Sustainability of South African FMCG SMME retail businesses in the Cape Peninsula

by

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DECLARATION

I, Juan-Pierré Bruwer, declare that the contents of this dissertation represent my own unaided work, and that the dissertation has not previously been submitted for academic examination towards any qualification. Furthermore, it presents my own opinions and not necessarily those of the Cape Peninsula University of Technology.

Signed: _____   Date: _____

ABSTRACT

The concept of Small Medium and Micro Enterprises (SMMEs) was created and implemented by the South African Government in an attempt to improve the economy of South Africa, reducing the unemployment rate and eliminating poverty. As a basic objective, SMMEs strive toward sustainability, however in recent years sustainability is at an all time low as substantial a number of these businesses fail to become viable entities.

Popular literature show that Fast Moving Consumer Goods (FMCG) retail SMMEs make ineffective use of their accounting resources, resulting in them making critical business decisions without understanding and interpreting their financial performance or financial positions. These decisions have a 'toxic' affect on their business sustainability and as a result, it is perceived that these SMMEs make inefficient use of financial performance measures.

The key objective of this research is to establish what financial performance measures sourced from accounting resources are regarded as being critical for the sustainability of FMCG retail SMMEs during the current dispensation of an economic depression in South Africa.

To achieve the above dispensation, applied research will be used using 'action research' as the primary research paradigm supported by questionnaires for the purpose of data analysis, results of which were analysed using descriptive and inferential statistics. Recommendations culminate from the research to mitigate the research problem.

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CHAPTER 1: SCOPE OF THE RESEARCH

1.1 BACKGROUND TO THE RESEARCH PROBLEM

According to Bulletinonline (2003:**Online**), an estimated 1,080,000 Fast Moving Consumer Goods (FMCG) retail Small Medium and Micro Enterprises (hereafter for ease of referencing only referred to as SMMEs), were operating in South Africa during 2003, all of whom were striving towards business sustainability. Apart from Mexico, it is reported that South Africa has the highest failure rate for newly created businesses, most collapsing after only 3 months (Goodall, 2006:**Online**), while South African SMMEs are estimated to have an overall failure rate of between 70% and 80% (Venter, Van Eeden & Viviers, 2003:13).

According to Bizbooks (2008:**Online**), 80% of all small businesses fail within the first 5 years. Bizbooks' statement is complemented by an online report by Biyase (2009:**Online**), who estimates the most recent SMME failure rate to amount to 10,000 businesses failing each month. This in turn shows the urgency for business sustainability. Minister Trevor Manuel, stated in his 2007 Budget speech that due to weak SMME sustainability, millions of Rands and opportunities are being lost to the economy (Manuel, 2007:**Online**).

During August 2008, journalist Bronwynne Jooste reported on a global financial crisis which started an international economic panic. This global financial crisis furthermore had a negative effect on the majority of SMMEs trading in South Africa (Jooste, 2008:**Online**). The global recession impacted adversely on the sustainability of SMMEs to the extent that it was observed that what business have experienced since late 2008 was just the tip of the iceberg as a depression greater than the 1930 Great Depression, loomed ahead, which would dynamically negatively impact on small business sustainability (De Jager, 2009:1).

Apart from the economic downturn Jooste (2008:**Online**), further reports that business owners should obtain the skills to analyse and interpret financial information extracted from financial statements due to the new Companies Bill coming into effect during 2010, as it requires all businesses to have a set of financial statements that have to be audited. In a research survey by Delloite Touche Tohmatsu in co-operation with The Economist Intelligence Unit, it was determined that 78% of people

are of the opinion that financial performance indicators do not adequately capture their companies' strengths and weaknesses because of the limited understanding of accounting performance measures (Deloitte, Touche & Tohmatsu, 2007:2). Slabbert (2008:**Online**), points out that more than 50% of SMMEs are not ready for the 2010 Soccer World Cup because of the lack of adequate financial- and non-financial performance measurement. Oosthuysen (2009:24), in turn reports that the only way SMME business sustainability can be created is by promoting entrepreneurship and supporting entrepreneurs to succeed by understanding the 'bigger picture' of business.

1.2 STATEMENT OF RESEARCH PROBLEM

Research has shown that the majority of SMMEs in South Africa are perceived not to be sustainable. Perceived factors affecting overall SMME business sustainability are aspects such as financial difficulties, inadequate start-up financing, lack of management knowledge, lack of accounting knowledge, the underestimation of financial performance measures to name but a few. Currently, due to the economic turndown world wide, it is essential for SMMEs to have 'good habits' when it comes to business acumen by effectively making use of all its available resources. As a result, the research problem to be researched within the ambit of the dissertation reads as follows: "SMMEs are perceived not to be sustainable due to the ineffective utilisation of accounting resources."

1.3 RESEARCH QUESTION, SUB QUESTIONS AND OBJECTIVES

1.3.1 Research Question

The research question following the ambit of the research reads as follows:

"What financial performance measures sourced from accounting resources are regarded as being critical for the sustainability of SMMEs during the current dispensation of an economic depression in South Africa?"

1.3.2 Sub-Questions, Research Methods and Objectives

Sub-Question	Research Methods	Objectives
What trading factors are considered critical for sustainability?	Questionnaire (closed questions by means of ranking various factors that affect sustainability on a Likert scale)	To identify Critical Success Factors (CSFs) in and around the business.
Which critical performance indicators can be sourced from accounting records?	Questionnaire (closed questions by means of ranking various accounting performance indicators on a Likert scale)	Establish whether key performance Indicators are sourced from the identified CSFs.
What CSFs are being generated and used at present within SMMEs?	Questionnaire (closed questions by means of ranking various internal events / factors on a Likert scale)	Determine what CSFs are being generated at a continuous level from within the business.
To what extent are SMME owners and managers able to interpret the accounting sourced CSF?	Questionnaire (10 fixed questions relating to the effective interpretation of accounting on a Likert scale)	Establish the competency of owner managers to interpret their accounting information.

1.4 RESEARCH DESIGN

This research will constitute applied research, which will be conducted in the social world (Collis & Hussey, 2003:10-15). The research problem is primarily focused on effective SMME management and is of such a nature that the best outcome will be to apply the findings from the research in these entities to solve the primary research problem of SMME sustainability. The research will be empirical of nature, as it entails research of business SMME management, and requires interaction with people

(SMME owner managers) (Leedy & Ormrod, 2001:105). Due to the fact that the research will be empirical in nature, it will rely on the positivistic research paradigm (Welman, Kruger & Mitchell, 2007:6). The positivistic research paradigm will mainly be used to obtain numerical data from SMMEs on their perception of accounting information, perception of critical success factors affecting their businesses sustainability, and the perception of how owners of such businesses interpret their accounting information.

The research method best suited for this study is action research. According to Watkins (2008:44), action research should contribute to the body of knowledge and also directly produce usable knowledge that can be applied in practice. Coghlan and Brannick (2002:6-7), mention that action research involves solving a problem for the client (SMME owners) and to contribute to science. Kemmis (1985:36) cited by Welman *et al.* (2007:206), avers that action research allows participants of the study to influence, if not determine, the conditions of their own lives and work. South African SMMEs really have sustainability problems according to Biyase (2009:**Online**), and for this particular reason it is essential to obtain opinions, perceptions and answers from 'experts' in the field, who actually own and run such entities in order to help themselves to enhance their sustainability by means of this research.

Data collection will be executed using questionnaires. According to Remenyi, Williams, Money and Swartz (2002:290), the use of questionnaires are normally used for the collection of large quantity of evidence, which can be converted to numbers (qualitative). The units of analysis will be SMMEs and SMME owner managers that are actively involved in their respective SMME business activities. According to Collis and Hussey (2003:155-160), a sample is made up of some of the member of a 'population'. For this research study, non-probability sampling (Watkins, 2008:54), will be used and the method of sampling, which will be best suitable for this research is purposive sampling. Purposive sampling is used because the research focuses on small samples (Welman *et al.*, 2007:70), and because only specific samples from a specific group will be selected (Watkins, 2008:56). A sample size will be 127 SMME owner mangers, who will represent SMMEs in the Cape Peninsula. Data will be analysed using descriptive and inferential statistics.

1.5 DELINEATION OF RESEARCH

The focus of the research is centered on owner managed non-franchised FMCG retail SMME businesses in the Cape Peninsula as defined in the Small Business Act of 1996 (South Africa, 1996:8) and Small Business Amendment Act of 2004 (South Africa, 2004:4).

1.6 CONTRIBUTION OF THE RESEARCH

The research will be of significant benefit to SMMEs as the research will assist and equip enterprises in the FMCG sector with relevant and useful tools for measuring business sustainability. Furthermore, SMMEs will be empowered with 'value-adding' knowledge on financial performance measurement, which will have the potential to significantly reduce the collapsing of these enterprises during a period of downturn or economic depression.

CHAPTER 2: LITERATURE REVIEW: SMME SUSTAINABILITY

2.1 INTRODUCTION

According to Taylor and Procter (2008:**Online**), the literature review represents an explanation of what has been published on a topic by accredited scholars and researchers. In this chapter a literature review will be conducted on retail Small Medium and Micro Enterprise (SMME) sustainability, where the concept will be discussed in detail. This chapter provides an overview of SMME sustainability, factors affecting sustainability and performance measurement frameworks and models currently used to enhance overall business sustainability. The aim of this research is to assist SMMEs owners to effectively manage their business enterprises emphasising the benefits of financial performance measures, which would assist them with their overall business success. This research will evaluate the following performance measurement frameworks and models:

- ➢ Non-financial performance measurement frameworks:
  - ⬧ The Balanced scorecard (Kaplan & Norton,1996:18-21).
  - ⬧ The Business excellence model (Leonard & McAdam, 2002:23-24).
  - ⬧ Six Sigma (Thomas, Barton & Byard, 2008:262-271), and Brue (2009:50-51).
  - ⬧ Performance prism (Neely, Adams & Crowe, 2001:6-7).
  - ⬧ Results Only Working Environment (Fisher, 2009c:34-36).

- ➢ Financial performance measurement frameworks:
  - ⬧ Financial statements (Du Plooy, Goodey, Lötter, Nortjé & Meyer, 2005:6,15,323-324,327), Sowden-Service (2006:11-13,32,42-44), Bruwer (2006:Chapter7), and Financial education (2007:**Online**).
  - ⬧ Ratio analysis (Lambert, 2008:**Online**), Du Plooy *et al.* (2005:26), and Sowden-Service (2006: 665-685).

The discussion will be conducted by using the following headings, namely: Overview of SMME sustainability, factors affecting SMME sustainability, financial literacy and financial intelligence, business owner's involvement, performance measurement, non-financial performance measurement frameworks and financial performance measurement frameworks.

2.2 OVERVIEW OF SMME SUSTAINABILITY

According to Joubert, Schoeman and Blignaut (1999:21), and Berry, von Blottnitz, Cassim, Kesper, Rajaratnam and van Seventer (2002:**Online**), the concept of SMMEs were introduced by the Government of South Africa in 1996 with the main purpose of job-creation, poverty alleviation and boosting of the national economy. Polkinghorne (2001:**Online**), mentions that Government have given heaps of attention to SMMEs in the past decade by creating financial institutions and advice organisations to assist these entities with their overall sustainability.

Herrington (**s.a**) cited by Bloom (2009:62), mentions that these key organisations established by Government have so far met with very little success, as today SMMEs still have a very low survival rate. Bulletinonline (2003:**Online**) and Goodall (2006:**Online**), are of the opinion that an estimated 1,080,000 SMMEs were operating in South Africa in 2003 of which most were closing doors only after 3 months of operation.

Venter *et al*. (2003:13), express the opinion that SMMEs in general, have an overall failure rate of between 70% and 80%. Biyase (2009:**Online**), claims that the most recent SMME failure rate is expected to be about 10,000 businesses failing each month. Comparing the views of Herrington (**s.a**) cited by Bloom (2009:62), and Goodall (2006: **Online**), with that of Venter *et al.* (2003:13), and Biyase (2009:**Online**), it is evident that SMMEs have significant sustainability issues.

As a result, Manuel (2007:**Online**), avers that the effect of the weak SMME sustainability in South Africa, results in millions of Rands and opportunities being lost to the economy.

2.3 FACTORS AFFECTING SMME SUSTAINABILITY

Due to the current sustainability problems SMMEs are facing, numerous studies have been conducted by researchers to determine possible factors that are primarily affecting sustainability. Research has shown that these factors can be broken down into macro-economic factors, micro-economic-factors and psychological factors, aspects which are elaborated upon below to demonstrate the extent of elements affecting the sustainability of SMMEs in South Africa.

2.3.1 Macro-economic factors

According to Businessteacher (**s.a**: **Online**), and Mohr and Fourie (2004:11-12), macro-economic factors are external factors around a business that affects it directly. Businesses have limited / no control over such factors.

Roberts (1999:**Online**), is of the opinion that macro-economic factors are to blame for the weak SMME sustainability, which includes laws and regulations, policies, crime and government interface due to the common perception by SMMEs that government needs to support them. Jooste (2008:**Online**), further explains that the weakened South African currency, volatile market conditions and the global recession, as a result of a credit crunch which originated in USA (Kiyosaki & Lechter, 2002:105-106), are also to blame for the weak SMME sustainability. 'Disgruntled entrepreneurs' and 'uncertanty and crime stifle local investment', cited by (Venter *et al.*, 2003:14,17), describes the situation that in general, South African entrepreneurs seem to view economic uncertainty, crime, taxes, unemployment, exchange rates and legislation as the biggest threats facing the small business sector.

2.3.2 Micro-economic factors

According to Mohr and Fourie (2004:11-12), micro-economic factors are internal factors inside a business which affects it. Businesses have strong control over such factors. Venter *et al.* (2003:17), researched that ineffective marketing, lack of management skills, insufficient business knowledge and poor financial management were major micro-economic factors affecting small businesses. Econoaccounting (2006:**Online**), avers that poor financial management, inadequate bookkeeping, pitiable recordkeeping and the lack of financial knowledge are some of the key factors responsible for the weak SMME sustainability, as these businesses are 'not trained' to see the importance of accounting. Bruwer, Rolls, Brown, Sasman, Saaiman, Reagan, Soeker, Nicholson, Siljeur and Rensburg (2008:11), researched that two of the main factors negatively affecting overall sustainability are 'the lack of accounting knowledge', and 'overall financial difficulties'.

Kiyosaki (2008a:20), expresses the view that SMMEs tend to 'get lost' in their financial difficulties and forget to see the 'bigger business picture' by not solving their financial problems with sound financial methods. Herringting, Kew and Kew

(2008:47), claim that small businesses see business activities relating to finance/accounting somewhat to very challenging. Radebe (2006:**Online**), claims that the lack of adequate financing is another contributor to weak SMME sustainability. Casparie (2008:112), and Kiyosaki and Lechter (2003:109), describe that the odds of actually getting any business funded is about 3%, because many businesses are not aware that financial institutions only lend money to businesses with an adequate business system, which includes a precise business plan with accurate accounting forecasts (Smallbusinessnotes, 2008:**Online**)

2.3.3 Psychological factors

Psychological factors are described by Britannica (2009:**Online**), as ways in which human thinking and thought patterns influence business decisions. Business owners have direct control over psychological factors.

Gerber (2005:7,11), explains that a business owner needs to be taught a certain entrepreneurial mindset, as entrepreneurs should work more 'on' their business and not 'only inside' it. Gerber (1995:5, 65), claims that a small business is a direct, vivid mirror-image of its owner. Kiyosaki and Lechter (2003:109), mention that business owners require knowledge about their businesses (including themselves) and its systems, and that all of these systems should function at 100% when asserted: "Just because you can sing, does not mean you understand the system of marketing, or the system of finance and accounting, and the system of sales, and the system of hiring and firing people, and the legal system, and the many other systems that are required to keep a [recording] business afloat and make it successful".

Fisher (2008a:67), reports that the majority of small businesses are perceived to ignore the research that goes hand-in-hand with the specific industry they are entering into, including the analysis of limited resources they have at their disposal, which can range from monetary resources to knowledge-resources. Schultz (**s.a**) cited by (Fisher, 2009e:58-63), asserts that pre-research is crucial and that the nature of the businesses must be as such that inner drive comes naturally to the business owner as the business must relate to their passion. Verduyn (2009a:52-56), explains that a key aspect is that the small business should operate in an industry where the owner's passion lies. Maxwell (2007:1-4), mentions that a business will

only grow to its full potential, regarding profitability, when owners operate in businesses where their passion lies.

Gerber (2005:34), further explains the entrepreneur mind with the following metaphor: ". . . [T]he entrepreneur is defined by his creation . . . it lives where his fire is, inside not outside. It bakes in the internal oven of his burning passion over the hot coals of his imagination and his heart".

Apart from having technical business insight Tracey (2008:82-83), points out that business owners should also be optimistic and 'broad' by effectively controlling one's reactions and responses and looking at the 'bigger business picture' to make clear decisions. Stevens (2009:38-39), avers that apart from having a positive mindset small business owners should direct the business to be customer orientated, thus focusing on solving the customers' problems. Binedell (**s.a**) cited by (Verduyn 2009b:85), explains that business owners should bring two things to their respective businesses: ". . .Realism, so that their path ahead can be mapped out; and hope, so that people will believe and commit to the business objectives".

2.4 FINANCIAL LITERACY AND FINANCIAL INTELLIGENCE

According to Kiyosaki and Lechter (2003:146-147), financial literacy is about the drawing up of financial statements and analysing the 'health' of a business by correctly reading and interpreting the given financial information. Kiyosaki (2008b:19), explains that financial intelligence is part of our mental intelligence we use to solve our financial problems.

Kiyosaki (2009a:72-73), describes that money does not solve all financial problems but sound financial habits ease financial problems, which improves one's financial literacy. Buffet (**s.a**) cited by (Brainy Quotes, 2009:**Online**), states the importance of financial literacy and financial intelligence in relation to financial statements as follows: "In the business world, the rearview mirror is always cleared than the windshield". Gerber (2009:75), is of the opinion that the majority of small businesses owners are perceived not to be financially literate due to abnormal financial habits upon acquiring assets, which result in expenses rather than income being generated.

2.5 BUSINESS OWNER'S INVOLVEMENT

Javitch (2009:34-36), expresses the opinion that business owners should be actively involved in the appropriate managing of the business, as they need to transfer their ideals to their employees and set a clear tone at the top. Fisher (2008b:65), explains that the outcome of owners setting a tone at the top, is that the employees within the business, are provided with a role-model and an example to follow. Maxwell (2007:13-17; 2008:35-44), mentions that business owners are seen as leaders of their business and should manage their businesses, including themselves to achieve maximum success in business as they are the main influencers of their respective businesses.

BSM Consulting (2006:**Online**), avers that business owners are also human beings with a unique personality variety as each personality type has its own business strengths and weaknesses. Baron (2007:42,47-66), asserts that personality related factors can drastically affect business performance – these factors are known as the 'big 5' personality traits which are described as, 'openness to experience', 'conscientiousness', 'extroversion', 'agreeableness' and 'emotional stability'.

2.6 PERFORMANCE MEASUREMENT

Fisher (2009a:41-45), mentions that small business owners and managers are perceived as 'ignorant' when trying to understand the reasons behind a business that is doing well, and a business that is not doing so well. Performance measures assist business owners and managers in understanding their business inside-out. Fawcett, Smith and Cooper, (1997:410-421), describe that performance measurement gives the 'behind the scenes' understanding of a business entity and its processes, both internally and externally.

Fawcett *et al.* (1997:410-421), is supported by McAdam and Bailie (2002:972-996), who view performance measurement as measuring a business' progress to success presently and futuristically, and not just historically to enhance overall business sustainability.

Rudman and Hendricks (2006:1), report that various performance measurement frameworks are currently being implemented by large organisations to achieve

greater management effectiveness, but they are only implemented by SMMEs in a limited capacity although these frameworks are fairly easy to put into practice. Eccles (1991:**Online**), states that these existing frameworks can be broken down into financial- and non-financial performance measurement frameworks, which are explained upon in detail below.

2.7 NON-FINANCIAL PERFORMANCE MEASUREMENT FRAMEWORKS

According to Knowledge (2000:**Online**), non-financial performance measures are used for decision-making and performance evaluation by measuring business strategies, business objectives and the business environment effectively with the main focus on 'non-financial information'. Main non-financial performance measurement frameworks are elaborated upon.

2.7.1 Balanced scorecard framework

Kaplan and Norton (1996:18), explain that the balanced scorecard framework measures business performance across 4 allied perspectives, graphically depicted in Figure 2.1, namely financial, customer, internal business process and learning and growth.

Kaplan and Norton (1996:20), claim that these perspectives tie the stakeholders and customers to the business by providing financial information to the stakeholders regarding performance, excelling in specific if not all internal business processes, continuous learning and growth by the business, and it's staff, and furthermore, measuring overall customer satisfaction.
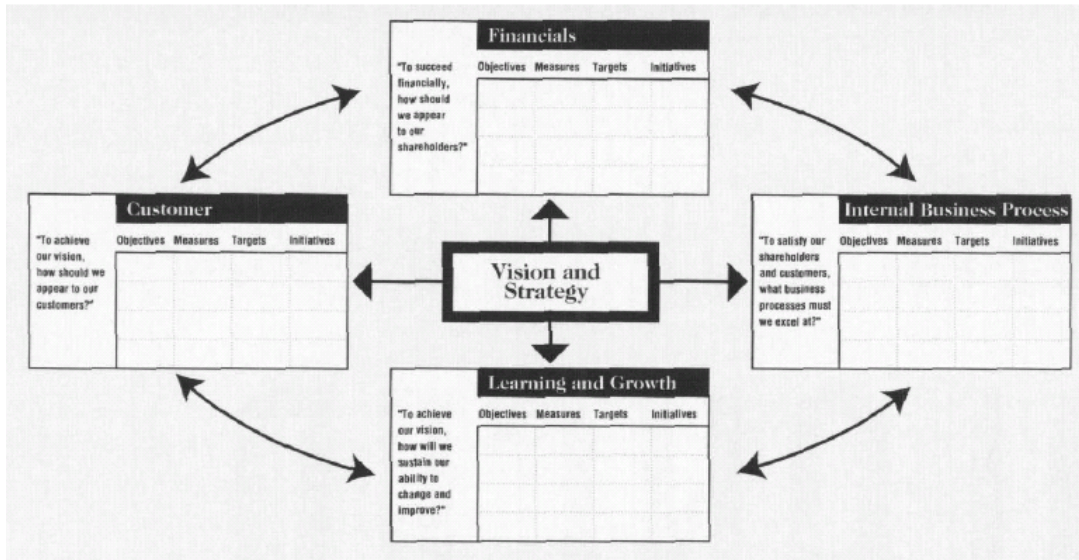
Figure 2.1: Translating vision and strategy: Four perspectives **(Source:** Kaplan & Norton, 1996:20**)**

Kaplan and Norton (1996:21), further explains that the outcomes for effectively implementing the balanced scorecard are:.

