference period and the release of the results and days or months				

H. Estimates					
H1. Estimation procedures ((more than one option may be	selected)			
▼ Take into account estimates	from a previous reference per	riod			
⊠ Use benchmark data					
▼ For employment					
▼ For wages					
★ For working time					
Adjust for seasonality					
Other adjustments, please s	pecify				
	Information on taxpayers from	Revenue Service			
H2 . If benchmark data are used					
the type of benchmark data us	ı				
is:					
H3. Types of indicators produc	:ed (more than one option o	can be selected)			
(a) Average earnings (per	(b) Median earnings (per	(c) Real earnings (per	(d) Labour cost (per		
worker)	worker)	worker)	worker)		
per year	per year	per year	per year		
X per month	per month	□ per month	□ per month		
per week	per week	per week	per week		
per day	per day	per day	per day		
per hour (actual or paid)	per hour (actual or paid)	per hour (actual or paid)	per hour (actual or paid)		
(e) Hours actually worked (per worker)	(f) Hours paid for (per worker)	(g) Overtime hours (per worker)	(h) Absence from work hours (per worker)		
per year	per year	per year	per year		
🗵 per month	per month	per month	per month		
per week	per week	per week	per week		
per day	per day	per day	per day		
(i) Workers by levels of earnings	(j) Earnings	(k) Earnings in each decile/ quartile	(I) Workers by levels of hours (paid or actual)		
☐ Number of workers	☐ Deciles	Average earnings	☐ Number of workers		
☐ Percentage of workers	☐ Quartiles	☐ Median earnings	☐ Percentage workers		
(m) Wage indexes		(n) Other indicators pr			
☐ Simple unweighted index of	f growth				
	occupational employment weig	ghts			
Laspeyres index with indust					
L	LIA The above indicators are calculated for all workers account.				
H4. The above indicators are calculated for all workers covered (Yes					
	aid employes				
No, to a subset. Joing for pa	na empioyes				

H5. Links to Laborsta series: Statistics from this survey are presented in the following LABORSTA series				
2E - Paid employment by economic activity				
2F - Paid employment in manufacturing				
4A - Hours of work by economic activity				
4B - Hours of work in manufacturing				
∑5B - Wages in manufacturing				
6A - Labour cost in manufacturing				
OI - Hours of work and wages in detailed occupations (October Inquiry)				
H6. The statistics published in LABORSTA have the same coverage and follow the same definitions described above	es			
If no , the main differences are as follows:				
I. Historical information				
I1. Main changes in this survey since 1990 that have led to breaks in the series				
12. Additional comments on the survey				
The establishment survey from 2006 are divided into 2 parts: Statistical survey of enterprises - covers all size and all type ownership enterprises. There are included all indicators about ente as information about labour in the questionnaire; The statistical survey "Data on Labour" - covers all non-business sector's organizations and financial sector.	rprises as well			
Additional comments regarding the questionnaire				

THANK YOU FOR COMPLETING THIS QUESTIONNAIRE