- ⬧ Increase in employee skill.
- ⬧ Increase in process quality.
- ⬧ Enhancement of process cycle time.
- ⬧ Improvement in delivery-times.
- ⬧ Increase in customer satisfaction and customer loyalty.

2.7.2 Business excellence model

According to Leonard and McAdam (2002:23), the business excellence model focuses on 3 key levels within the organization, graphically depicted in Figure 2.2, namely at 'strategic'- , 'tactical'- and 'operational level'.
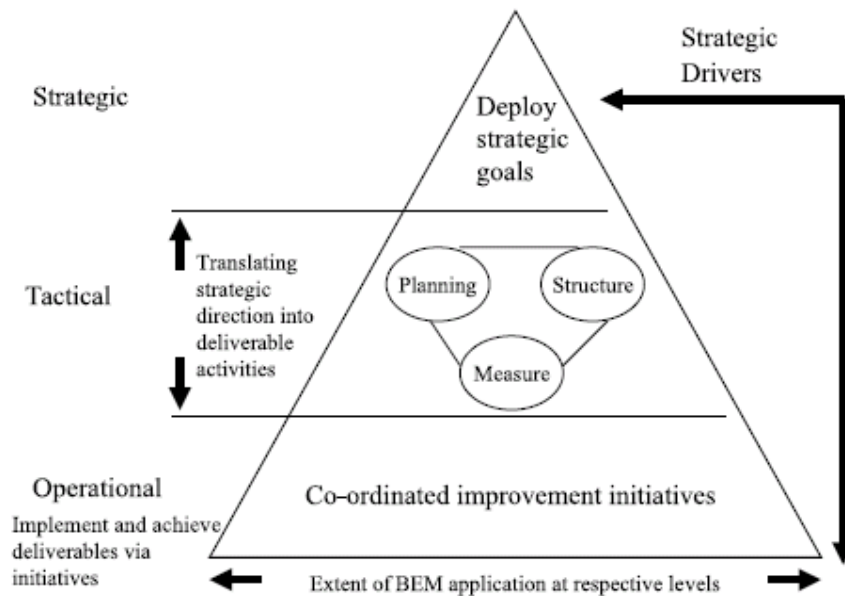
Figure 2.2: The strategic application of the Business excellence model **(Source:** Leonard & McAdam, 2002:23**)**

Leonard and McAdam (2002:23), furthermore describes that the strategic level provides for the business vision and missions to be allocated to strategic business goals, while the tactical level is used for translating the strategic business goals into achievable business activities and translation, which require the following steps:

- **Planning** - Identifying the expectations of the strategic business goals.
- **Structure** - Putting processes in place to achieve the identified expectations.
- **Measure** - Actual evaluation processes to measure achievements are created.

According to Leonard and McAdam (2002:24), the operational level, the achievable business activities at tactical level are implemented and measured accordingly.

2.7.3 Six Sigma framework

Brue (2009:50), explains that the Six Sigma framework allows the small business owner to ask the right questions and uncover and eliminate waste and defects, in and around the business, that may be erroneously accepted as part of the process and considered a normal 'cost of doing business'. The Six Sigma maintenance model specifically designed for this purpose is graphically depicted in Figure 2.3 below. Thomas *et al.* (2008:264), describe that Six Sigma focuses on a five-phase

methodology, commonly referred to as 'DMAIC', which is an acronym of the major steps within the framework, namely:

- **Define**: Identifying a specific business problem

- **Measures**: Measuring the identified business problem by means of adequate and relevant business information.

- **Analyse**: Investigating the identified business problem by asking questions such as 'what', 'why', 'where', 'who', 'when' and 'how'.

- **Improve**: Implementing possible solutions to the identified business problem.

- **Control**: Monitoring the new implementation in order to prevent and detect deviations.
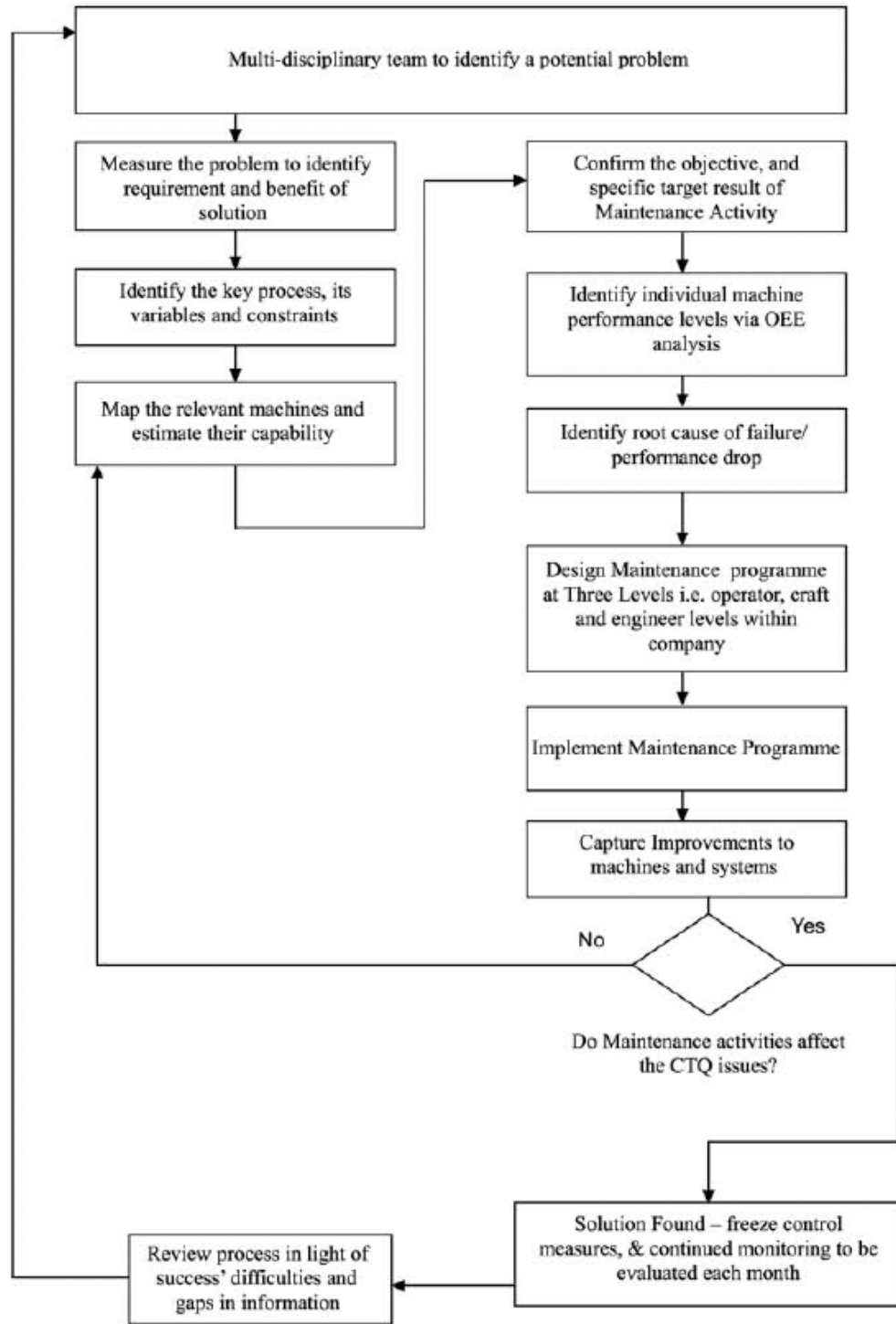
Figure 2.3: Six sigma maintenance model **(Source:** Thomas *et al*., 2008:269**)**

2.7.4 Performance prism

Neely *et al*. (2001:6), express the opinion that the performance prism places emphasis on 5 primary facets, namely the stakeholders in the organisation, strategies, processes, capabilities and stakeholder contribution. This dispensation is graphically depicted in Figure 2.4 below.
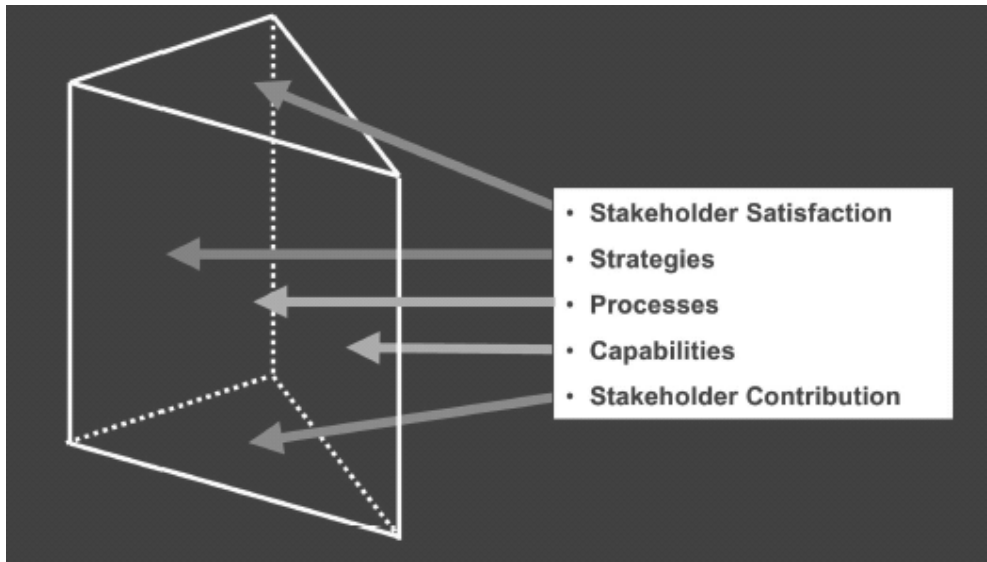
Figure 2.4: The five facets of the performance prism **(Source:** Neely, Adams & Crowe, 2001:12**)**

Neely *et al*. (2001:6), researched that 'stakeholders' in the 'organization facet' of the performance prism refer to all the important parties who play a significant role in and around the business and what they want and need, while the 'strategies facet' involve the type of approach required to ensure that the wants and needs of the stakeholders are fulfilled. Neely *et al*. (2001:7), furthermore explain that the 'processes facet' asks the question, 'What are the processes that need to be put in place in order to allow the strategies to be delivered?' The 'capabilities facet' include a combination of people, practices, technology and infrastructure that together enable the execution of the business processes, which results in optimal stakeholder contribution.

2.7.5 Results Only Working Environment

According to Fisher (2009c:34), the Results Only Working Environment (ROWE) is a results-based philosophy under which staff are held accountable for what they produce and are free to choose when and how they get the job done. Shippey (**s.a**) cited by (Fisher, 2009c:35), and Ressler and Thompson (**s.a**) cited by (Fisher,

2009c:36), noted that the successful implementation of ROWE requires the following input:

- ◆ Responsible and accountable personnel.
- ◆ Measurable and achievable business goals.
- ◆ Business must be outcome focused.
- ◆ Proper business structures.
- ◆ Open-minded environment.
- ◆ Liberal management.
- ◆ Equal treatment of employees.
- ◆ Trust from employees and employers.

Fisher (2009c:36), explains that the downside to ROWE is the fact that it will not be effective in every environment, because of the different requirements met by different industries.

2.8 FINANCIAL PERFORMANCE MEASURE FRAMEWORKS

Financial performance measurement is about measuring what's happening inside a business by making use of financial information. Rudman (2005:18-23), researched that roughly 1 out of every 5 SMMEs formulate a financial perspective on their operational business cycle activities, while, 76% of SMMEs primarily focus on their financial accounting results for guidance in making business decisions.

Financial information, used for financial performance measurement, can be sourced by means of financial statements, and various ratio analyses. Below follows a brief discussion on the various financial statements and ratio analyses, used for financial performance measurement.

2.8.1 Financial Statements

Financial statements are described by Sowden-Service (2006:10), as mechanisms to provide information that is useful to a wide range of users of the business to make effective business decisions. Sowden-Service (2006:11-13), further explains that financial statements have the following characteristics:

- **Understandability**: A person with reasonable accounting knowledge should be able to understand the financial information provided.

- **Relevancy**: The financial statements must be of such a nature that users thereof can make business decisions effectively.

- **Reliable**: The statements should be a true representation and be objective, prudent and complete.

- **Comparability**: Financial statements should be comparable from one year to the next.

According to Du Plooy *et al.* (2005:1-3), the financial information of any business can be broken down into 3 main elements of accounting, namely 'assets', 'equity' and 'liabilities'. Sowden-Service (2006:13), explains the elements of accounting as follows:

- **Asset**: A resource that is controlled by the entity as a result of a past event, which will result in future economic benefits to flow into the enterprise

- **Liability**: A present obligation of an entity as a result of a past event, which will result in future economic benefits to flow into the enterprise

- **Equity**: Assets less liabilities. It includes drawings, expenses, capital and income

According to Bruwer (2006:**Chapter 7**), there are 3 main financial statements used for effective decision-making, namely 'the balance sheet', 'the income statement' and a 'statement of changes in equity'. Du Plooy *et al.* (2005:323), add to this list the 'cash flow statement' as yet another important financial statement. The balance sheet, the income statement, the statement of changes in equity and the cash flow statement are elaborated upon below for the purpose of completeness.

2.8.1.1 The balance sheet

Du Plooy *et al.* (2005:6), describe that a business' balance sheet is a type of financial statement which captures all of the accounting elements in a summarised format, which have the characteristics as explained by Sowden-Service (2006:11-13), and graphically depicted by Figure 2.5 below:

Balance sheet at [Day] [Month] [Year]	
ASSETS	**R**
Non-current assets	x
Property, plant and equipment	x
Current assets	xx
Inventory	x
Trade and other receivables	x
Cash and cash equivalents	x
TOTAL ASSETS	xxx
EQUITY AND LIABILITIES	**R**
Equity	x
Non-current liabilities	x
Mortgage Bond	x
Current liabilities	xx
Trade and other payables	x
Bank Overdraft	x
TOTAL EQUITY AND LIABILITIES	xxx

Figure 2.5: The balance sheet **(Source:** Bruwer, 2006:Chapter 7**)**

According to Sowden-Service (2006:32), a balance sheet gives information regarding an entity's financial position, specifically the financial structure, economic resources controlled by the entity, liquidity and solvency.

2.8.1.2 The income statement

The income statement is described by Du Plooy *et al.* (2005:15), as a statement which reveals an entity's income, expenses and profits and/or losses. An example of an income statement is graphically depicted in Figure 2.6 below.

Income statement for the [period] ended [Day] [Month] [Year]	
	R
Sales	xxxx
Cost of sales	(x)
Gross Profit	xxx
Other income	x
Total Income	xxxx
Expenses	(xx)
Net Income before interest expense	xx
Interest Expense	(x)
Net Income	x

Figure 2.6: The income statement **(Source:** Bruwer, 2006:Chapter 7**)**

The income statement, according to Sowden-Service (2006:42-44), contains items such as revenue, cost of sales, gross profit, other income, operating expenses, net profit before tax, taxation and net profit for the year ended.

2.8.1.3 Statement of changes in equity

According to Du Plooy *et al.* (2005:15), the statement of changes in equity is a summary of movements pertaining equity throughout a given financial year. It comprises of an opening capital balance, additional owner contributions, profits and losses made during the financial year, which is captured in the income statement. Drawings by the owner and the closing capital balance at the end of the financial year are part and parcel of the statement of changes in equity. In Figure 2.7, a graphic depiction is provided of a layout of a statement of changes in equity.

Statement of changes in equity for the year ended [Day] [Month] [Year]	
Balance at [Beginning of the financial year]	xxx
Capital contribution	x
Net Income	xx
Drawings	(xx)
Balance at [Last day of financial year]	xxxx

Figure 2.7: The statement of changes in equity **(Source:** Bruwer, 2006:Chapter 7**)**

2.8.1.4 Cash flow statement

According to Du Plooy *et al.* (2005:323-324), another important statement, often overlooked by businesses, is the cash flow statement and is explained as a statement where a business can determine the following:

- How much money the business has collected from debtors.
- How much money the business borrowed and repaid to financial institutions.
- How much money was spent and received by on purchasing and selling assets.
- How much money the business has invested.

The cash flow statement, according to Du Plooy *et al.* (2005:327), can be broken down into the following elements:

- **Operating activities**:   Any activities within the operations of an entity that is of a cash-nature i.e. normal business income and expenses for cash.

- **Investing activities**:   Any activities where non-current assets are purchased and/or sold.

- • **Financing activities**:   Any activities, which involve capital and/or long term financing.

A graphical depiction of the above analyses is provided in Figure 2.8.

```
              Cash Flow Statement
          For the month ended January 31, 2002

Operating Activities
Cash collected from customers          $ 20,000
Cash paid for rent                       (2,000)
Cash paid to employees                   (3,000)
Cash paid for utilities                  (2,000)
Cash flow from operating activities    $ 13,000

Investing Activities
Purchase of equipment                  $(60,000)
Purchase of securities                   (3,000)
Sale of securities                        3,500
Cash flow from investing activities    $ (59,500)

Financing Activities
Issuance of stock                      $200,000
Increase in notes payable                50,000
Repurchase of treasury stock              (100)
Cash flow from financing activities    $ 249,900

Total cash flow                        $ 203,400
Beginning cash                                0
Ending cash                            $ 203,400
```

Figure 2.8: The cash flow statement **(Source:** Financial-education, 2007:Online **)**

2.8.2 Ratio analysis

Du Plooy *et al.* (2005:26), noted that the majority of business entities rely on financial statements to make crucial decisions, however have a limited skill to analyse the data. This is where the concept of ratio analysis comes into play. Lambert (2008:**Online**), is of the opinion that ratio analyses are used by businesses for decision-making based on calculations with regard to profitability, liquidity, solvency and financial efficiency. The various types of ratio analyses are expanded upon below.

2.8.2.1 Profitability ratios

According to Sowden-Service (2006:665), profitability is about analysing profits and profitability in the income statement and balance sheet, including related capital investments. The profitability ratios for small businesses pertain to the following:

➢ **Gross profit margin:**　　　　The gross profit margin indicates a business' gross profit as a percentage of its net sales (Sowden-Service, 2006:675). Gross profit is

revenue less cost of sales, while net sales includes all sales during a financial year less sales returns. The gross profit margin is calculated as follows: Gross profit ÷ Net Sales x100.

➢ **Net profit margin:**   The net profit margin indicates a business' net profit before interest expenses and taxation, as a percentage of its net sales (Sowden-Service, 2006:676). Net profit equals gross profit less operating expenses plus operating income. The net profit margin is calculated as follows: Profit before interest expense and taxation ÷ Net Sales x 100.

➢ **Return on capital employed:**   Return on capital employed indicates a business' net profit before interest expenses and taxation as a percentage of its average capital employed (Sowden-Service, 2006:676). Capital employed refers to capital contributions and long term financing. The average is calculated by adding the capital employed for the current year and previous year together and dividing the total by two. The return on capital is calculated as follows: Profit before interest expense and tax ÷ average capital employed x 100.

➢ **Return on owner's equity:**   Return on owner's equity indicates the return in a percentage format, what the owner received for contributing capital towards his / her business (Sowden-Service, 2006:678). The average owner's equity is calculated by adding the closing capital balance at the end of the current year to the balance of the previous year and dividing the total by two. Return on owner's equity is calculated as follows: Profit after

interest and taxation ÷ average owner's equity.

> **Return on assets:**
This ratio indicates the effectiveness of the usage of a business' assets as a percentage (Sowden-Service, 2006:678). Total average assets are calculated by adding the balance of total assets for the current year to the balance of the previous year and dividing the total by two. Assets include property, plant and equipment, financial assets, inventory, trade and other receivables and cash and cash equivalents. The return on assets is calculated as follows: Profit before interest expense and taxation ÷ total average assets.

2.8.2.2 Liquidity ratios

According to Sowden-Service (2006:665), liquidity is described as a business' ability to repay its debts in the short term. As a result, all liquidity ratios focus on current assets and current liabilities, which have a 'life-span' of less than 12 months. The liquidity ratios for small businesses pertain to the following.

> **Current ratio:**
The current ratio expresses the total current assets as a fraction of the total current liabilities (Sowden-Service, 2006:681). Current assets include trade and other receivables, cash and cash equivalents and inventory while current liabilities include trade and other payables. Ideally, the current ratio norm is considered to be 2:1. The current ratio can be expressed as follows: Current assets : current liabilities.

> **Quick ratio:**
According to Sowden-Service (2006:681), the quick ratio (acid-test) is a modified current status, which takes inventory out of the equation because of its difficulty to turn into cash. The

ideal ratio is considered to be 1:1. The quick ratio can be expressed as follows: (Current assets – inventory) : current liabilities.

➢ **Working capital ratio:** The working capital ratio expresses the percentage of total assets that are relatively liquid (Sowden-Service, 2006:681). Working capital is viewed as current assets – current liabilities (net current assets). The working capital ratio can be expressed as follows: Working capital : Total assets.

➢ **Debt collection period:** The debt collection period indicates the number days debtors take to settle their accounts with the business (Sowden-Service, 2006:682). The average debtors balance is used to calculate this period and is made up of the sum of the current debtors balance and the prior year's debtors' balance divided by two. The debt collection period can be expressed as follows: Average debtors balance ÷ Net credit sales x 365.

➢ **Debtors' turnover:** According to Sowden-Service (2006:682), the debtors' turnover ratio indicates the number of times within a financial year debtors pay their accounts. The debtors' turnover ratio can be expressed as follows: 365 ÷ Debt collection period.

➢ **Inventory on hand:** The inventory on hand ratio indicates the number of stock in days that the business have on hand in its store-room (Sowden-Service, 2006:682). The average inventory balance is made up of the sum of the inventory balance for the current year and the previous year and divided by two. The inventory on hand ratio can

be expressed as follows: Average inventory balance ÷ cost of sales x 365.

> **Inventory turnover:**   According to Sowden-Service (2006:683), the inventory turnover ratio indicates how fast inventory is sold within the business. The inventory turnover can be expressed as follows: 365 ÷ Inventory on hand.

> **Credit payment period:**   The credit payment period indicates the number of days the business takes to settle their accounts with creditors (Sowden-Service, 2006:683). The average creditors balance is used to calculate this period and is made up of the sum of the current creditors balance and the previous year's creditors' balance divided by two. The creditors' payment period can be expressed as follows: Average creditors balance ÷ credit purchases x 365.

> **Creditors' turnover:**   The creditors' turnover ratio indicates the number of times creditors are paid within a financial year (Sowden-Service, 2006:683). The creditors' turnover ratio can be expressed as follows: Credit purchases ÷ average creditors' balance.

> **Business cycle:**   According to Sowden-Service (2006:684), the business cycle indicates the number of days to complete a full business cycle (operating cycle). The business cycle ratio can be expressed as follows: Days of inventory on hand + debtors collection period – creditors payment period.

2.8.2.3 Solvency ratios

According to Sowden-Service (2006:665), solvency can be explained as the ability of a business to repay its debts in the long term. The solvency ratios for small businesses, pertain to the following.

➢ **Equity ratio:** The equity ratio indicates how much of the total business assets are financed by the owners, which also indicates the strength of the business (Sowden-Service, 2006:684). The equity ratio can be expressed as follows: Owner's equity : total assets.

➢ **Debt ratio:** According to Sowden-Service (2006:684), the debt ratio indicates how much of the asset base is financed by external parties. The debt ratio can be expressed as follows: Total liabilities : total assets.

➢ **Solvency ratio:** The solvency ratio indicates how much of a business' liabilities are covered by assets – in essence the capacity of the company to repay its long-term debts (Sowden-Service, 2006:685). The debt solvency ratio can be expressed as follows: Total assets : total liabilities.

➢ **Borrowing ratio:** According to Sowden-Service (2006:685), the borrowing ratio indicates interest bearing debt in a ratio to owners' equity. Interest bearing debt is viewed as liabilities on which a business has to pay interest. The borrowing ratio can be expressed as follows: Interest bearing liabilities : owner's equity.

2.9 CONCLUSION

Although SMME sustainability is largely affected by macro- and micro-economic factors, such businesses can still make the best of a bad situation by overcoming psychological factors by applying an entrepreneurial mindset (Gerber, 2005:34). According to Kiyosaki and Lechter (2003:146-147), psychological factors i.e. the mindset of a business owner, is not enough on its own, as good financial education is also required in order to make important business decisions based on an organisations' financial performance. As a result, with the correct mindset and right knowledge, a business can flourish, no matter what problems it faces.

To measure the 'flourishing progress' of a business Eccles (1991:**Online**), suggests financial and non-financial performance measures to be used by businesses, however Rudman (2005:18-23), noted that 76% of theses businesses are more likely to focus on their financial performance measures than their non-financial performance measures. Du Plooy *et al.* (2005:26), acknowledge the views of Rudman (2005:18-23), and Kiyosaki and Lechter (2003:146-147), when the authors explain that the majority of business entities rely on financial statements and tend to only look at the figures of the financial statements to make crucial decisions, however have a limited skill to analyse the figures.

From the above the analogy can be drawn that small businesses are complex by nature, nevertheless financial performance measures are very important, however is often misunderstood, underestimated and implemented unsuccessfully. This can cause business owners to make wrong business decisions, which have a direct impact on business' sustainability.

CHAPTER 3: SURVEY DESIGN AND METHODOLOGY

3.1 AIM OF THIS CHAPTER

The aim of this chapter and the survey contained therein is to determine which accounting resources SMMEs make use of. The ultimate objective being to solve the research problem as defined in Chapter 1, Paragraph 2, which reads as follows:

> *"SMMEs are perceived not to be sustainable due to the ineffective utilisation of its accounting resources".*

3.2 CHOICE OF SAMPLING METHOD

For this study, purposive sampling, will be used. According to Watkins (2008:56), purposive sampling is used for a particular 'purpose', for instance choosing people who are 'typical' of a group, or those who represent diverse perspectives on an issue. Purposive sampling is used for this research because the research focuses on a small sample of 127 FMCG retail SMMEs with the main focus to obtain 'rich data' (Welman, *et al.*, 2007:70).

3.3 THE TARGET POPULATION

According to Collis and Hussey (2003:155-160), a 'sample' is made up of some of the members of a 'population'. Welman *et al.* (2007:126), describes a target population as the population to which the researcher ideally would like to generalise his or her results on. Collis and Hussey (2003:55), defines a target population as a defined set of people or collection of items which is under consideration. The target population of this research is non-franchised FMCG retail SMMEs.

A sample of 127 FMCG retail SMME owner-managers will be chosen operating in the Cape Peninsula.

3.4 DATA COLLECTION

According to Emory and Cooper (1995:270, 279, 282), three primary types of data collection methods can be distinguished, namely:

- Personal interviewing.
- Telephonic interviewing.
- Self-administered questionnaires / surveys.

According to Watkins (2008:57-67), data can be collected by means of:

- Focus groups.
- Role playing.
- In-dept surveys.
- Large-scale surveys.
- Interviews.
- Observation.
- Questionnaires.

The primary data collection method used for this research is by means of questionnaires. 'Survey' is described as an attempt to collect data from members of a population in order to determine the current status of that population with respect to one or more variables (Gay & Diehl, 1992:238). According to Watkins (2008:67), a questionnaire is a list of carefully structured questions, chosen after considerable testing with a view to elicit reliable responses from a chosen sample.

3.5 MEASUREMENT SCALES

The questionnaire will be based on the Likert scale (Welman *et al.*, 2007:156 and Likert, 1932:1-55), where by respondents were asked to respond to each statement / question, by choosing one of five agreement choices. The reason for choosing the Likert scale is because the scale can be used directly to support the research problem in question. According to Emory and Cooper (1995:180-181), advantages of using the Likert scale include:

- Easy and quick to construct.
- Each item meets and empirical test for discriminating ability.
- The Likert scale is probable more reliable than the Thurston scale, and it provides a greater volume of data than the Thurston differential scale.

- The Lickert scale is also treated as an interval scale

3.6 SURVEY DESIGN

The survey design most commonly used in business and management, is that of the 'descriptive survey'. According to Leedy & Ormond (2001:196), a survey is a simple design that poses a series of questions to willing participants; summarises their responses with percentages, frequency counts, or more sophisticated statistical indexes; and then draws inferences about a particular population from the responses of the sample.

According to Watkins (2008:143), the statements or questions within the survey should be designed with the following principles in mind:
- Avoidance of double-barrelled questions or statements.
- Avoidance of vague or imprecise questions.
- Avoidance of double-negative questions or statements.
- Avoidance of biased wording and unclear questions
- Avoidance of leading questions or statements
- Avoidance of the assumption of prior knowledge

According to Riley, Wood, Clark, Wilkie and Szivas (2000), cited by Rothman, (2006:63), the survey should be designed In accordance with the following stages:
- **Stage one:** Identify the topic and set objectives.
- **Stage two:** Pilot a questionnaire to find out what people know and what they view as the important issues.
- **Stage three:** List the areas of information needed and refine the objectives.
- **Stage four:** Review the responses to the pilot.
- **Stage five:** Finalise the objectives.
- **Stage six:** Write the questionnaire.
- **Stage seven:** Re-pilot the questionnaire.
- **Stage eight:** Finalise the questionnaire.
- **Stage nine:** Code the questionnaire.

3.7 VALIDATION OF SURVEYS

This author has validated 60% (76 surveys) of all surveys received by means of telephone conversations. The validation questions asked included: "Are you the owner / manager of the specific SMME?", "Do you operate in the specific suburb?" and "What is the name of your SMME?"

3.8 DETERMINING THE USAGE OF ACCOUNTING RESOURCES: SURVEY

Question 1: "In what industry does your business operate in? (e.g. Fast Food)"

Question 2a: "Please indicate the following information about your business: employees employed"

Question 2b: "Please indicate the following information about your business: business existence (in years)"

Question 3: "What position do you hold in this enterprise?"

Question 4: "How many years of experience do you have in the indicated position?"

Question 5: "How useful are the following ratios in your entity? (Circle the best rating out of 5) [N/A = Not applicable, 1 = Minor help, 5 = Major help]"

Question 6: "How helpful are the following statements to you with regard to business decision-making? (Circle the appropriate rating out of 5) [N/A = Not applicable, 1 = Minor help, 5 = Major help]"

Question 7: "How do you measure the following items in your business? Circle the best rating out of 5 [N/A = Not applicable, 1 = Accounting information, 2 = Non-accounting information]"

Question 8: "If you have circled a 1 in the previous question, where do you source your accounting information from? Make an "x" in all appropriate boxes"

Question 9: "What influence do the following accounts have with regard to your sustainability? Circle the most appropriate rating out of 5 [N/A = Not applicable, 1 = Little influence, Large, 5 = Major influence]"

3.9 CONCLUSION

In this chapter the 'determining the usage of accounting resources' survey design and methodology was addressed under the following functional headings:
- Aim of this chapter
- Choice of sampling method

- The target population
- Data collection
- Measurement scales
- Survey design
- Validation of surveys
- Determining the usage of accounting resources: survey

In chapter 4, the results from the survey will be analysed in detail and final analogies will be drawn.

CHAPTER 4: ANALYSIS AND FINDINGS

4.1 INTRODUCTION

Data analysis represents the process of bringing order, structure and meaning to the mass of collected data (de Vos 2002, 339). This chapter discusses the results of the data analysis gleaned from the survey conducted at South African FMCG retail SMMEs in the Cape Peninsula area. The main objective of this study is to determine the sustainability of FMSG SMMEs in South Africa. The data obtained from the completed questionnaires will be presented and analysed by means of various analyses (uni-variate, bi-variate and multivariate)

The data has been analysed by using SAS software. As descriptive statistics, frequency tables are displayed in Paragraph 4.3.2, which shows the distributions of the statement responses. Descriptive statistics is used to summarize the data. As a measure of central tendency and dispersion, Table 4.3 shows the means and standard deviation of all the statements.

4.2 ANALYSIS METHOD

4.2.1 Validation survey results

A descriptive analysis of the survey results returned by the research questionnaire respondents are reflected below. The responses to the questions obtained through the questionnaires are indicated in table format for ease of reference. Data validation is the process of ensuring that a program operates on clean, correct and useful data. The construct validation however can only be taken to the point where the questionnaire measure what it is suppose to measure. Construct validation was addressed in the planning phase of the survey and also when the questionnaire was developed. This questionnaire is intended to measure the sustainability of FMCG SMMEs.

4.2.2 Data format

The data was received in Microsoft Excel format and then imported into SAS-format through the SAS ACCESS module. This information was then analysed.

4.2.3 Preliminary analysis

The reliability of the statements in the questionnaire posted to the sample respondents are tested by using the Cronbach Alpha tests. (See Paragraph 4.3.1). Descriptive statistics was performed on all variables; displaying means, standard deviations, frequencies, percentages, cumulative frequencies and cumulative percentages. These descriptive statistics are discussed in paragraphs 4.3.2 and 4.3.3. (See also computer printouts in Annexure A and B).

4.2.4 Inferential statistics

The following inferential statistics are performed on the data:
  ➢ Cronbach Alpha test.
  ➢ ANOVA for comparison of means between management and staff members.
  ➢ Kruskal Wallis test for more than 2 independent samples

4.2.5 Technical report with graphical displays

A written report with explanations of all variables and their outcome was compiled. A Cross analysis of variables where necessary were performed, attaching statistical probabilities to indicate the magnitude of differences or associations.

All inferential statistics are discussed in Paragraph 4.3.4.

4.2.6 Assistance to researcher

The conclusions made by the researcher, was validated by the statistical report. Help is given to interpret the outcome of the data. The final report written by the researcher was validated and checked by a qualified statistician to exclude any misleading interpretations.

4.2.7 Sample

The target population was South African non-franchised FMCG retail SMMEs in the Cape Peninsula area. The sample was drawn from FMCG SMME owner managers that are actively involved in their respective SMME business activities. A non-probability purposive sample of 127 FMCG SMME owner managers, which represent FMCG SMMEs in the Cape Peninsula were drawn.

4.3 ANALYSIS

In total, 127 respondents from the population of South African non-franchised FMCG retail SMMEs in the Cape Peninsula answered the questionnaire posted to them. The items (statements) in the questionnaire will be tested for reliability in the following paragraph.

4.3.1 Reliability testing

Cronbach's Alpha is an index of reliability associated with the variation accounted for by the true score of the underlying construct. Construct is the hypothetical variables that are being measured (Schindler & Cooper, 2001:216-217). More specific, Cronbach's alpha measures how well a set of items (or variables) measures a single uni-dimensional latent construct.

The reliability test (Cronbach's Alpha Coefficient) was done on all the items (statements), which represent the measuring instrument of this survey, with respect to the responses rendered in this questionnaire. The results are represented in Table 4.1.

Table 4.1: Cronbach's Alpha Coefficients for survey measuring instrument.

Statements	Variable nr.	Correlation with total	Cronbach's Alpha Coefficient
SECTION C: Business – Ratio analysis identification			
5.1 Gross profit percentage	Q05_01	0.4555	0.9311
5.2 Net profit percentage	Q05_02	0.3478	0.9316
5.3 Return on capital employed	Q05_03	0.5203	0.9306
5.4 Return on equity	Q05_04	0.5050	0.9307
5.5 Return on assets	Q05_05	0.4582	0.9310
5.6 Current ratio	Q05_06	0.3950	0.9313
5.7 Acid-test ratio	Q05_07	0.4565	0.9310
5.8 Working capital ratio	Q05_08	0.4216	0.9312
5.9 Debtors' collection period	Q05_09	0.4389	0.9311
5.10 Debtors' turnover	Q05_10	0.5142	0.9306
5.11 Inventory on hand	Q05_11	0.4658	0.9310
5.12 Inventory turnover	Q05_12	0.4963	0.9309
5.13 Creditors payment period	Q05_13	0.4774	0.9309
5.14 Creditors turnover	Q05_14	0.5741	0.9303
5.15 Equity ratio	Q05_15	0.5601	0.9303
5.16 Dept ratio	Q05_16	0.6738	0.9296
5.17 Solvency ratio	Q05_17	0.5437	0.9304
5.18 Dept equity ratio	Q05_18	0.5734	0.9302
5.19 Borrowing ratio	Q05_19	0.5889	0.9301
SECTION D: Business – Statement identification			
6.1 Income statement	Q06_01	0.3759	0.9314
6.2 Cash flow statement	Q06_02	0.4605	0.9310
6.3 Balance sheet	Q06_03	0.5382	0.9306
6.4 Statement of changes in equity	Q06_04	0.5314	0.9305
6.5 Bank statement	Q06_05	0.3743	0.9316
6.6 Bank reconciliation statement	Q06_06	0.3940	0.9313
6.7 Creditors reconciliation statement	Q06_07	0.5568	0.9304
6.8 Debtors reconciliation statement	Q06_08	0.5462	0.9304
6.9 Trial balance	Q06_09	0.5291	0.9306
SECTION E: Business – Measurement techniques			
7.1 Business goal achieved	Q07_01	0.0431	0.9325
7.2 Business sustainability	Q07_02	0.0477	0.9325
7.3 Competition	Q07_03	0.2488	0.9320
7.4 Creditors	Q07_04	0.3923	0.9316
7.5 Customer satisfaction	Q07_05	0.1610	0.9322
7.6 Debtors	Q07_06	0.3234	0.9318
7.7 Internal controls	Q07_07	0.2381	0.9320

Statements	Variable nr.	Correlation with total	Cronbach's Alpha Coefficient
7.8 Operating (business) system	Q07_08	0.2929	0.9319
7.9 Profitability	Q07_09	0.0303	0.9324
7.10 Quality control	Q07_10	0.1832	0.9322
7.11 Trends	Q07_11	0.0285	0.9325
7.12 Staff morale	Q07_12	0.3080	0.9319
7.13 Staff productivity	Q07_13	0.2266	0.9321
7.14 Staff skills	Q07_14	0.3392	0.9319
7.15 Stock control	Q07_15	0.1362	0.9323
SECTION G: Identification of internal critical success factors			
9.1 Accounting fees	Q09_01	0.3513	0.9316
9.2 Administration fees	Q09_02	0.4878	0.9308
9.3 Advertising	Q09_03	0.3551	0.9316
9.4 Bad debts	Q09_04	0.3855	0.9314
9.5 Bank (Favourable)	Q09_05	0.3705	0.9315
9.6 Bank charges	Q09_06	0.2587	0.9320
9.7 Capital	Q09_07	0.2650	0.9319
9.8 Cell phone costs	Q09_08	0.2258	0.9322
9.9 Cost of sales	Q09_09	0.2241	0.9321
9.10 Creditors	Q09_10	0.3369	0.9317
9.11 Debtors	Q09_11	0.4128	0.9312
9.12 Depreciation of assets	Q09_12	0.3868	0.9314
9.13 Discount allowed to customers	Q09_13	0.2106	0.9325
9.14 Discount received from suppliers	Q09_14	0.2512	0.9321
9.15 Drawings	Q09_15	0.4070	0.9313
9.16 Electricity (ESKOM)	Q09_16	0.1912	0.9322
9.17 Expenses payable	Q09_17	0.4257	0.9312
9.18 Income receivable	Q09_18	0.2594	0.9320
9.19 Interest expense	Q09_19	0.4754	0.9309
9.20 Inventory (stock)	Q09_20	0.1997	0.9322
9.21 Long term loan(s)	Q09_21	0.4432	0.9310
9.22 Maintenance and repairs	Q09_22	0.1646	0.9324
9.23 Marketing	Q09_23	0.2547	0.9321
9.24 Operating lease(s)	Q09_24	0.2894	0.9319
9.25 Petrol prices	Q09_25	0.3936	0.9313
9.26 Prepaid expenses	Q09_26	0.4412	0.9311
9.27 Pre-received income	Q09_27	0.4219	0.9312
9.28 Purchases	Q09_28	0.1696	0.9323
9.29 Purchases returns	Q09_29	0.2764	0.9320
9.30 Rates and taxes (municipal)	Q09_30	0.3555	0.9315
9.31 Rent expenses	Q09_31	0.3862	0.9314

Statements	Variable nr.	Correlation with total	Cronbach's Alpha Coefficient
9.32 Salaries (employees)	Q09_32	0.1182	0.9326
9.33 Sales	Q09_33	0.2346	0.9320
9.34 Sales returns	Q09_34	0.2539	0.9321
9.35 Staff training	Q09_35	0.3605	0.9315
9.36 Stationary	Q09_36	0.2082	0.9322
9.37 Taxation (SARS)	Q09_37	0.5049	0.9308
9.38 Telephone costs	Q09_38	0.2281	0.9321
9.39 Wages (Employees)	Q09_39	0.1645	0.9323
9.40 Water	Q09_40	0.3220	0.9317
Cronbach's Coefficient Alpha for standardized variable			**0.9281**
Cronbach's Coefficient Alpha for raw variables			**0.9323**

According to the Cronbach's Alpha Coefficients (Table 4.1) for all the items in the questionnaire:

- ➢ 0.9323 for raw variables; and
- ➢ 0.9281 for standardized variables;

were more than the acceptable level of 0.70, which proves the questionnaire to be reliable and consistent.

4.3.2 Descriptive statistics

Table 4.2 shows the descriptive statistics for all the variables in the questionnaire measuring the sustainability of SMMEs with the frequencies in each category and the percentage out of total number of questionnaires. It is of importance to note that the descriptive statistics are based on the total sample. In some cases the answers given as N/A and will be shown in the descriptive statistics. These descriptive statistics are also shown in Annexure A. Due to the voluminous extent of table 4.2, the content thereof is reflected and contained within the ambit of Annexure D.

It is of importance to note that when calculating the means, median and standard deviation, the N/A category was excluded. This means that for the different items (statements) the number of respondents will differ.

Table 4.2: Descriptive statistics for the statements

Variable	N	Mean	Median	Standard Deviation	Range
SECTION C: Business – Ratio analysis identification					
5.1 Gross profit percentage	100	3.64	4.00	1.2514	4
5.2 Net profit percentage	105	3.50	4.00	1.3737	4
5.3 Return on capital employed	84	2.84	3.00	1.3665	4
5.4 Return on equity	80	2.76	3.00	1.2038	4
5.5 Return on assets	78	2.69	3.00	1.3320	4
5.6 Current ratio	80	2.66	2.00	1.2112	4
5.7 Acid-test ratio	69	2.67	3.00	1.1964	4
5.8 Working capital ratio	79	2.92	3.00	1.4568	4
5.9 Debtors' collection period	54	2.93	3.00	1.5644	4
5.10 Debtors' turnover	52	2.67	2.00	1.3680	4
5.11 Inventory on hand	97	3.61	4.00	1.1775	4
5.12 Inventory turnover	98	3.67	4.00	1.1994	4
5.13 Creditors payment period	79	3.15	3.00	1.2309	4
5.14 Creditors turnover	71	2.79	3.00	1.1578	4
5.15 Equity ratio	70	2.67	3.00	1.2362	4
5.16 Dept ratio	64	2.53	2.00	1.2211	4
5.17 Solvency ratio	68	2.63	2.00	1.2802	4
5.18 Dept equity ratio	63	2.46	2.00	1.2421	4
5.19 Borrowing ratio	64	2.52	2.00	1.3915	4
SECTION D: Business – Statement identification					
6.1 Income statement	111	3.78	4.00	1.2678	4
6.2 Cash flow statement	96	3.60	4.00	1.3571	4
6.3 Balance sheet	97	3.56	4.00	1.3226	4
6.4 Statement of changes in equity	73	2.88	3.00	1.3223	4
6.5 Bank statement	116	4.30	5.00	0.9346	3
6.6 Bank reconciliation statement	101	3.71	4.00	1.3808	4
6.7 Creditors reconciliation statement	80	3.11	3.00	1.4408	4
6.8 Debtors reconciliation statement	62	2.85	2.00	1.5241	4
6.9 Trial balance	87	3.33	3.0	1.432	4
SECTION G: Identification of internal critical success factors					
9.1 Accounting fees	87	2.59	3.00	1.2347	4
9.2 Administration fees	91	2.64	3.00	1.2249	4
9.3 Advertising	99	2.96	3.00	1.3771	4
9.4 Bad debts	61	2.62	2.00	1.2931	4
9.5 Bank (Favourable)	117	3.68	4.00	1.3238	4
9.6 Bank charges	120	2.95	3.00	1.3954	4
9.7 Capital	120	3.63	4.00	1.2960	4
9.8 Cell phone costs	108	2.93	3.00	1.2949	4
9.9 Cost of sales	121	3.76	4.00	1.1549	4

9.10 Creditors	89	3.11	3.00	1.2919	4
9.11 Debtors	68	3.06	3.00	1.3591	4
9.12 Depreciation of assets	91	2.57	2.00	1.3345	4
9.13 Discount allowed to customers	90	2.51	2.00	1.2015	4
9.14 Discount received from suppliers	110	2.99	3.00	1.2886	4
9.15 Drawings	93	2.59	3.00	1.5914	4
9.16 Electricity (ESKOM)	123	3.58	4.00	1.1943	4
9.17 Expenses payable	118	3.48	4.00	1.2792	4
9.18 Income receivable	106	3.66	4.00	1.2412	4
9.19 Interest expense	99	2.81	3.00	1.3900	4
9.20 Inventory (stock)	121	3.76	4.00	1.2249	4
9.21 Long term loan(s)	85	2.80	3.00	1.2800	4
9.22 Maintenance and repairs	120	2.86	3.00	1.2918	4
9.23 Marketing	101	3.15	3.00	1.3739	4
9.24 Operating lease(s)	90	3.12	3.00	1.3309	4
9.25 Petrol prices	114	3.08	3.00	1.3899	4
9.26 Prepaid expenses	93	2.56	2.00	1.2288	4
9.27 Pre-received income	70	2.43	2.00	1.2226	4
9.28 Purchases	123	3.90	4.00	1.0970	4
9.29 Purchases returns	102	2.84	3.00	1.4124	4
9.30 Rates and taxes (municipal)	113	3.27	3.00	1.2765	4
9.31 Rent expenses	120	3.79	4.00	1.2154	4
9.32 Salaries (employees)	119	3.78	4.00	1.2566	4
9.33 Sales	124	4.52	5.00	0.8013	4
9.34 Sales returns	106	3.07	3.00	1.4493	4
9.35 Staff training	100	2.80	3.00	1.3409	4
9.36 Stationary	116	2.07	2.00	1.0610	4
9.37 Taxation (SARS)	106	3.31	3.00	1.2217	4
9.38 Telephone costs	119	3.12	3.00	1.3541	4
9.39 Wages (Employees)	121	3.73	4.00	1.2383	4
9.40 Water	113	2.98	3.00	1.3886	4

4.3.3 Uni-variate graphs

It is of importance to note that the percentages in the graphs may differ to those in the frequency table due to the fact that the analysis or calculation was not done on the N/A category.

Number of employees employed

25.2%

36.2%

38.6%

☐ < 5 ■ 5 to <10 ■ !0 to 50
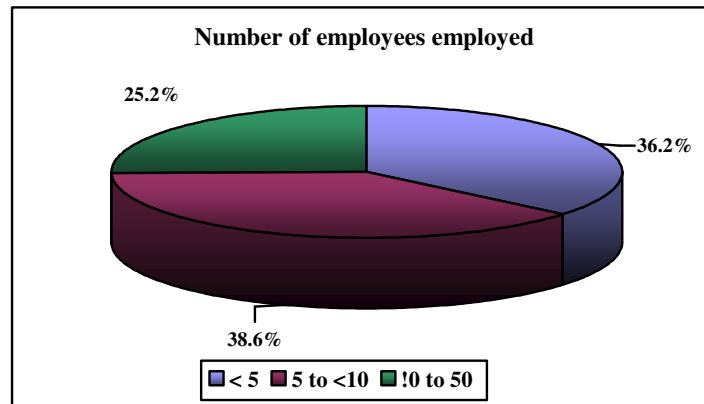
Figure 4.1: Number of employees employed

A quarter of the respondents were owners or managers of SMMEs with 10 and more employees. Nearly 40% of the SMMEs that were part of the study have 5 to <10 employees. This indicates that nearly 75 % of the SMMEs in this population have less than 10 employees.

Number of years business exist

21.3%

37.0%

41.7%

☐ <5 yrs ■ 5-10 yrs ■ > 10 yrs
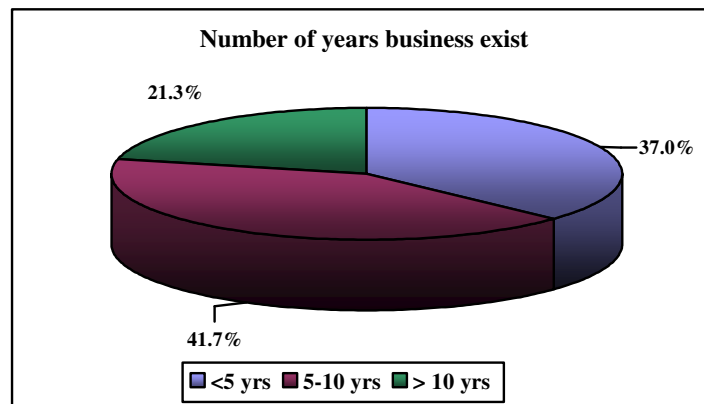
Figure: 4.2: Number of years experience in indicated position

Just more than a third of the SMMEs exist for less than 5 years and just more than a fifth of the SMMEs exist for more than 10 yrs.
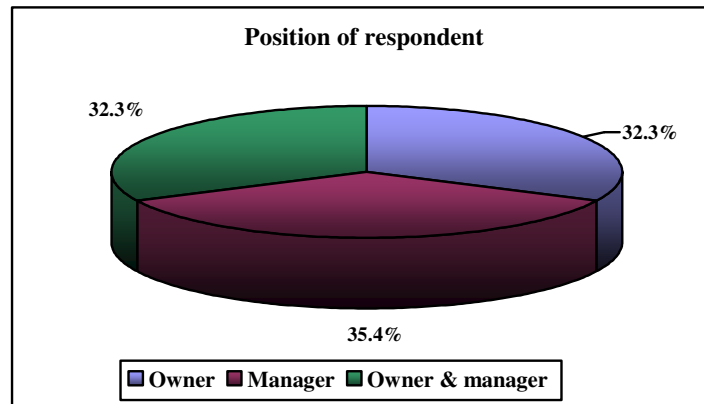
Figure: 4.3: Position of respondent in the SMME

The respondents from the SMMEs in the sample were evenly distributed with respect of their position in the SMME. Just less than a third was owners and just more than a third were managers of the SMME. Then just less than a third was manager and owner of the SMME.
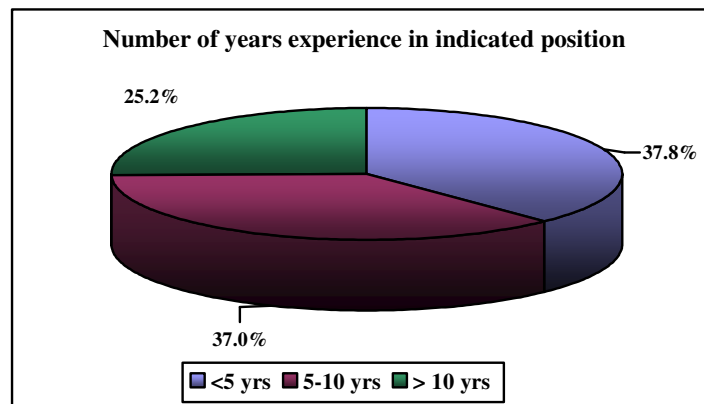
Figure 4.4: Number of years experience in indicated position

A quarter of the respondents are more than 10 yrs in their position. The rest are equally distributed between less than 5 years in their position and between 5 and 10 years in their position.
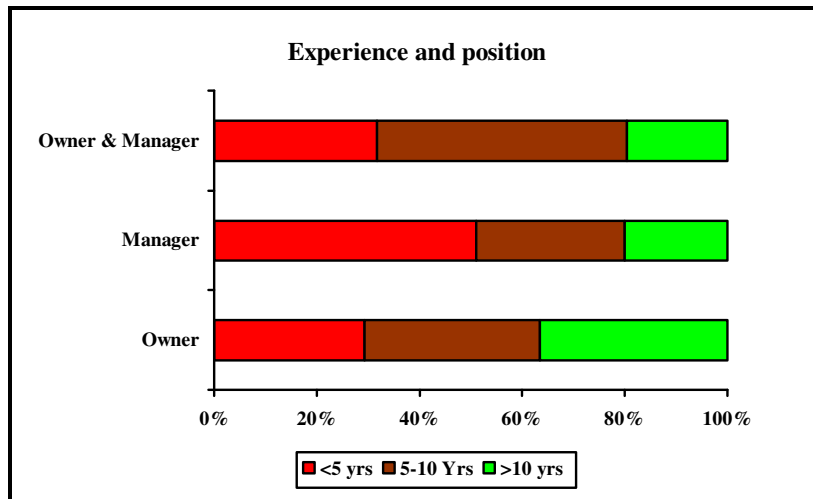
Figure 4.5: Cross analysis between experience and position

Figure 4.5 shows that managers are less years in this position than the owners are in their position.

The following graphs indicates the usefulness of ratio analysis by weighting the frequencies in each category by the number indicating the usefulness and adding the scores together and then, sort them from the lowest to the highest score. The highest score will indicate the ratio with the highest usefulness. These score are then sorted from low to high and then illustrated in a bar chart.
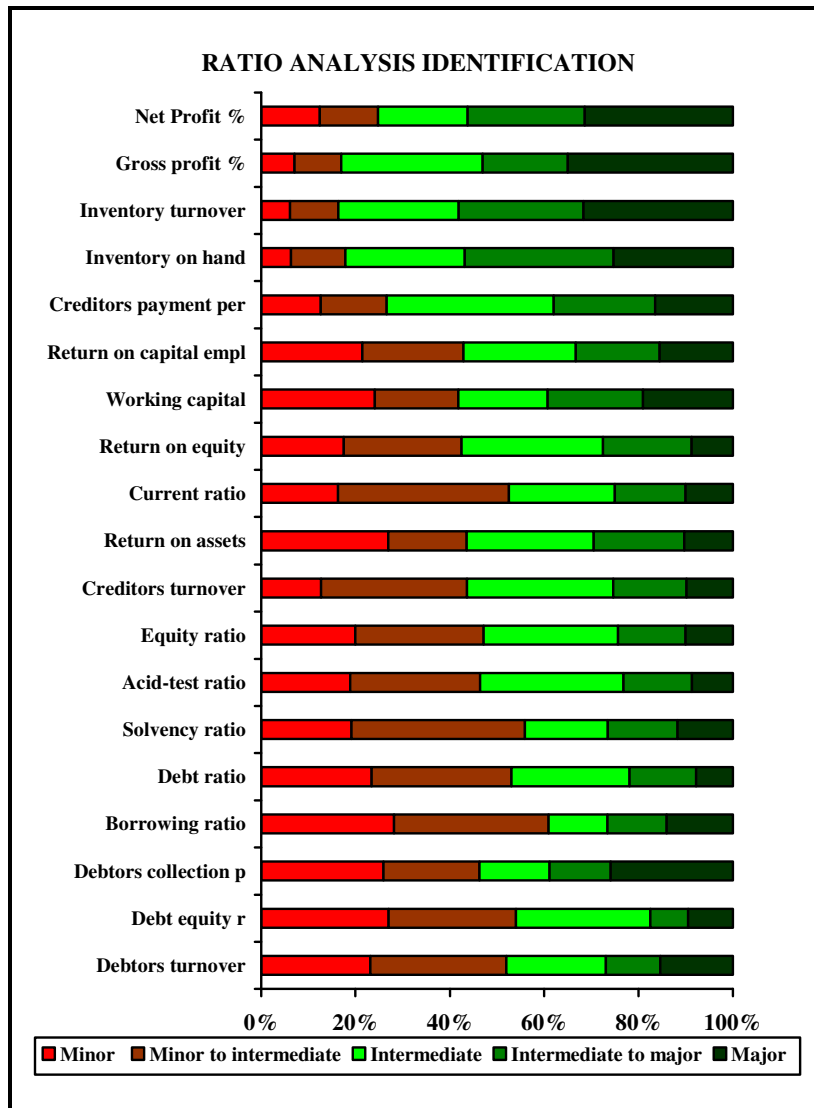
Figure 4.6: Ratio analysis identification

The following ratios are those that are major help in the business:

➢ Net profit % (75.2% respondents indicated more than average usefulness).

➢ Gross profit % (83.0% respondents indicated more than average impact).

➢ Inventory turnover (83.7% respondents indicated more than average impact).

➢ Inventory on hand (82.5% respondents indicated more than average impact).

➢ Creditors' payment period (73.4% respondents indicated more than average impact).
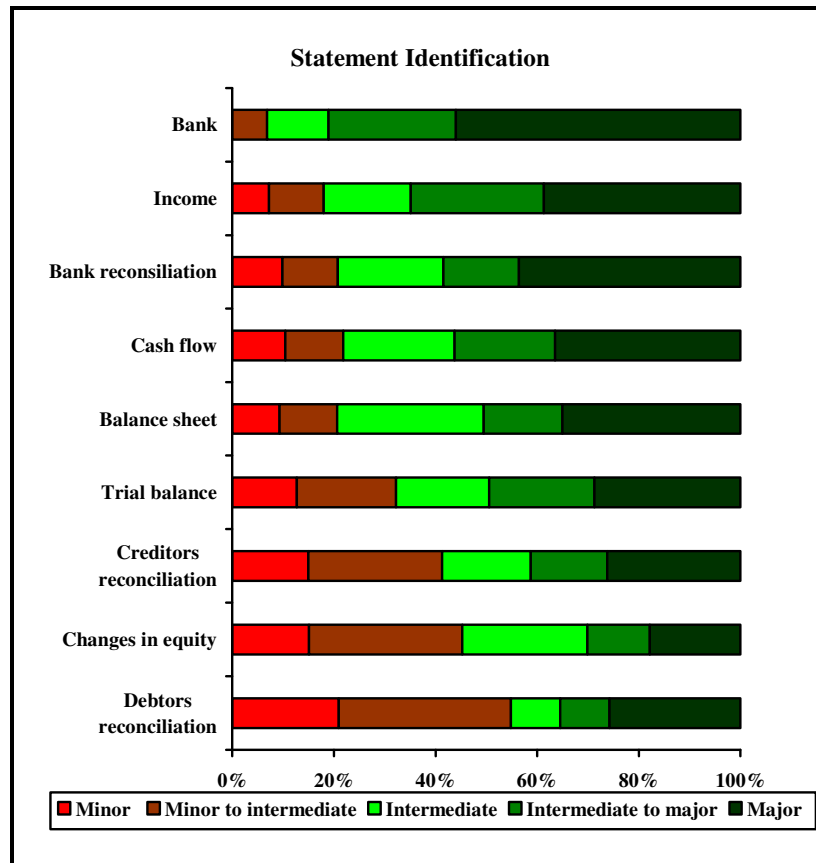
Figure 4.7: Statement identification

The following statements are those that are major help in the business:

➢ Bank statement (93.1% respondents indicated more than average impact).

➢ Income statement (82.0% respondents indicated more than average impact).

➢ Bank reconciliation statement (79.2% respondents indicated more than average impact).

➢ Cash flow statement (78.1% respondents indicated more than average impact).

➢ Balance sheet (79.4% respondents indicated more than average impact).
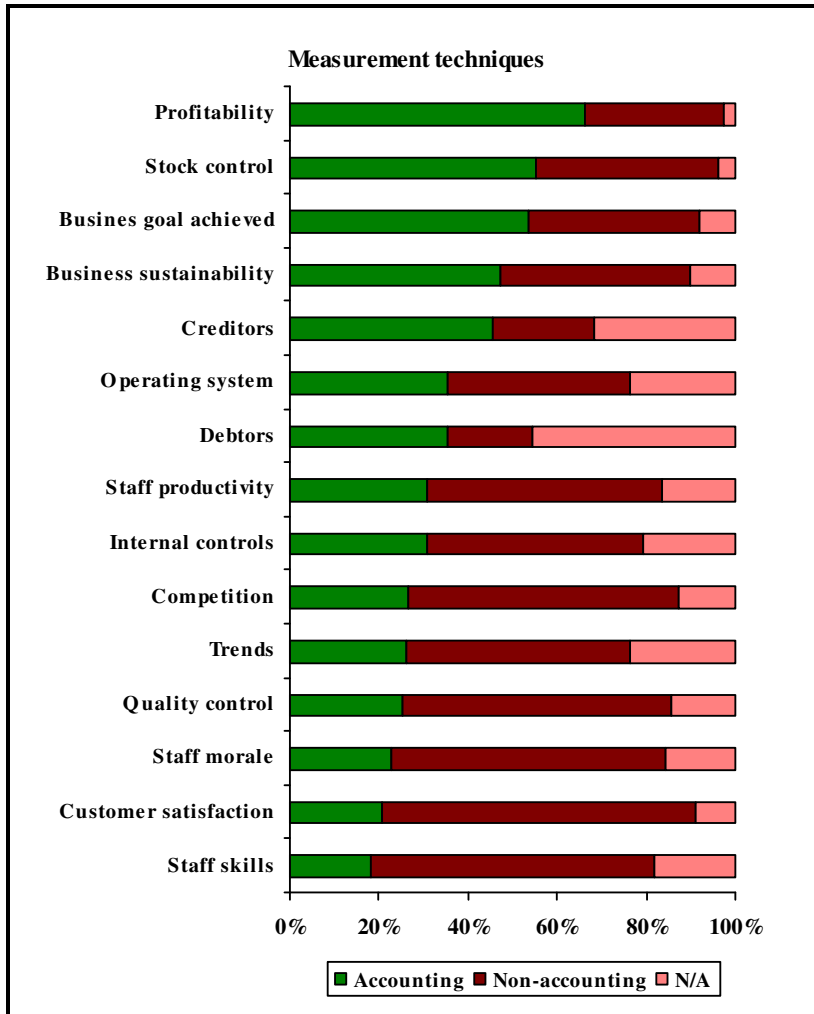
Figure 4.8: Measurement techniques

Accounting measures is mainly used to measure the following items:

- ➢ Profitability (67.7% respondents indicated accounting).
- ➢ Stock control (57.4% respondents indicated accounting).
- ➢ Business goal achieved (58.1% respondents indicated accounting).
- ➢ Business sustainability (52.6% respondents indicated accounting).
- ➢ Creditors (66.7% respondents indicated accounting).
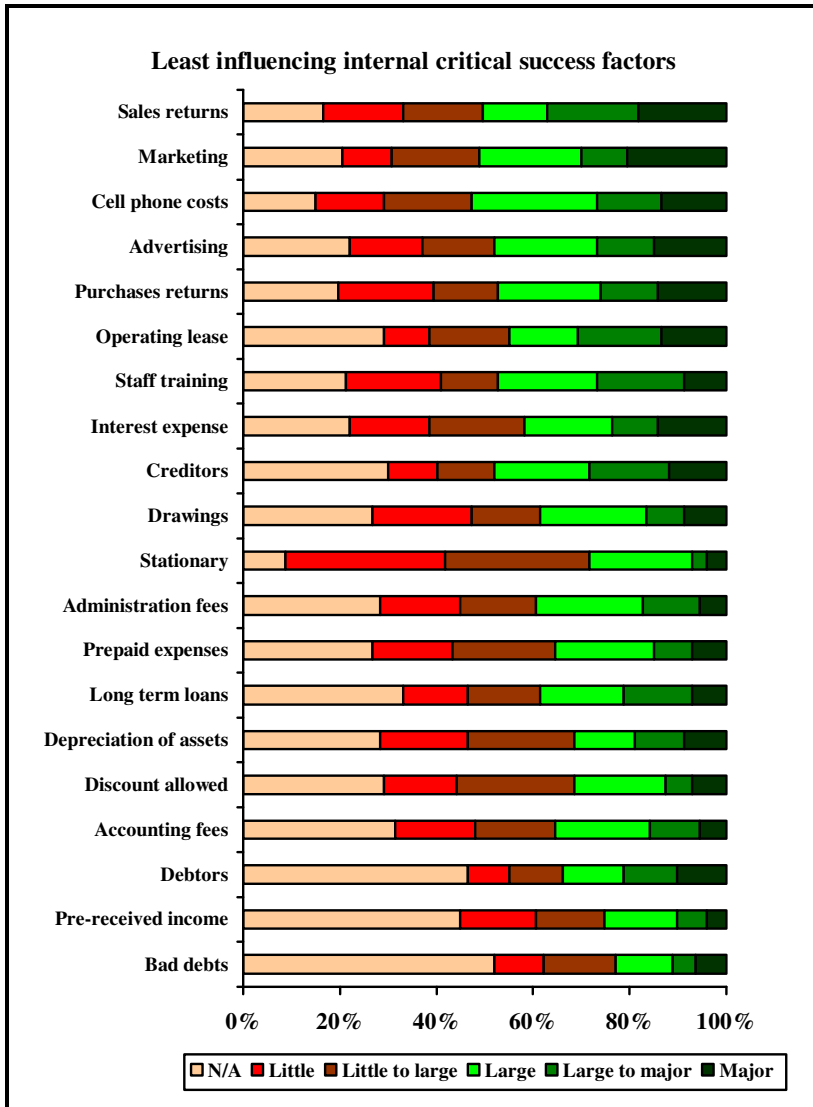
Figure 4.9: Least influencing internal critical success factors

The following accounts are not seen as such a major influence on the sustainability of SMMEs:

- Bad debts (11.0%).
- Pre-received income (10.2%).
- Debtors (21.3%).
- Accounting fees (15.7%).
- Discount allowed to customers (12.6%).
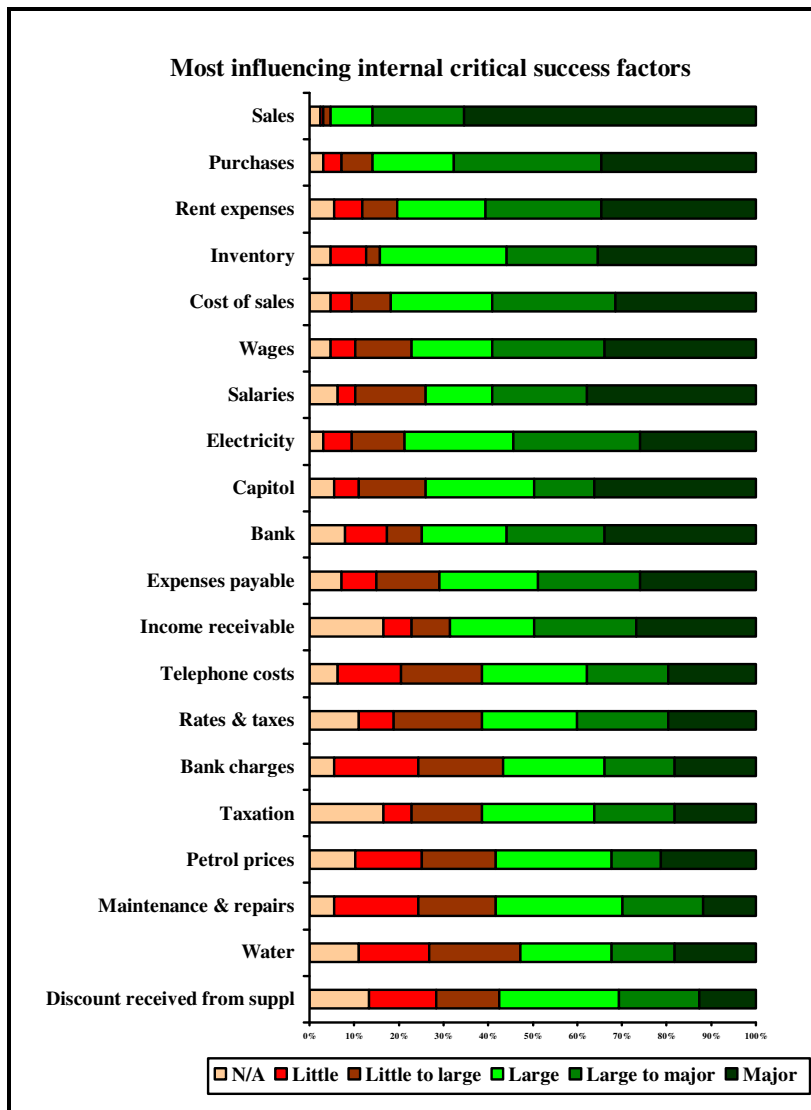
Figure 4.10: Most influencing internal critical success factors

According to the responses the following accounts are major influence on the sustainability of a SMME:

- ➢ Sales (85.8% indicated higher than average influence).
- ➢ Purchases (67.7% indicated higher than average influence).
- ➢ Rent expenses (60.6% indicated higher than average influence).
- ➢ Inventory (55.9% indicated higher than average influence).
- ➢ Cost of sale (59.1% indicated higher than average influence).
- ➢ Wages (59.1% indicated higher than average influence).
- ➢ Salaries (59.1% indicated higher than average influence).
- ➢ Electricity (54.3% indicated higher than average influence).

4.3.4 Comparative statistic

Comparisons are made between the positions of the respondents between the number of years in existence of the SMMEs, between the number of employees in the SMME and between the numbers of years of the respondent in a position with respect to the internal critical business success factors. The number of employees in the SMME and the number of years in existence or in specific position are grouped into 3 groups each. The Table 4.3 reflect these groupings.

Table 4.3: Descriptive statistics for variables with respect to the history of risk

Variables	Categories	Frequency	Percentage out of total
2a. Number of employees employed	< 5 employees	46	36.2%
	5 - < 10 employees	49	38.6%
	10 and more employees	32	25.2%
2b. Business existence in years.	< 5 years	47	37.0%
	5 – 10 years	53	41.7%
	> 10 years	27	21.3%
4. Number of years experience in indicated position.	< 5 years	48	37.8%
	5 – 10 years	47	37.0%
	> 10 years	32	25.2%

These comparisons were executed to determine whether the number of employees, or the number of years in existence or the number of years experience have an influence on the internal critical success factors in a SMME.

The analysis of variance test was used to see whether there exist any differences between the mean responses of these groups. Because doubt exists whether the distribution is a parametric distribution, the Kruskal Wallis test (distribution-free non-parametric tests) for more than two groups was used. Although only the Kruskal Wallis test results are discussed in this paragraph, the ANOVA results are also shown in Annexure D. All the statistically significant differences are discussed in this paragraph and all the tests are shown in Annexure D.

Table 4.4: Kruskal Wallis test for statistically significant comparisons between the number of employees groups

Question / Statement	Sample Size	Chi-Square	DF	P-Value
Comparisons between the different employee size groups				
9.9 Cost of sales	121	6.1851	2	0.0454*

The larger employees group (more then 10 employees) scored "cost of sales" statistically significantly higher than the other two employees groups. This means that although "cost of sales" is seen as a major influence as an internal critical success factor, the larger employees group even thinks more so than the smaller employee groups (less than 10 employees).
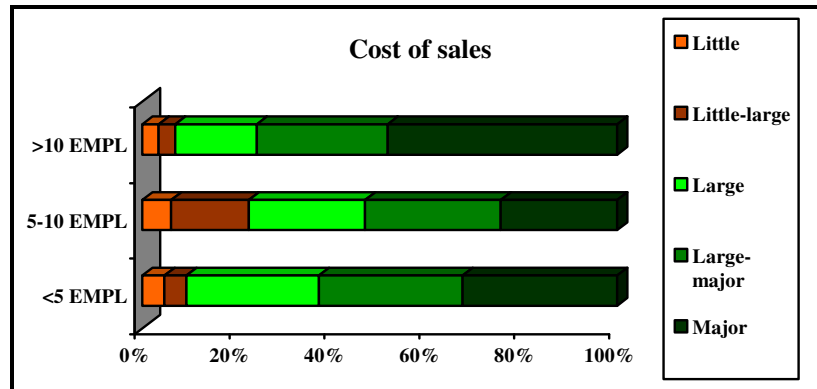
Figure 4.11: 100% stack bar for cost of sales
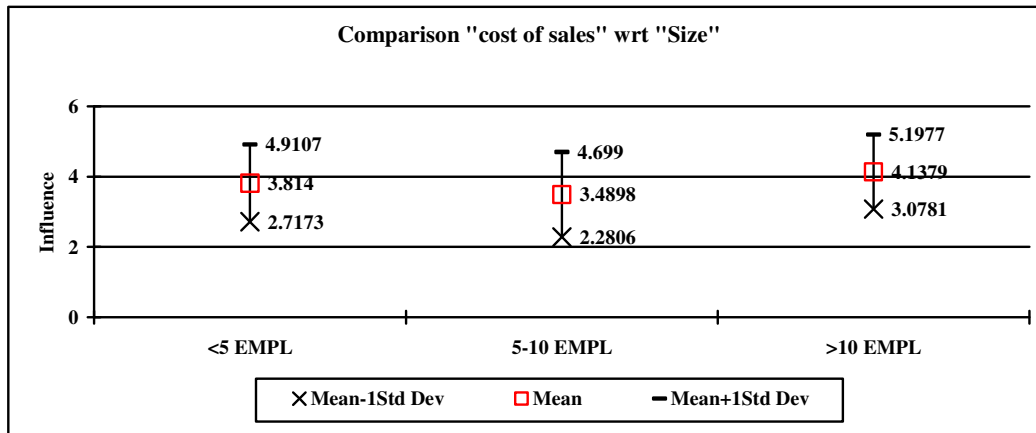
Figure 4.12: Comparison for "cost of size" wrt size

Table 4.5: Kruskal Wallis test for statistically significant comparisons between the numbers of year in existence groups

Question / Statement	Sample Size	Chi-Square	DF	P-Value
Comparisons between the different the numbers of year in existence groups				
9.5 Bank (favourable)	117	8.7369	2	0.0127*
9.21 Long term loan(s)	85	8.2989	2	0.0158*
9.28 Purchases	123	10.0678	2	0.0065**
9.31 Rent expenses	120	6.5843	2	0.0372*

The SMMEs that are in existence for less than 5 years scored "bank (favourable)", and "rent expenses" statistically significantly higher, which means that they think these items have a larger influence than what the other 2 groups felt. It should be noted that the SMMEs that are in existence for more than 10 years also scored "long term loans(s)" and "purchases" statistically significantly higher than the other two SMME groups.
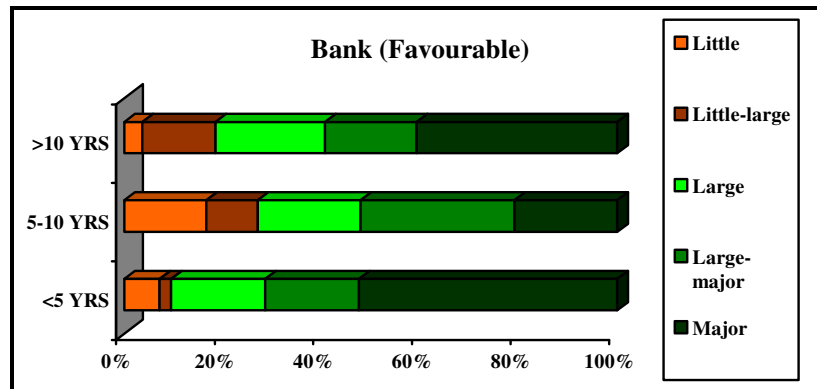
Figure 4.13: Bank (favourable)
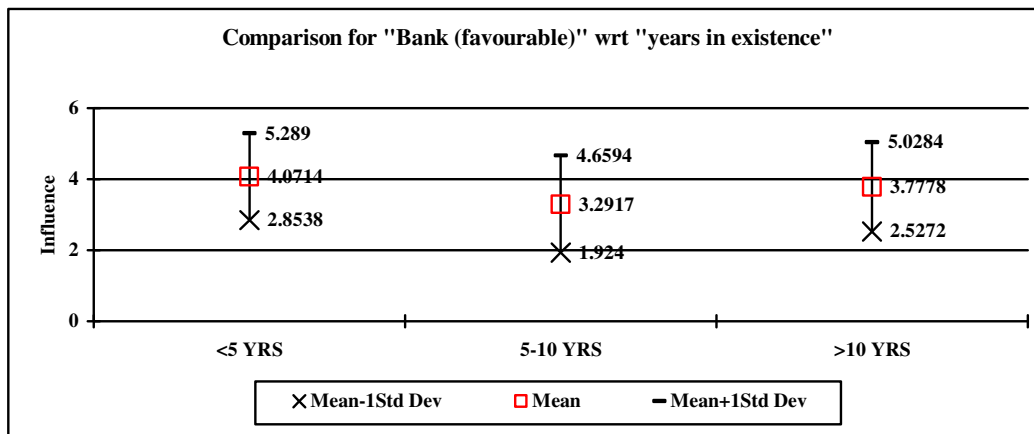
Figure 4.14: Comparison for "Bank favourable" wrt "years in existence"
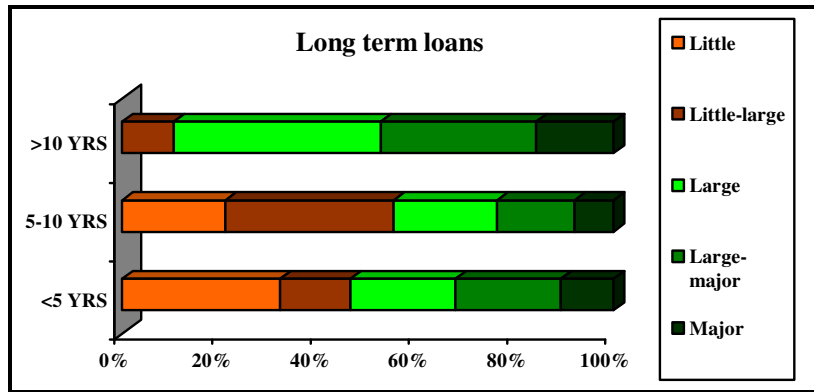
Figure 4.15: Long term loans
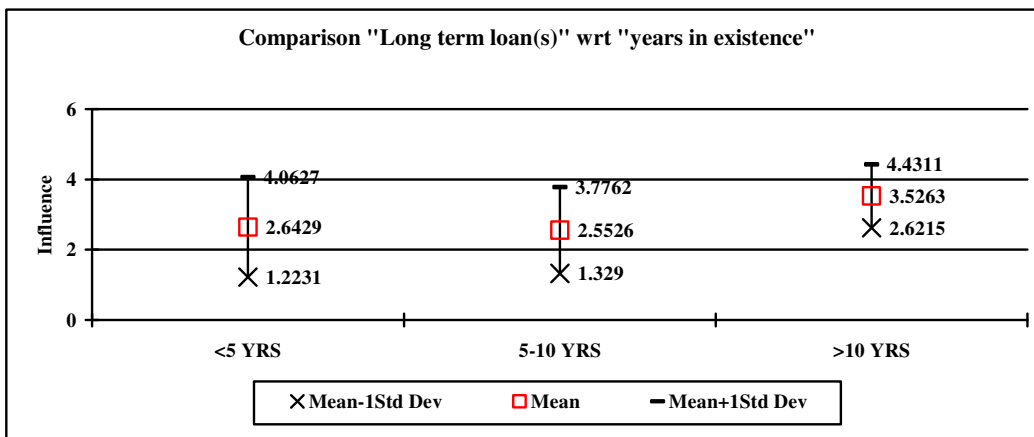
Figure 4.16: Comparison for "Long term loan(s)" wrt "years in existence"
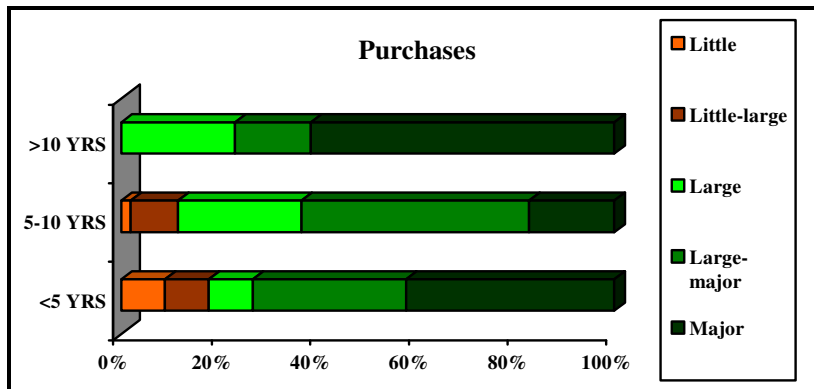
Figure 4.17: Purchases
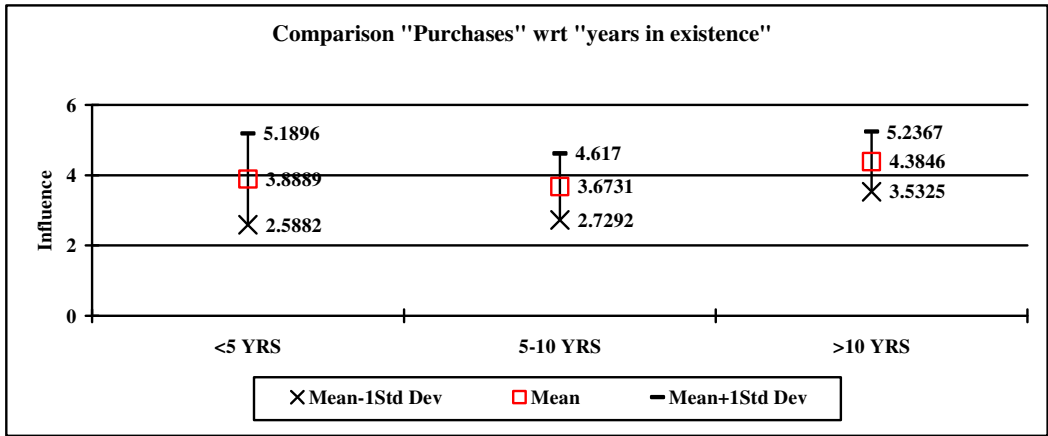
Figure 4.18: Comparison for "Purchases" wrt "years in existence"
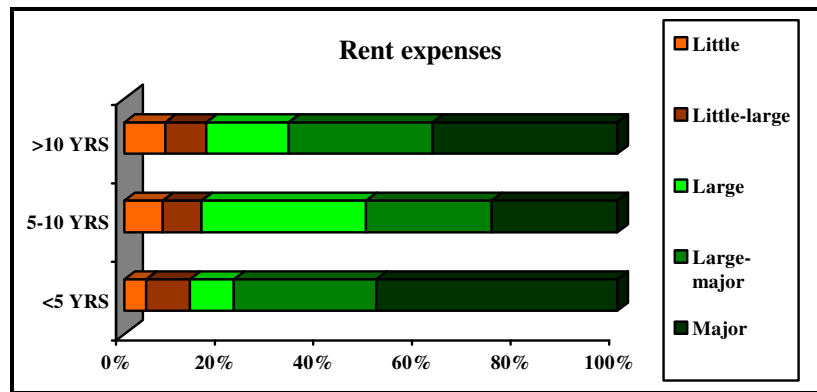
Figure 4.19: Rent expenses
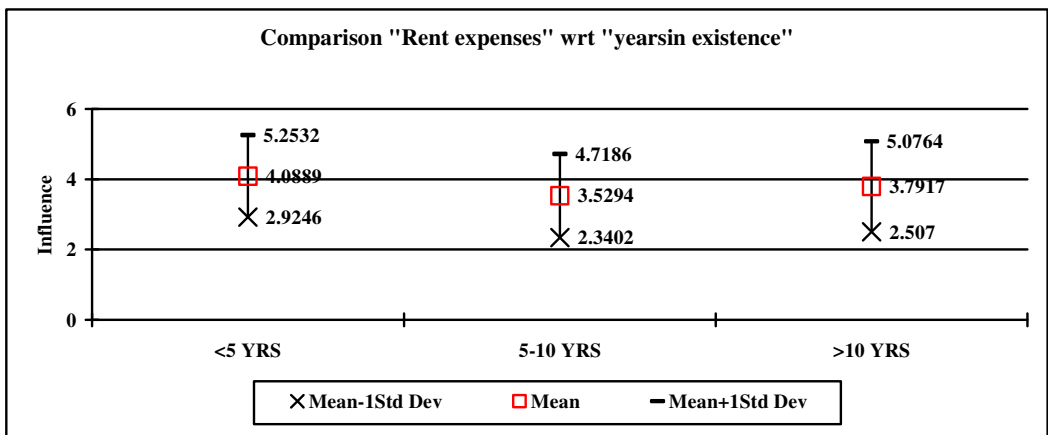
Figure 4.20: Comparison for "Rent expenses" wrt "years in existence"

Table 4.6: Kruskal Wallis test for statistically significant comparisons between years of experience groups

Question / Statement	Sample Size	Chi-Square	DF	P-Value
Comparisons between the different years of experience groups				
9.24 Operating lease(s)	90	9.1864	2	0.0101*
9.28 Purchases	123	6.4010	2	0.0407*
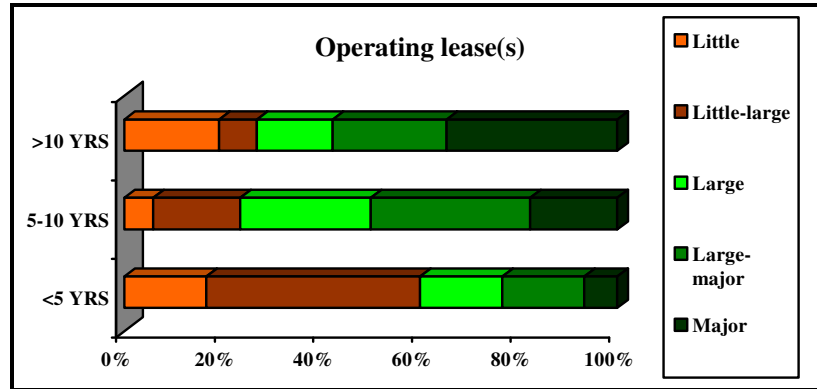
Figure 4.21: Operating lease(s)
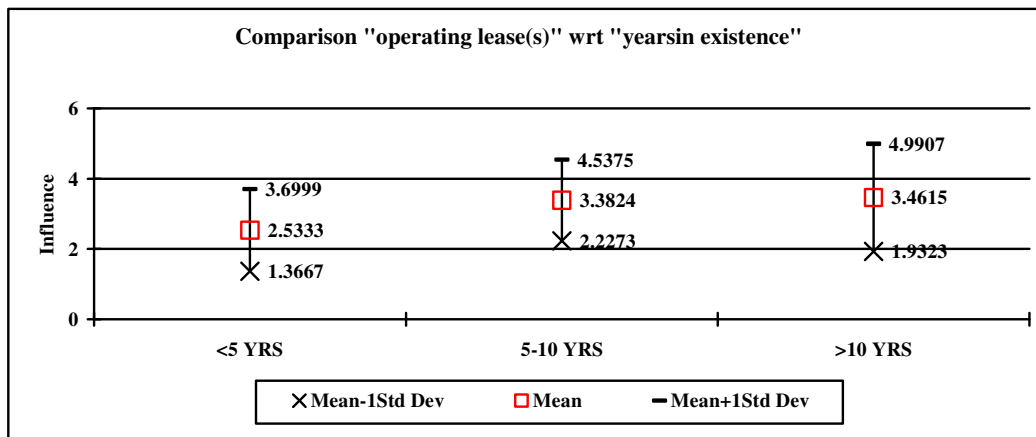
Figure 4.22: Comparison for "Operating lease(s)" wrt "years in existence"
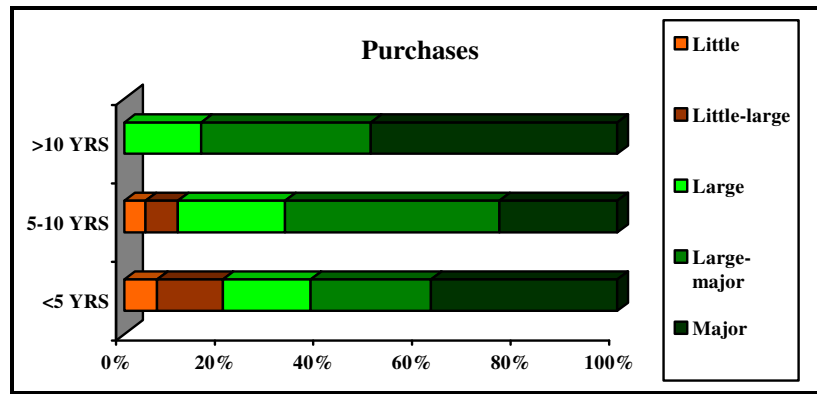
Figure 4.23: Purchases
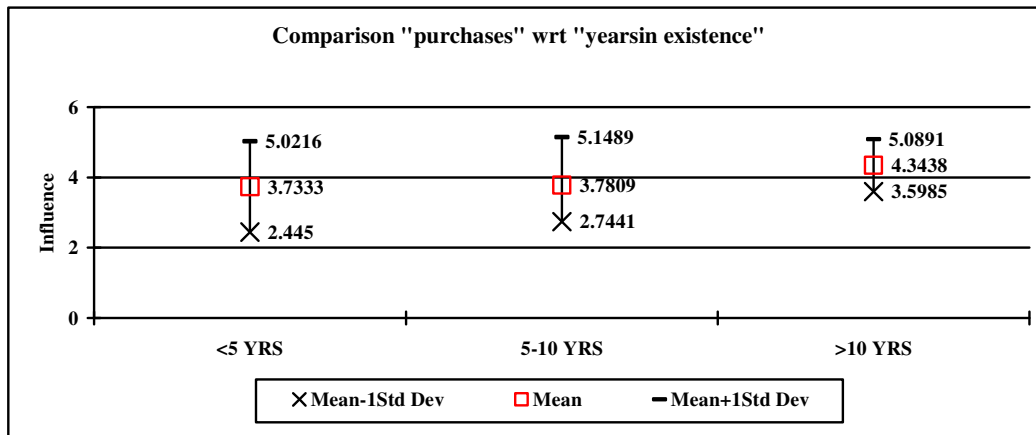
Figure 4.24: Comparison for "purchases" wrt "years in existence"

The respondents from the SMME groups with less than 5 years experience in their present positions, tend to score "operating lease(s)" statistically significantly lower than the respondents from the SMME groups who have more than 5 years of experience in their present positions. The respondents that have more than 10 years experience in their present positions scored "purchases" statistically significantly higher than the groups with 10 years and less than 10 years experience.

SAS computes a P-value (Probability value) that measure a statistical significance which is derived from the test values like the chi-square, F-value and z-value. Results will be regarded as significant if the p-values are smaller than 0.05, because this value presents an acceptable level on a 95% confidence interval ($p \leq 0.05$). The p-value is the probability of observing a sample value as extreme as, or more extreme than, the value actually observed, given that the null hypothesis is true. This area represents the probability of a Type 1 error that must be assumed if the null hypothesis is rejected (Schindler & Cooper, 2001:509).

The p-value is compared to the significance level (α) and on this basis the null hypothesis is either rejected or not rejected. If the p value is less than the significance level, the null hypothesis is rejected (if p value $< \alpha$, reject null). If the p value is greater than or equal to the significance level, the null hypothesis is not rejected (if p value $\geq \alpha$, don't reject null). Thus with $\alpha = 0.05$, if the p value is less than 0.05, the null hypothesis will be rejected. The p value is determined by using the standard normal distribution. The small p value represents the risk of rejecting the null hypothesis.

A difference has statistical significance if there is good reason to believe the difference does not represent random sampling fluctuations only. Results will be regarded as significant if the p-values are smaller than 0.05, because this value is used as cut-off point in most behavioural science research.

CHAPTER 5: CONCLUSION

5.1 INTRODUCTION

In the research thus far it has been established that the majority of SMMEs do make use of their accounting resources, however the big issue is whether financial information sourced from these resources actually contribute to their overall sustainability.

In Chapter 2, a theoretical understanding was gained on SMME sustainability and the effectiveness of these enterprises to make optimum use of their financial information sourced from accounting resources.

In Chapter 4, data analysis and interpretation of results establishes the actual effect of financial performance measures on the sustainability of SMMEs.

For the purpose of completeness, the research problem, main research question, investigative questions, key research objectives and survey findings are revisited and final conclusions are drawn.

5.2 THE PRIMARY PROBLEM REVISITED

The research problem reads as follows: "SMMEs are perceived not to be sustainable due to the ineffective utilisation of its accounting resources"

The literature review in Chapter 2 clearly highlights that SMMEs misunderstand, underestimate and misinterpret accounting information sourced from accounting resources, which have a major impact on overall sustainability.

Based on the actual survey findings in Chapter 4, it is clear that SMMEs do make use of accounting resources, but to a limited extent. These entities tend to only look at general figures used by the 'average business' to measure its performance.

Financial statements used by SMMEs (more than average usefulness) were as follows:
➤ Bank statement (93.1%).

- Income statement (82.0%).
- Bank reconciliation statement (79.2%).
- Cash flow statement (78.1%).
- Balance sheet (79.4%).

Based on these results, it is fair to say that SMMEs do make use of financial statements to obtain accounting information for business decisions, however one limited in some instances in their application.

Financial ratios used by SMMEs (more than average usefulness) were as follows:
- Inventory turnover rate (83.7%).
- Gross profit percentage (83.0%).
- Inventory on hand (82.5%).
- Net profit percentage (75.2%).
- Creditors' payment period (73.4%).

In practice, the above ratios are calculated from figures inside the income statement and balance sheet, however if these responses are compared to the financial statement usage, it is evident that SMMEs do not have a clear understanding on how to use their accounting resources, e.g. 83.0% of SMMEs make use of the gross profit percentage while only 82.0% of SMMEs actually make use of their income statement.

Hence it is comprehensible from the above that SMMEs so not make effective use of their accounting resources.

5.3 THE PRIMARY RESEARCH QUESTION REVISITED

The research question posed in Chapter 1, reads as follows:

"What financial performance measures sourced from accounting resources are regarded as being critical for the sustainability of SMMEs during the current dispensation of an economic depression in South Africa?"

In Chapter 2 it was mentioned that performance measures is all about understanding what goes on 'behind the scenes' of a business. Performances measures sourced from financial resources (i.e. accounting resources) is about measuring what's happening inside a business, by means of financial information. Financial

performance measures can be identified by making use of formal accounting statements i.e. income statement, statement of changes in equity, balance sheet, cash flow statement etc. and financial ratios.

SMME business activities measured by means of accounting includes:

➢ Profitability (67.7%).

➢ Creditors (66.7%).

➢ Stock control (57.4%).

➢ Business goal achieved (58.1%).

➢ Business sustainability (52.6%).

SMMEs made use of the following accounting resources to measure the above business activities:

➢ Income statement (70.9%).

➢ Bank statement (67.7%).

➢ Balance sheet (43.3%).

➢ Cash flow statement (41.7%).

➢ Reconciliation statements (33.1%).

From the above it is evident that SMMEs do financial performance measure which includes critical success factors such as profitability, stock control etc.

5.4 INVESTIGATIVE QUESTIONS REVISITED

The investigative questions read as follows:

➢ "What trading factors are considered critical for sustainability?"

➢ "What critical performance indicators can be sourced from accounting records?"

➢ "What critical success factors are being generated and used at present?"

➢ "To what extent are SMME owners and managers able to interpret the accounting sourced critical success factors?"

According to the findings to the survey in Chapter 4 the following is evident with regard to the investigative questions:

5.4.1 Critical trading factors

Trading factors (activities) critical for sustainability includes profitability, stock control, customer satisfaction, business goals achieved, competition and quality control.

5.4.2 Performance indicators

Critical performance indicators sourced from accounting records are ratios such as the net profit percentage, gross profit percentage, inventory turnover, inventory on hand, creditors payment period, return on capital employed, working capital ratio, return on equity, current ratio, return on assets and creditors turnover.

5.4.3 Continuously generated critical success factors

The survey returned that SMMEs kept accounting records and updated them on a continuous basis. Therefore SMMEs can compare the values of each account with one another. The accounts with higher than average influence on sustainability (critical success accounts) were as follows:

➢ Sales (85.8%).
➢ Purchases (67.7%).
➢ Rent expenses (60.6%).
➢ Inventory (55.9%).
➢ Cost of sale (59.1%).
➢ Wages (59.1%).
➢ Salaries (59.1%).
➢ Electricity (54.3%).

Should the value of one of these major influencing accounts be material with regard to the gross- and / or net profit, it serves as a warning of either stable sustainability or volatile sustainability.

5.4.4 Interpretation of accounting

The survey returned that SMMEs only look at general main figures used by the 'average business' to measure its performance. Therefore they generalise their

business and its accounting, which causes them to have limited interpretation abilities.

5.5 KEY RESEARCH OBJECTIVES REVISITED

The key research objectives stated in Chapter 1 reads as follows:
➢ "To identify critical success factors in and around the business"
➢ "Establish whether key performance indicators are sourced from the identified critical success factors"
➢ "Determine what critical success factors are being generated at a continuous level inside the business"
➢ "Establish the competency of owner and managers to interpret their accounting information"

Based on the survey findings in Chapter 4 the following is evident with regard to the key research objectives:

5.5.1 Critical success factors

It was established that SMMEs make use of financial statements and financial ratios to measure their business success.

5.5.2 Key performance indicators

Key performance indicators sourced form the critical success factors were:
➢ Profitability.
➢ Creditors.
➢ Stock control.
➢ Business goal achieved.
➢ Business sustainability.

Other key performance indicators sourced were the net profit percentage, gross profit percentage, inventory turnover, inventory on hand, creditors payment period, return on capital employed, working capital ratio, return on equity, current ratio, return on assets and creditors turnover

5.5.3 Continuously generated critical success factors

As explained in Paragraph 5.4.3, accounting records are kept by SMMEs at a continuous level. Therefore SMMEs can compare the values of each account with one another.

5.5.4 Competency of owner managers to interpret accounting information

Based on Paragraph 5.4.4, it is clear that owner managers generalise their business with regard to other existing businesses and use 'general figures' to determine their sustainability (going concern). Hence the competency of owner managers are very limited.

5.6 KEY SURVEY FINDINGS

Based on Chapter 4 the following analogies can be drawn from this research:
➢ Sales have a major influence on the sustainability of a SMME.
➢ Purchases, rent expenses, inventory, cost of sales, wages, salaries and electricity have an average to major influence on the sustainability of an SMME.
➢ Accounting measures is mainly used to measure profitability, stock control, business goal achieved, business sustainability and creditors.
➢ Non accounting measure is mainly used to measure Staff skills, customer satisfaction, staff morale, quality control, competition, internal controls and staff productivity.
➢ Bank statements, income statement, bank reconciliation statement, cash flow statement and balance sheet are major help with regard to business decision making.
➢ Net profit %, gross profit %, inventory turnover, inventory on hand and creditors payment periods is major help in the SMME.

5.7 RECOMMENDATIONS

Based on the survey results reflected in Chapter 4, it is evident that accounting information is under utilised by FMCG retail SMMEs. This culminates in poor decisions being made, which impact on the sustainability of these entities. The following recommendations serve as a guideline and remedial actions to mitigate this adverse situation:

➢ FMGG retail SMMEs should be availed the opportunity to be exposed to the 'bigger picture' of accounting information, and how it directly impacts on business sustainability. Any business has some assets and/or liabilities. The 'bigger picture' of accounting implies that 'assets' should result in 'income', while 'liabilities' should result in 'expenses', as depicted in Figure 5.1 below.
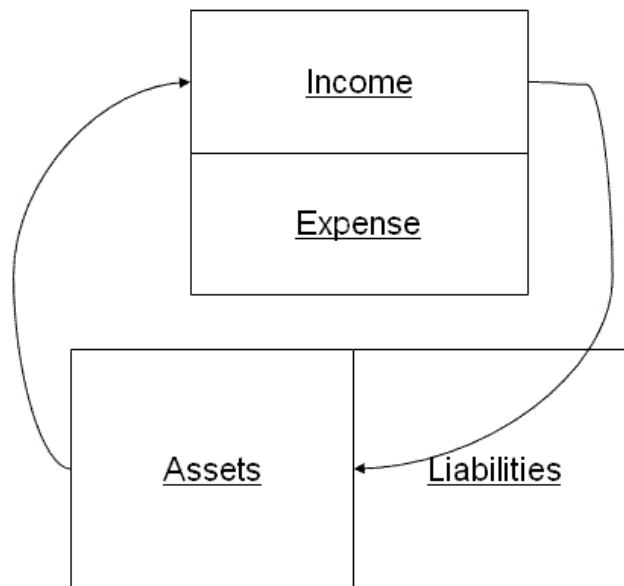
Figure 5.1: Financial literacy **(Source:** JCSmoney, 2008:**Online)**

The majority of small businesses more often than not end up with 'assets' such as vehicles, equipment and buildings to name but a few, which invariably draw expenses, which exceed the income they generate.

The rule of thumb which should be applied is that a business is sustainable when its actual income is greater than its actual expenses. From this, the obvious analogy can be drawn that 'true assets' generate income and draw

fewer 'liabilities' (or 'assets' disguised as 'liabilities') to decrease expenses to ensure business sustainability.

➢ FMCG retail SMMEs should also be educated in the application of ordinary financial ratio analyses, to ensure sustainability.

As discussed in Chapter 2, financial ratio analyses indicate business performance and business sustainability. () The following important financial ratio analyses that are recommended for use by FMCG retail SMMEs to guarantee sustainability include the following

For the purpose of completeness the listed financial ratio analyses and their associated breakdowns are elaborated upon below:

➢ **Percentage-format:**
   o Gross profit margin (ideal is positive).
   o Net profit margin (ideal is positive).
   o Return on owner's equity (ideal is positive).
   o Return on assets (ideal is positive).

The following table is provided:

Ratio	Sustainability rating for <0%	Sustainability rating for 0%	Sustainability rating for >0%
Gross profit	Very bad	Bad	Very good
Net profit	Very bad	Bad	Very good
ROE	Very bad	Bad	Very good
ROA	Very bad	Bad	Very good

If the above percentages are greater than 0%, it is an indication of very good business 'health'. The rule of thumb exists for all the above ratios in that the greater the percentage, the greater the sustainability of the business is.

➢ **Ratio-format:**
- o Current ratio (benchmark is 2 : 1).
- o Quick ratio (benchmark is 1 : 1).
- o Debt ratio (ideal is 0).
- o Solvency ratio (benchmark is 2 : 1).

The current ratio and solvency ratio are indicative of solvency; one of the purest measurements of sustainability, while the quick ratio and debt ratio are used as additional guidelines to where sustainability can improve. Solvency ratios in this respect are tabulated below for easier referencing (See Table 5.1):

Table 5.1: Solvency ratios

Ratio	Sustainability rating for 0 : 1	Sustainability rating for 1 : 1	Sustainability rating for 2 : 1
Current	Very bad	Borderline	Good
Quick	Very bad	Good	Very good
Debt	Very good	Bad	Very bad
Solvency	Very bad	Borderline	Good

The above ratios serve as proper identification of business sustainability. They are also linked to the financial education recommendation previously provided as business sustainability improves when 'liabilities' are brought to a minimum and 'true assets' are maximised.

➢ **Day-format**
- o Debtors' collection period.
- o Inventory on hand.
- o Creditors' payment period.
- o Business cycle.

Time is represented by money. It is therefore important to understand cash flow management from a business sustainability point of view, and which is represented in Table 5.2 below:
:

Table 5.2: Representation of cash flow management

Period	Description
Debtors' collection	Less days - better (receive cash)
Creditors' collection	More days - better (pay cash)

The sooner a business receives cash and the slower it pays cash out, the better liquidity and cash flow the business will have. This invariable result in the more money a business will have to purchase income generating assets.

The days of inventory a business have on hands all depend on the nature of the business. E.g. fresh foods should not be kept on hand for longer than 15 days, while clothing can be kept on hand for over 60 days, depending on fashion trends.

The business cycle is an indication of how long one actual business cycle takes by using the debtors' collection-, creditors' collection- and inventory on hand periods into account. The shorter the business cycle, the more cash inflow it will receive.

➢ FMCG retail SMMEs should be educated to measure their business performance by means of unique financial ratio analyses, over and above the ratios explained in Chapter 2.

Due to the fact that every business represents a unique setup, it holds no value to only use general 'accounting tools' to determine business performance. These entities can effectively determine their business performance (and sustainability) by making use of their trial balance. This statement is transposed into Table 5.3 for the ease of referencing:

Table 5.3 Custom financial performance measures

Ratio measurement	Description
Sales : Purchases	The greater sales are with regard to purchases, the greater 'estimated gross profit' and business sustainability.
Sales : Cost of sales	The greater sales are with regard to cost of sales, the greater 'estimated gross profit' and

	business sustainability.
Sales : Bank	The greater sales are with regard to bank, the less cash sales are made or the more cash expenses are undergone.
Sales : Salaries and wages	The greater sales are with regards to salaries and wages, the better productivity was shown.

Financial statements, of which the trial balance serves as an example, should be available to the owner-managers at all time as these ratios can serve as real-time leading indicators which could mean the difference between being sustainable and failing.

All of the above culminate in the analogy that the more of the 'bigger picture' SMMEs can see with regards to accounting, the more pro-active they will be in enhancing their own sustainability.

5.8 AVENUES FOR FURTHER RESEARCH

The author suggests the following avenues for further research:

➢ The impact of financial literacy on SMME sustainability
➢ The impact of the complexity of financial statements on SMME sustainability
➢ The effect of financial ratios regarding business decision making

5.9 CONCLUSION

Based on the literature review done in Chapter 2 it is clear that SMMEs theoretically have trouble in analysing and interpreting financial information sourced from their accounting resources. It is perceived that the trouble to analyse and interpret financial information stems from a lack of financial education (Kiyosaki & Lechter, 2003:146-147), as SMMEs only make use of Financial Statements to look at the figures but not understanding it.

According to the survey findings in Chapter 4 is it evident that SMMEs use their financial information sourced from accounting resources to a limited extent.

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ANNEXURE A

Descriptive statistics for each variable

Q01_1	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Bakery	4	3.15	4	3.15
Butchery	7	5.51	11	8.66
Fast food	65	51.18	76	59.84
Fruit and veg	5	3.94	81	63.78
Restaurant	3	2.36	84	66.14
Retail	33	25.98	117	92.13
Spaza shop	1	0.79	118	92.91
Suprette	8	6.30	126	99.21
Tavern	1	0.79	127	100.00

Q01_2	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Biltong	1	3.03	1	3.03
Clothing	18	54.55	19	57.58
General	3	9.09	22	66.67
Liquor	6	18.18	28	84.85
Pet	1	3.03	29	87.88
Telecom	4	12.12	33	100.00

Frequency Missing = 94

Q02a	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	1	0.79	1	0.79
1	7	5.51	8	6.30
2	21	16.54	29	22.83
3	13	10.24	42	33.07
4	4	3.15	46	36.22
5	14	11.02	60	47.24
6	15	11.81	75	59.06
7	8	6.30	83	65.35
8	7	5.51	90	70.87
9	5	3.94	95	74.80
10	12	9.45	107	84.25
12	1	0.79	108	85.04
13	1	0.79	109	85.83
14	1	0.79	110	86.61
15	2	1.57	112	88.19
16	3	2.36	115	90.55
18	1	0.79	116	91.34
19	1	0.79	117	92.13
20	2	1.57	119	93.70
21	2	1.57	121	95.28
22	1	0.79	122	96.06
26	1	0.79	123	96.85
29	1	0.79	124	97.64
30	1	0.79	125	98.43
35	1	0.79	126	99.21
50	1	0.79	127	100.00

Q02b	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0.08	1	0.79	1	0.79
0.2	1	0.79	2	1.57
0.25	2	1.57	4	3.15
0.5	1	0.79	5	3.94
1	5	3.94	10	7.87
1.5	1	0.79	11	8.66
1.7	1	0.79	12	9.45
1.75	1	0.79	13	10.24
2	9	7.09	22	17.32
2.5	2	1.57	24	18.90
3	11	8.66	35	27.56
4	11	8.66	46	36.22
4.5	1	0.79	47	37.01
5	13	10.24	60	47.24
6	12	9.45	72	56.69
7	10	7.87	82	64.57
8	5	3.94	87	68.50
9	4	3.15	91	71.65
10	9	7.09	100	78.74
11	1	0.79	101	79.53
12	6	4.72	107	84.25
13	1	0.79	108	85.04
14	2	1.57	110	86.61
15	1	0.79	111	87.40
16	1	0.79	112	88.19
19	1	0.79	113	88.98
20	5	3.94	118	92.91
21	1	0.79	119	93.70
22	1	0.79	120	94.49
24	1	0.79	121	95.28
25	1	0.79	122	96.06
27	2	1.57	124	97.64
30	1	0.79	125	98.43
39	1	0.79	126	99.21
49	1	0.79	127	100.00

Cumulative   Cumulative

```
          Q03   Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
      Owner              41     32.28      41     32.28
      Manager            45     35.43      86     67.72
  Owner and manager      41     32.28     127    100.00


                          Cumulative   Cumulative
         Q04  Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
        0.08      1       0.79       1        0.79
        0.25      1       0.79       2        1.57
        0.33      1       0.79       3        2.36
        0.42      1       0.79       4        3.15
           1      3       2.36       7        5.51
           2     10       7.87      17       13.39
         2.5      1       0.79      18       14.17
           3     13      10.24      31       24.41
           4     16      12.60      47       37.01
         4.5      1       0.79      48       37.80
           5     17      13.39      65       51.18
           6      9       7.09      74       58.27
           7      6       4.72      80       62.99
           8      6       4.72      86       67.72
           9      1       0.79      87       68.50
          10      8       6.30      95       74.80
          12      4       3.15      99       77.95
          13      2       1.57     101       79.53
          14      1       0.79     102       80.31
          15      8       6.30     110       86.61
          16      2       1.57     112       88.19
          18      1       0.79     113       88.98
          20      2       1.57     115       90.55
          22      3       2.36     118       92.91
          25      2       1.57     120       94.49
          27      1       0.79     121       95.28
          30      2       1.57     123       96.85
          35      2       1.57     125       98.43
          39      1       0.79     126       99.21
          49      1       0.79     127      100.00


                          Cumulative   Cumulative
       Q05_01  Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
       Minor               7     5.51       7      5.51
  Minor to intermediate   10     7.87      17     13.39
    Intermediate          30    23.62      47     37.01
  Intermediate to major   18    14.17      65     51.18
       Major              35    27.56     100     78.74
       N/A                27    21.26     127    100.00


                          Cumulative   Cumulative
       Q05_02  Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
       Minor              13    10.24      13     10.24
  Minor to intermediate   13    10.24      26     20.47
    Intermediate          20    15.75      46     36.22
  Intermediate to major   26    20.47      72     56.69
       Major              33    25.98     105     82.68
       N/A                22    17.32     127    100.00
                          Cumulative   Cumulative
       Q05_03  Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
       Minor              18    14.17      18     14.17
  Minor to intermediate   18    14.17      36     28.35
    Intermediate          20    15.75      56     44.09
  Intermediate to major   15    11.81      71     55.91
       Major              13    10.24      84     66.14
       N/A                43    33.86     127    100.00


                          Cumulative   Cumulative
       Q05_04  Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
       Minor              14    11.02      14     11.02
  Minor to intermediate   20    15.75      34     26.77
    Intermediate          24    18.90      58     45.67
  Intermediate to major   15    11.81      73     57.48
       Major               7     5.51      80     62.99
       N/A                47    37.01     127    100.00


                          Cumulative   Cumulative
       Q05_05  Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
       Minor              21    16.54      21     16.54
  Minor to intermediate   13    10.24      34     26.77
    Intermediate          21    16.54      55     43.31
  Intermediate to major   15    11.81      70     55.12
       Major               8     6.30      78     61.42
       N/A                49    38.58     127    100.00


                          Cumulative   Cumulative
       Q05_06  Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
       Minor              13    10.24      13     10.24
  Minor to intermediate   29    22.83      42     33.07
    Intermediate          18    14.17      60     47.24
  Intermediate to major   12     9.45      72     56.69
       Major               8     6.30      80     62.99
       N/A                47    37.01     127    100.00


                          Cumulative   Cumulative
       Q05_07  Frequency   Percent   Frequency   Percent
```

ƒƒƒ

	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Minor	13	10.24	13	10.24
Minor to intermediate	19	14.96	32	25.20
Intermediate	21	16.54	53	41.73
Intermediate to major	10	7.87	63	49.61
Major	6	4.72	69	54.33
N/A	58	45.67	127	100.00

			Cumulative	Cumulative
Q05_08	Frequency	Percent	Frequency	Percent

ƒƒƒ

Minor	19	14.96	19	14.96
Minor to intermediate	14	11.02	33	25.98
Intermediate	15	11.81	48	37.80
Intermediate to major	16	12.60	64	50.39
Major	15	11.81	79	62.20
N/A	48	37.80	127	100.00

			Cumulative	Cumulative
Q05_09	Frequency	Percent	Frequency	Percent

ƒƒƒ

Minor	14	11.02	14	11.02
Minor to intermediate	11	8.66	25	19.69
Intermediate	8	6.30	33	25.98
Intermediate to major	7	5.51	40	31.50
Major	14	11.02	54	42.52
N/A	73	57.48	127	100.00

			Cumulative	Cumulative
Q05_10	Frequency	Percent	Frequency	Percent

ƒƒƒ

Minor	12	9.45	12	9.45
Minor to intermediate	15	11.81	27	21.26
Intermediate	11	8.66	38	29.92
Intermediate to major	6	4.72	44	34.65
Major	8	6.30	52	40.94
N/A	75	59.06	127	100.00

			Cumulative	Cumulative
Q05_11	Frequency	Percent	Frequency	Percent

ƒƒƒ

Minor	6	4.72	6	4.72
Minor to intermediate	11	8.66	17	13.39
Intermediate	24	18.90	41	32.28
Intermediate to major	30	23.62	71	55.91
Major	26	20.47	97	76.38
N/A	30	23.62	127	100.00

			Cumulative	Cumulative
Q05_12	Frequency	Percent	Frequency	Percent

ƒƒƒ

Minor	6	4.72	6	4.72
Minor to intermediate	10	7.87	16	12.60
Intermediate	25	19.69	41	32.28
Intermediate to major	26	20.47	67	52.76
Major	31	24.41	98	77.17
N/A	29	22.83	127	100.00

			Cumulative	Cumulative
Q05_13	Frequency	Percent	Frequency	Percent

ƒƒƒ

Minor	10	7.87	10	7.87
Minor to intermediate	11	8.66	21	16.54
Intermediate	28	22.05	49	38.58
Intermediate to major	17	13.39	66	51.97
Major	13	10.24	79	62.20
N/A	48	37.80	127	100.00

			Cumulative	Cumulative
Q05_14	Frequency	Percent	Frequency	Percent

ƒƒƒ

Minor	9	7.09	9	7.09
Minor to intermediate	22	17.32	31	24.41
Intermediate	22	17.32	53	41.73
Intermediate to major	11	8.66	64	50.39
Major	7	5.51	71	55.91
N/A	56	44.09	127	100.00

			Cumulative	Cumulative
Q05_15	Frequency	Percent	Frequency	Percent

ƒƒƒ

Minor	14	11.02	14	11.02
Minor to intermediate	19	14.96	33	25.98
Intermediate	20	15.75	53	41.73
Intermediate to major	10	7.87	63	49.61
Major	7	5.51	70	55.12
N/A	57	44.88	127	100.00

			Cumulative	Cumulative
Q05_16	Frequency	Percent	Frequency	Percent

ƒƒƒ

Minor	15	11.81	15	11.81
Minor to intermediate	19	14.96	34	26.77
Intermediate	16	12.60	50	39.37
Intermediate to major	9	7.09	59	46.46
Major	5	3.94	64	50.39
N/A	63	49.61	127	100.00

			Cumulative	Cumulative
Q05_17	Frequency	Percent	Frequency	Percent

ƒƒƒ

	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Minor	13	10.24	13	10.24
Minor to intermediate	25	19.69	38	29.92
Intermediate	12	9.45	50	39.37
Intermediate to major	10	7.87	60	47.24
Major	8	6.30	68	53.54
N/A	59	46.46	127	100.00

Q05_18	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Minor	17	13.39	17	13.39
Minor to intermediate	17	13.39	34	26.77
Intermediate	18	14.17	52	40.94
Intermediate to major	5	3.94	57	44.88
Major	6	4.72	63	49.61
N/A	64	50.39	127	100.00

Q05_19	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Minor	18	14.17	18	14.17
Minor to intermediate	21	16.54	39	30.71
Intermediate	8	6.30	47	37.01
Intermediate to major	8	6.30	55	43.31
Major	9	7.09	64	50.39
N/A	63	49.61	127	100.00

Q06_01	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Minor	8	6.30	8	6.30
Minor to intermediate	12	9.45	20	15.75
Intermediate	19	14.96	39	30.71
Intermediate to major	29	22.83	68	53.54
Major	43	33.86	111	87.40
N/A	16	12.60	127	100.00

Q06_02	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Minor	10	7.87	10	7.87
Minor to intermediate	11	8.66	21	16.54
Intermediate	21	16.54	42	33.07
Intermediate to major	19	14.96	61	48.03
Major	35	27.56	96	75.59
N/A	31	24.41	127	100.00

Q06_03	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Minor	9	7.09	9	7.09
Minor to intermediate	11	8.66	20	15.75
Intermediate	28	22.05	48	37.80
Intermediate to major	15	11.81	63	49.61
Major	34	26.77	97	76.38
N/A	30	23.62	127	100.00

Q06_04	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Minor	11	8.66	11	8.66
Minor to intermediate	22	17.32	33	25.98
Intermediate	18	14.17	51	40.16
Intermediate to major	9	7.09	60	47.24
Major	13	10.24	73	57.48
N/A	54	42.52	127	100.00

Q06_05	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Minor to intermediate	8	6.30	8	6.30
Intermediate	14	11.02	22	17.32
Intermediate to major	29	22.83	51	40.16
Major	65	51.18	116	91.34
N/A	11	8.66	127	100.00

Q06_06	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Minor	10	7.87	10	7.87
Minor to intermediate	11	8.66	21	16.54
Intermediate	21	16.54	42	33.07
Intermediate to major	15	11.81	57	44.88
Major	44	34.65	101	79.53
N/A	26	20.47	127	100.00

Q06_07	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Minor	12	9.45	12	9.45
Minor to intermediate	21	16.54	33	25.98
Intermediate	14	11.02	47	37.01
Intermediate to major	12	9.45	59	46.46
Major	21	16.54	80	62.99
N/A	47	37.01	127	100.00

Q06_08	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Minor	13	10.24	13	10.24
Minor to intermediate	21	16.54	34	26.77

	Intermediate	6	4.72	40	31.50
	Intermediate to major	6	4.72	46	36.22
	Major	16	12.60	62	48.82
	N/A	65	51.18	127	100.00

Q06_09	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Minor	11	8.66	11	8.66
Minor to intermediate	17	13.39	28	22.05
Intermediate	16	12.60	44	34.65
Intermediate to major	18	14.17	62	48.82
Major	25	19.69	87	68.50
N/A	40	31.50	127	100.00

Q07_01	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Accounting	68	53.54	68	53.54
Non-Accounting	49	38.58	117	92.13
N/A	10	7.87	127	100.00

Q07_02	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Accounting	60	47.24	60	47.24
Non-Accounting	54	42.52	114	89.76
N/A	13	10.24	127	100.00

Q07_03	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Accounting	34	26.77	34	26.77
Non-Accounting	77	60.63	111	87.40
N/A	16	12.60	127	100.00

Q07_04	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Accounting	58	45.67	58	45.67
Non-Accounting	29	22.83	87	68.50
N/A	40	31.50	127	100.00

Q07_05	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Accounting	26	20.47	26	20.47
Non-Accounting	90	70.87	116	91.34
N/A	11	8.66	127	100.00

Q07_06	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Accounting	45	35.43	45	35.43
Non-Accounting	24	18.90	69	54.33
N/A	58	45.67	127	100.00

Q07_07	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Accounting	39	30.71	39	30.71
Non-Accounting	62	48.82	101	79.53
N/A	26	20.47	127	100.00

Q07_08	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Accounting	45	35.43	45	35.43
Non-Accounting	52	40.94	97	76.38
N/A	30	23.62	127	100.00

Q07_09	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Accounting	84	66.14	84	66.14
Non-Accounting	40	31.50	124	97.64
N/A	3	2.36	127	100.00

Q07_10	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Accounting	32	25.40	32	25.40
Non-Accounting	76	60.32	108	85.71
N/A	18	14.29	126	100.00

Frequency Missing = 1

Q07_11	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Accounting	33	25.98	33	25.98
Non-Accounting	64	50.39	97	76.38
N/A	30	23.62	127	100.00

Q07_12	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Accounting	29	22.83	29	22.83
Non-Accounting	78	61.42	107	84.25
N/A	20	15.75	127	100.00

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                          Cumulative   Cumulative
    Q07_13   Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
    Accounting        39     30.71        39     30.71
    Non-Accounting    67     52.76       106     83.46
    N/A               21     16.54       127    100.00

                          Cumulative   Cumulative
    Q07_14   Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
    Accounting        23     18.11        23     18.11
    Non-Accounting    81     63.78       104     81.89
    N/A               23     18.11       127    100.00

                          Cumulative   Cumulative
    Q07_15   Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
    Accounting        70     55.12        70     55.12
    Non-Accounting    52     40.94       122     96.06
    N/A                5      3.94       127    100.00

                          Cumulative   Cumulative
    Q08_01   Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
    No                37     29.13        37     29.13
    Yes               90     70.87       127    100.00

                          Cumulative   Cumulative
    Q08_02   Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
    No                72     56.69        72     56.69
    Yes               55     43.31       127    100.00

                          Cumulative   Cumulative
    Q08_03   Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
    No               120     94.49       120     94.49
    Yes                7      5.51       127    100.00

                          Cumulative   Cumulative
    Q08_04   Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
    No                90     70.87        90     70.87
    Yes               37     29.13       127    100.00

                          Cumulative   Cumulative
    Q08_05   Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
    No                74     58.27        74     58.27
    Yes               53     41.73       127    100.00

                          Cumulative   Cumulative
    Q08_06   Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
    No                85     66.93        85     66.93
    Yes               42     33.07       127    100.00

                          Cumulative   Cumulative
    Q08_07   Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
    No                41     32.28        41     32.28
    Yes               86     67.72       127    100.00

                          Cumulative   Cumulative
    Q08_08   Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
    No               108     85.04       108     85.04
    Yes               19     14.96       127    100.00

                          Cumulative   Cumulative
    Q08_09   Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
    No               123     96.85       123     96.85
    Yes                4      3.15       127    100.00

                          Cumulative   Cumulative
    Q08_10   Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
    Accountant         3     75.00         3     75.00
    Cash books         1     25.00         4    100.00
          Frequency Missing = 123

                          Cumulative   Cumulative
    Q09_01   Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
    Little            21     16.54        21     16.54
    Little to Large   21     16.54        42     33.07
    Large             25     19.69        67     52.76
    Large to major    13     10.24        80     62.99
    Major              7      5.51        87     68.50
    N/A               40     31.50       127    100.00

                          Cumulative   Cumulative
    Q09_02   Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
    Little            21     16.54        21     16.54
    Little to Large   20     15.75        41     32.28
    Large             28     22.05        69     54.33
    Large to major    15     11.81        84     66.14
    Major              7      5.51        91     71.65
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N/A	36	28.35	127	100.00

Q09_03	Frequency	Percent	Cumulative Frequency	Cumulative Percent
ƒƒƒ
Little	19	14.96	19	14.96
Little to Large	19	14.96	38	29.92
Large	27	21.26	65	51.18
Large to major	15	11.81	80	62.99
Major	19	14.96	99	77.95
N/A	28	22.05	127	100.00

Q09_04	Frequency	Percent	Cumulative Frequency	Cumulative Percent
ƒƒƒ
Little	13	10.24	13	10.24
Little to Large	19	14.96	32	25.20
Large	15	11.81	47	37.01
Large to major	6	4.72	53	41.73
Major	8	6.30	61	48.03
N/A	66	51.97	127	100.00

Q09_05	Frequency	Percent	Cumulative Frequency	Cumulative Percent
ƒƒƒ
Little	12	9.45	12	9.45
Little to Large	10	7.87	22	17.32
Large	24	18.90	46	36.22
Large to major	28	22.05	74	58.27
Major	43	33.86	117	92.13
N/A	10	7.87	127	100.00

Q09_06	Frequency	Percent	Cumulative Frequency	Cumulative Percent
ƒƒƒ
Little	24	18.90	24	18.90
Little to Large	24	18.90	48	37.80
Large	29	22.83	77	60.63
Large to major	20	15.75	97	76.38
Major	23	18.11	120	94.49
N/A	7	5.51	127	100.00

Q09_07	Frequency	Percent	Cumulative Frequency	Cumulative Percent
ƒƒƒ
Little	7	5.51	7	5.51
Little to Large	19	14.96	26	20.47
Large	31	24.41	57	44.88
Large to major	17	13.39	74	58.27
Major	46	36.22	120	94.49
N/A	7	5.51	127	100.00

Q09_08	Frequency	Percent	Cumulative Frequency	Cumulative Percent
ƒƒƒ
Little	18	14.17	18	14.17
Little to Large	23	18.11	41	32.28
Large	33	25.98	74	58.27
Large to major	17	13.39	91	71.65
Major	17	13.39	108	85.04
N/A	19	14.96	127	100.00

Q09_09	Frequency	Percent	Cumulative Frequency	Cumulative Percent
ƒƒƒ
Little	6	4.72	6	4.72
Little to Large	11	8.66	17	13.39
Large	29	22.83	46	36.22
Large to major	35	27.56	81	63.78
Major	40	31.50	121	95.28
N/A	6	4.72	127	100.00

Q09_10	Frequency	Percent	Cumulative Frequency	Cumulative Percent
ƒƒƒ
Little	13	10.24	13	10.24
Little to Large	15	11.81	28	22.05
Large	25	19.69	53	41.73
Large to major	21	16.54	74	58.27
Major	15	11.81	89	70.08
N/A	38	29.92	127	100.00

Q09_11	Frequency	Percent	Cumulative Frequency	Cumulative Percent
ƒƒƒ
Little	11	8.66	11	8.66
Little to Large	14	11.02	25	19.69
Large	16	12.60	41	32.28
Large to major	14	11.02	55	43.31
Major	13	10.24	68	53.54
N/A	59	46.46	127	100.00

Q09_12	Frequency	Percent	Cumulative Frequency	Cumulative Percent
ƒƒƒ
Little	23	18.11	23	18.11
Little to Large	28	22.05	51	40.16
Large	16	12.60	67	52.76
Large to major	13	10.24	80	62.99
Major	11	8.66	91	71.65

N/A	36	28.35	127	100.00

Q09_13	Frequency	Percent	Cumulative Frequency	Cumulative Percent
ƒƒ
Little	19	14.96	19	14.96
Little to Large	31	24.41	50	39.37
Large	24	18.90	74	58.27
Large to major	7	5.51	81	63.78
Major	9	7.09	90	70.87
N/A	37	29.13	127	100.00

Q09_14	Frequency	Percent	Cumulative Frequency	Cumulative Percent
ƒƒ
Little	19	14.96	19	14.96
Little to Large	18	14.17	37	29.13
Large	34	26.77	71	55.91
Large to major	23	18.11	94	74.02
Major	16	12.60	110	86.61
N/A	17	13.39	127	100.00

Q09_15	Frequency	Percent	Cumulative Frequency	Cumulative Percent
ƒƒ
Little	26	20.47	26	20.47
Little to Large	18	14.17	44	34.65
Large	28	22.05	72	56.69
Large to major	10	7.87	82	64.57
Major	11	8.66	93	73.23
N/A	34	26.77	127	100.00

Q09_16	Frequency	Percent	Cumulative Frequency	Cumulative Percent
ƒƒ
Little	8	6.30	8	6.30
Little to Large	15	11.81	23	18.11
Large	31	24.41	54	42.52
Large to major	36	28.35	90	70.87
Major	33	25.98	123	96.85
N/A	4	3.15	127	100.00

Q09_17	Frequency	Percent	Cumulative Frequency	Cumulative Percent
ƒƒ
Little	10	7.87	10	7.87
Little to Large	18	14.17	28	22.05
Large	28	22.05	56	44.09
Large to major	29	22.83	85	66.93
Major	33	25.98	118	92.91
N/A	9	7.09	127	100.00

Q09_18	Frequency	Percent	Cumulative Frequency	Cumulative Percent
ƒƒ
Little	8	6.30	8	6.30
Little to Large	11	8.66	19	14.96
Large	24	18.90	43	33.86
Large to major	29	22.83	72	56.69
Major	34	26.77	106	83.46
N/A	21	16.54	127	100.00

Q09_19	Frequency	Percent	Cumulative Frequency	Cumulative Percent
ƒƒ
Little	21	16.54	21	16.54
Little to Large	25	19.69	46	36.22
Large	23	18.11	69	54.33
Large to major	12	9.45	81	63.78
Major	18	14.17	99	77.95
N/A	28	22.05	127	100.00

Q09_20	Frequency	Percent	Cumulative Frequency	Cumulative Percent
ƒƒ
Little	10	7.87	10	7.87
Little to Large	4	3.15	14	11.02
Large	36	28.35	50	39.37
Large to major	26	20.47	76	59.84
Major	45	35.43	121	95.28
N/A	6	4.72	127	100.00

Q09_21	Frequency	Percent	Cumulative Frequency	Cumulative Percent
ƒƒ
Little	17	13.39	17	13.39
Little to Large	19	14.96	36	28.35
Large	22	17.32	58	45.67
Large to major	18	14.17	76	59.84
Major	9	7.09	85	66.93
N/A	42	33.07	127	100.00

Q09_22	Frequency	Percent	Cumulative Frequency	Cumulative Percent
ƒƒ
Little	24	18.90	24	18.90
Little to Large	22	17.32	46	36.22
Large	36	28.35	82	64.57
Large to major	23	18.11	105	82.68
Major	15	11.81	120	94.49
N/A	7	5.51	127	100.00

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                        Cumulative  Cumulative
  Q09_23   Frequency  Percent  Frequency    Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
  Little            13    10.24        13      10.24
  Little to Large   23    18.11        36      28.35
  Large             27    21.26        63      49.61
  Large to major    12     9.45        75      59.06
  Major             26    20.47       101      79.53
  N/A               26    20.47       127     100.00

                        Cumulative  Cumulative
  Q09_24   Frequency  Percent  Frequency    Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
  Little            12     9.45        12       9.45
  Little to Large   21    16.54        33      25.98
  Large             18    14.17        51      40.16
  Large to major    22    17.32        73      57.48
  Major             17    13.39        90      70.87
  N/A               37    29.13       127     100.00

                        Cumulative  Cumulative
  Q09_25   Frequency  Percent  Frequency    Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
  Little            19    14.96        19      14.96
  Little to Large   21    16.54        40      31.50
  Large             33    25.98        73      57.48
  Large to major    14    11.02        87      68.50
  Major             27    21.26       114      89.76
  N/A               13    10.24       127     100.00

                        Cumulative  Cumulative
  Q09_26   Frequency  Percent  Frequency    Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
  Little            21    16.54        21      16.54
  Little to Large   27    21.26        48      37.80
  Large             26    20.47        74      58.27
  Large to major    10     7.87        84      66.14
  Major              9     7.09        93      73.23
  N/A               34    26.77       127     100.00

                        Cumulative  Cumulative
  Q09_27   Frequency  Percent  Frequency    Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
  Little            20    15.75        20      15.75
  Little to Large   18    14.17        38      29.92
  Large             19    14.96        57      44.88
  Large to major     8     6.30        65      51.18
  Major              5     3.94        70      55.12
  N/A               57    44.88       127     100.00

                        Cumulative  Cumulative
  Q09_28   Frequency  Percent  Frequency    Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
  Little             5     3.94         5       3.94
  Little to Large    9     7.09        14      11.02
  Large             23    18.11        37      29.13
  Large to major    42    33.07        79      62.20
  Major             44    34.65       123      96.85
  N/A                4     3.15       127     100.00

                        Cumulative  Cumulative
  Q09_29   Frequency  Percent  Frequency    Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
  Little            25    19.69        25      19.69
  Little to Large   17    13.39        42      33.07
  Large             27    21.26        69      54.33
  Large to major    15    11.81        84      66.14
  Major             18    14.17       102      80.31
  N/A               25    19.69       127     100.00

                        Cumulative  Cumulative
  Q09_30   Frequency  Percent  Frequency    Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
  Little            10     7.87        10       7.87
  Little to Large   25    19.69        35      27.56
  Large             27    21.26        62      48.82
  Large to major    26    20.47        88      69.29
  Major             25    19.69       113      88.98
  N/A               14    11.02       127     100.00

                        Cumulative  Cumulative
  Q09_31   Frequency  Percent  Frequency    Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
  Little             8     6.30         8       6.30
  Little to Large   10     7.87        18      14.17
  Large             25    19.69        43      33.86
  Large to major    33    25.98        76      59.84
  Major             44    34.65       120      94.49
  N/A                7     5.51       127     100.00

                        Cumulative  Cumulative
  Q09_32   Frequency  Percent  Frequency    Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
  Little             5     3.94         5       3.94
  Little to Large   20    15.75        25      19.69
  Large             19    14.96        44      34.65
  Large to major    27    21.26        71      55.91
  Major             48    37.80       119      93.70
  N/A                8     6.30       127     100.00
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                             Cumulative   Cumulative
   Q09_33   Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
   Little              1     0.79        1      0.79
   Little to Large     2     1.57        3      2.36
   Large              12     9.45       15     11.81
   Large to major     26    20.47       41     32.28
   Major              83    65.35      124     97.64
   N/A                 3     2.36      127    100.00

                             Cumulative   Cumulative
   Q09_34   Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
   Little             21    16.54       21     16.54
   Little to Large    21    16.54       42     33.07
   Large              17    13.39       59     46.46
   Large to major     24    18.90       83     65.35
   Major              23    18.11      106     83.46
   N/A                21    16.54      127    100.00


                             Cumulative   Cumulative
   Q09_35   Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
   Little             25    19.69       25     19.69
   Little to Large    15    11.81       40     31.50
   Large              26    20.47       66     51.97
   Large to major     23    18.11       89     70.08
   Major              11     8.66      100     78.74
   N/A                27    21.26      127    100.00

                             Cumulative   Cumulative
   Q09_36   Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
   Little             42    33.07       42     33.07
   Little to Large    38    29.92       80     62.99
   Large              27    21.26      107     84.25
   Large to major      4     3.15      111     87.40
   Major               5     3.94      116     91.34
   N/A                11     8.66      127    100.00

                             Cumulative   Cumulative
   Q09_37   Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
   Little              8     6.30        8      6.30
   Little to Large    20    15.75       28     22.05
   Large              32    25.20       60     47.24
   Large to major     23    18.11       83     65.35
   Major              23    18.11      106     83.46
   N/A                21    16.54      127    100.00

                             Cumulative   Cumulative
   Q09_38   Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
   Little             18    14.17       18     14.17
   Little to Large    23    18.11       41     32.28
   Large              30    23.62       71     55.91
   Large to major     23    18.11       94     74.02
   Major              25    19.69      119     93.70
   N/A                 8     6.30      127    100.00

                             Cumulative   Cumulative
   Q09_39   Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
   Little              7     5.51        7      5.51
   Little to Large    16    12.60       23     18.11
   Large              23    18.11       46     36.22
   Large to major     32    25.20       78     61.42
   Major              43    33.86      121     95.28
   N/A                 6     4.72      127    100.00

                             Cumulative   Cumulative
   Q09_40   Frequency   Percent   Frequency   Percent
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
   Little             20    15.75       20     15.75
   Little to Large    26    20.47       46     36.22
   Large              26    20.47       72     56.69
   Large to major     18    14.17       90     70.87
   Major              23    18.11      113     88.98
   N/A                14    11.02      127    100.00
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ANNEXURE B

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Variable: Q05_01 (Q05_01)
N                 100   Sum Weights              100
Mean             3.64   Sum Observations         364
Std Deviation  1.25142343  Variance        1.56606061
Skewness       -0.4832811   Kurtosis        -0.7413035
Uncorrected SS    1480   Corrected SS          155.04
Coeff Variation  34.3797646  Std Error Mean   0.12514234

                Basic Statistical Measures
        Location                   Variability
Mean    3.640000   Std Deviation       1.25142
Median  4.000000   Variance            1.56606
Mode    5.000000   Range               4.00000
                   Interquartile Range    2.00000


Variable: Q05_02 (Q05_02)
N                 105   Sum Weights              105
Mean          3.5047619   Sum Observations       368
Std Deviation  1.37367985  Variance        1.88699634
Skewness       -0.5206291   Kurtosis        -0.9539368
Uncorrected SS    1486   Corrected SS       196.247619
Coeff Variation  39.1946697  Std Error Mean   0.13405743

                Basic Statistical Measures
        Location                   Variability
Mean    3.504762   Std Deviation       1.37368
Median  4.000000   Variance            1.88700
Mode    5.000000   Range               4.00000
                   Interquartile Range    2.00000


Variable: Q05_03 (Q05_03)
N                  84   Sum Weights               84
Mean          2.8452381   Sum Observations       239
Std Deviation  1.36650154  Variance        1.86732645
Skewness       0.14157336   Kurtosis        -1.1622869
Uncorrected SS     835   Corrected SS       154.988095
Coeff Variation  48.0276691  Std Error Mean   0.14909754

                Basic Statistical Measures
        Location                   Variability
Mean    2.845238   Std Deviation       1.36650
Median  3.000000   Variance            1.86733
Mode    3.000000   Range               4.00000
                   Interquartile Range    2.00000


Variable: Q05_04 (Q05_04)
N                  80   Sum Weights               80
Mean           2.7625   Sum Observations         221
Std Deviation  1.20383091  Variance        1.44920886
Skewness       0.1610685   Kurtosis        -0.8247512
Uncorrected SS     725   Corrected SS        114.4875
Coeff Variation  43.5775895  Std Error Mean   0.13459239

                Basic Statistical Measures
        Location                   Variability
Mean    2.762500   Std Deviation       1.20383
Median  3.000000   Variance            1.44921
Mode    3.000000   Range               4.00000
                   Interquartile Range    2.00000


Variable: Q05_05 (Q05_05)
N                  78   Sum Weights               78
Mean          2.69230769   Sum Observations      210
Std Deviation  1.33200067  Variance        1.77422577
Skewness       0.14877512   Kurtosis        -1.1306236
Uncorrected SS     702   Corrected SS       136.615385
Coeff Variation  49.4743105  Std Error Mean   0.15081938

                Basic Statistical Measures
        Location                   Variability
Mean    2.692308   Std Deviation       1.33200
Median  3.000000   Variance            1.77423
Mode    1.000000   Range               4.00000
                   Interquartile Range    3.00000
NOTE: The mode displayed is the smallest of 2 modes with a count of 21.


Variable: Q05_06 (Q05_06)
N                  80   Sum Weights               80
Mean           2.6625   Sum Observations         213
Std Deviation  1.21116901  Variance        1.46693038
Skewness       0.46336422   Kurtosis        -0.6906463
Uncorrected SS     683   Corrected SS        115.8875
Coeff Variation  45.489916  Std Error Mean   0.13541281

                Basic Statistical Measures
        Location                   Variability
Mean    2.662500   Std Deviation       1.21117
Median  2.000000   Variance            1.46693
Mode    2.000000   Range               4.00000
                   Interquartile Range    1.50000
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                    Variable: Q05_07 (Q05_07)
        N                 69   Sum Weights              69
        Mean        2.66666667   Sum Observations        184
        Std Deviation  1.19639983   Variance          1.43137255
        Skewness      0.30854853   Kurtosis          -0.6770353
        Uncorrected SS      588   Corrected SS       97.3333333
        Coeff Variation  44.8649936   Std Error Mean     0.14402961

                    Basic Statistical Measures
              Location                Variability
        Mean    2.666667    Std Deviation        1.19640
        Median  3.000000    Variance             1.43137
        Mode    3.000000    Range                4.00000
                    Interquartile Range      1.00000


                    Variable: Q05_08 (Q05_08)
        N                 79   Sum Weights              79
        Mean        2.92405063   Sum Observations        231
        Std Deviation  1.45683316   Variance          2.12236287
        Skewness      0.03298479   Kurtosis          -1.3649382
        Uncorrected SS      841   Corrected SS       165.544304
        Coeff Variation  49.8224329   Std Error Mean     0.16390654

                    Basic Statistical Measures
              Location                Variability
        Mean    2.924051    Std Deviation        1.45683
        Median  3.000000    Variance             2.12236
        Mode    1.000000    Range                4.00000
                    Interquartile Range      2.00000


                    Variable: Q05_09 (Q05_09)
        N                 54   Sum Weights              54
        Mean        2.92592593   Sum Observations        158
        Std Deviation  1.56436559   Variance          2.44723969
        Skewness      0.12715653   Kurtosis          -1.522556
        Uncorrected SS      592   Corrected SS       129.703704
        Coeff Variation  53.4656593   Std Error Mean     0.21288319

                    Basic Statistical Measures
              Location                Variability
        Mean    2.925926    Std Deviation        1.56437
        Median  3.000000    Variance             2.44724
        Mode    1.000000    Range                4.00000
                    Interquartile Range      4.00000
NOTE: The mode displayed is the smallest of 2 modes with a count of 14.


                    Variable: Q05_10 (Q05_10)
        N                 52   Sum Weights              52
        Mean        2.67307692   Sum Observations        139
        Std Deviation  1.36799773   Variance          1.8714178
        Skewness      0.43350691   Kurtosis          -0.9782669
        Uncorrected SS      467   Corrected SS       95.4423077
        Coeff Variation  51.1768936   Std Error Mean     0.18970715

                    Basic Statistical Measures
              Location                Variability
        Mean    2.673077    Std Deviation        1.36800
        Median  2.000000    Variance             1.87142
        Mode    2.000000    Range                4.00000
                    Interquartile Range      2.00000

                    Variable: Q05_11 (Q05_11)
        N                 97   Sum Weights              97
        Mean        3.60824742   Sum Observations        350
        Std Deviation  1.17753893   Variance          1.38659794
        Skewness     -0.5584207   Kurtosis          -0.4845868
        Uncorrected SS     1396   Corrected SS       133.113402
        Coeff Variation  32.6346504   Std Error Mean     0.11956096

                    Basic Statistical Measures
              Location                Variability
        Mean    3.608247    Std Deviation        1.17754
        Median  4.000000    Variance             1.38660
        Mode    4.000000    Range                4.00000
                    Interquartile Range      2.00000


                    Variable: Q05_12 (Q05_12)
        N                 98   Sum Weights              98
        Mean        3.67346939   Sum Observations        360
        Std Deviation  1.19944584   Variance          1.43867031
        Skewness     -0.5847794   Kurtosis          -0.5179054
        Uncorrected SS     1462   Corrected SS       139.55102
        Coeff Variation  32.6515811   Std Error Mean     0.12116233

                    Basic Statistical Measures
              Location                Variability
        Mean    3.673469    Std Deviation        1.19945
        Median  4.000000    Variance             1.43867
        Mode    5.000000    Range                4.00000
                    Interquartile Range      2.00000


                    Variable: Q05_13 (Q05_13)
        N                 79   Sum Weights              79
        Mean        3.15189873   Sum Observations        249
        Std Deviation  1.23089094   Variance          1.5150925
```

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    Skewness      -0.170191   Kurtosis      -0.7408828
    Uncorrected SS        903   Corrected SS   118.177215
    Coeff Variation   39.0523631   Std Error Mean   0.13848605

                    Basic Statistical Measures
              Location                Variability
    Mean     3.151899    Std Deviation       1.23089
    Median   3.000000    Variance            1.51509
    Mode     3.000000    Range               4.00000
                 Interquartile Range     2.00000


                  Variable: Q05_14 (Q05_14)
    N                 71   Sum Weights              71
    Mean      2.78873239   Sum Observations        198
    Std Deviation  1.15777487   Variance       1.34044266
    Skewness   0.31389864   Kurtosis       -0.6058601
    Uncorrected SS       646   Corrected SS    93.8309859
    Coeff Variation   41.5161697   Std Error Mean    0.1374026

                    Basic Statistical Measures
              Location                Variability
    Mean     2.788732    Std Deviation       1.15777
    Median   3.000000    Variance            1.34044
    Mode     2.000000    Range               4.00000
                 Interquartile Range     2.00000
    NOTE: The mode displayed is the smallest of 2 modes with a count of 22.


                  Variable: Q05_15 (Q05_15)
    N                 70   Sum Weights              70
    Mean      2.67142857   Sum Observations        187
    Std Deviation  1.23618662   Variance       1.52815735
    Skewness   0.32710994   Kurtosis       -0.7633261
    Uncorrected SS       605   Corrected SS    105.442857
    Coeff Variation   46.2743653   Std Error Mean   0.14775256

                    Basic Statistical Measures
              Location                Variability
    Mean     2.671429    Std Deviation       1.23619
    Median   3.000000    Variance            1.52816
    Mode     3.000000    Range               4.00000
                 Interquartile Range     1.00000


                  Variable: Q05_16 (Q05_16)
    N                 64   Sum Weights              64
    Mean         2.53125   Sum Observations        162
    Std Deviation  1.22109436   Variance       1.49107143
    Skewness   0.43817983   Kurtosis       -0.6953538
    Uncorrected SS       504   Corrected SS     93.9375
    Coeff Variation   48.2407647   Std Error Mean   0.15263679

                    Basic Statistical Measures
              Location                Variability
    Mean     2.531250    Std Deviation       1.22109
    Median   2.000000    Variance            1.49107
    Mode     2.000000    Range               4.00000
                 Interquartile Range     1.00000


                  Variable: Q05_17 (Q05_17)
    N                 68   Sum Weights              68
    Mean      2.63235294   Sum Observations        179
    Std Deviation  1.28021001   Variance       1.63893766
    Skewness   0.50930738   Kurtosis       -0.8122262
    Uncorrected SS       581   Corrected SS    109.808824
    Coeff Variation   48.6336763   Std Error Mean   0.15524827

                    Basic Statistical Measures
              Location                Variability
    Mean     2.632353    Std Deviation       1.28021
    Median   2.000000    Variance            1.63894
    Mode     2.000000    Range               4.00000
                 Interquartile Range     2.00000


                  Variable: Q05_18 (Q05_18)
    N                 63   Sum Weights              63
    Mean      2.46031746   Sum Observations        155
    Std Deviation  1.24207678   Variance       1.54275474
    Skewness   0.56301548   Kurtosis       -0.4833229
    Uncorrected SS       477   Corrected SS    95.6507937
    Coeff Variation   50.4844112   Std Error Mean   0.15648697

                    Basic Statistical Measures
              Location                Variability
    Mean     2.460317    Std Deviation       1.24208
    Median   2.000000    Variance            1.54275
    Mode     3.000000    Range               4.00000
                 Interquartile Range     2.00000


                  Variable: Q05_19 (Q05_19)
    N                 64   Sum Weights              64
    Mean         2.515625   Sum Observations        161
    Std Deviation  1.39149557   Variance       1.93625992
    Skewness   0.60529048   Kurtosis       -0.9195031
    Uncorrected SS       527   Corrected SS    121.984375
    Coeff Variation   55.3141096   Std Error Mean   0.17393695
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                   Basic Statistical Measures
           Location                  Variability
      Mean    2.515625    Std Deviation      1.39150
      Median  2.000000    Variance           1.93626
      Mode    2.000000    Range              4.00000
                   Interquartile Range       3.00000


                   Variable: Q06_01 (Q06_01)
      N                 111   Sum Weights            111
      Mean         3.78378378   Sum Observations       420
      Std Deviation  1.26782136   Variance         1.60737101
      Skewness      -0.7822351   Kurtosis         -0.4704022
      Uncorrected SS      1766   Corrected SS     176.810811
      Coeff Variation 33.5067074   Std Error Mean   0.12033628

                   Basic Statistical Measures
           Location                  Variability
      Mean    3.783784    Std Deviation      1.26782
      Median  4.000000    Variance           1.60737
      Mode    5.000000    Range              4.00000
                   Interquartile Range       2.00000


                   Variable: Q06_02 (Q06_02)
      N                  96   Sum Weights             96
      Mean         3.60416667   Sum Observations       346
      Std Deviation  1.3570802   Variance         1.84166667
      Skewness      -0.5603907   Kurtosis         -0.8858742
      Uncorrected SS      1422   Corrected SS     174.958333
      Coeff Variation 37.6530922   Std Error Mean   0.13850642

                   Basic Statistical Measures
           Location                  Variability
      Mean    3.604167    Std Deviation      1.35708
      Median  4.000000    Variance           1.84167
      Mode    5.000000    Range              4.00000
                   Interquartile Range       2.00000


                   Variable: Q06_03 (Q06_03)
      N                  97   Sum Weights             97
      Mean         3.55670103   Sum Observations       345
      Std Deviation  1.3226321   Variance         1.74935567
      Skewness      -0.4284694   Kurtosis         -0.9221643
      Uncorrected SS      1395   Corrected SS     167.938144
      Coeff Variation 37.1870474   Std Error Mean   0.13429294

                   Basic Statistical Measures
           Location                  Variability
      Mean    3.556701    Std Deviation      1.32263
      Median  4.000000    Variance           1.74936
      Mode    5.000000    Range              4.00000
                   Interquartile Range       2.00000


                   Variable: Q06_04 (Q06_04)
      N                  73   Sum Weights             73
      Mean         2.87671233   Sum Observations       210
      Std Deviation  1.32230024   Variance         1.74847793
      Skewness      0.30696544   Kurtosis         -1.0156838
      Uncorrected SS       730   Corrected SS     125.890411
      Coeff Variation 45.9656751   Std Error Mean   0.15476354

                   Basic Statistical Measures
           Location                  Variability
      Mean    2.876712    Std Deviation      1.32230
      Median  3.000000    Variance           1.74848
      Mode    2.000000    Range              4.00000
                   Interquartile Range       2.00000


                   Variable: Q06_05 (Q06_05)
      N                 116   Sum Weights            116
      Mean         4.30172414   Sum Observations       499
      Std Deviation  0.93455246   Variance         0.87338831
      Skewness      -1.1610204   Kurtosis         0.28820123
      Uncorrected SS      2247   Corrected SS     100.439655
      Coeff Variation 21.7250673   Std Error Mean   0.08677102

                   Basic Statistical Measures
           Location                  Variability
      Mean    4.301724    Std Deviation      0.93455
      Median  5.000000    Variance           0.87339
      Mode    5.000000    Range              3.00000
                   Interquartile Range       1.00000

                   Variable: Q06_06 (Q06_06)
      N                 101   Sum Weights            101
      Mean         3.71287129   Sum Observations       375
      Std Deviation  1.38084491   Variance         1.90673267
      Skewness      -0.6523872   Kurtosis         -0.8647797
      Uncorrected SS      1583   Corrected SS     190.673267
      Coeff Variation 37.1907563   Std Error Mean   0.1373992

                   Basic Statistical Measures
           Location                  Variability
      Mean    3.712871    Std Deviation      1.38084
      Median  4.000000    Variance           1.90673
      Mode    5.000000    Range              4.00000
                   Interquartile Range       2.00000
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                     Variable:  Q06_07  (Q06_07)
        N                  80   Sum Weights              80
        Mean          3.1125   Sum Observations         249
        Std Deviation  1.44076061   Variance        2.07579114
        Skewness      0.03273272   Kurtosis         -1.3895394
        Uncorrected SS        939   Corrected SS      163.9875
        Coeff Variation  46.2894976   Std Error Mean    0.16108193

                     Basic Statistical Measures
              Location                   Variability
        Mean    3.112500    Std Deviation        1.44076
        Median  3.000000    Variance             2.07579
        Mode    2.000000    Range                4.00000
                Interquartile Range      3.00000
     NOTE: The mode displayed is the smallest of 2 modes with a count of 21.


                     Variable:  Q06_08  (Q06_08)
        N                  62   Sum Weights              62
        Mean       2.85483871   Sum Observations         177
        Std Deviation  1.52408827   Variance        2.32284506
        Skewness      0.33923077   Kurtosis          -1.429498
        Uncorrected SS        647   Corrected SS     141.693548
        Coeff Variation  53.3861428   Std Error Mean    0.1935594

                     Basic Statistical Measures
              Location                   Variability
        Mean    2.854839    Std Deviation        1.52409
        Median  2.000000    Variance             2.32285
        Mode    2.000000    Range                4.00000
                Interquartile Range      3.00000


                     Variable:  Q06_09  (Q06_09)
        N                  87   Sum Weights              87
        Mean       3.33333333   Sum Observations         290
        Std Deviation  1.40320784   Variance        1.96899225
        Skewness      -0.2565418   Kurtosis         -1.2537125
        Uncorrected SS       1136   Corrected SS     169.333333
        Coeff Variation  42.0962353   Std Error Mean    0.15043967

                     Basic Statistical Measures
              Location                   Variability
        Mean    3.333333    Std Deviation        1.40321
        Median  3.000000    Variance             1.96899
        Mode    5.000000    Range                4.00000
                Interquartile Range      3.00000


                     Variable:  Q09_01  (Q09_01)
        N                  87   Sum Weights              87
        Mean       2.5862069   Sum Observations         225
        Std Deviation  1.23468972   Variance        1.5244587
        Skewness      0.30928186   Kurtosis          -0.823552
        Uncorrected SS        713   Corrected SS     131.103448
        Coeff Variation  47.7413358   Std Error Mean    0.13237263

                     Basic Statistical Measures
              Location                   Variability
        Mean    2.586207    Std Deviation        1.23469
        Median  3.000000    Variance             1.52446
        Mode    3.000000    Range                4.00000
                Interquartile Range      1.00000


                     Variable:  Q09_02  (Q09_02)
        N                  91   Sum Weights              91
        Mean       2.63736264   Sum Observations         240
        Std Deviation  1.2248944   Variance         1.5003663
        Skewness      0.21168666   Kurtosis         -0.8626403
        Uncorrected SS        768   Corrected SS     135.032967
        Coeff Variation  46.4439128   Std Error Mean    0.12840382

              Location                   Variability
        Mean    2.637363    Std Deviation        1.22489
        Median  3.000000    Variance             1.50037
        Mode    3.000000    Range                4.00000
                Interquartile Range      1.00000


                     Variable:  Q09_03  (Q09_03)
        N                  99   Sum Weights              99
        Mean       2.95959596   Sum Observations         293
        Std Deviation  1.37706574   Variance        1.89631004
        Skewness      0.07391029   Kurtosis         -1.1537388
        Uncorrected SS       1053   Corrected SS     185.838384
        Coeff Variation  46.5288422   Std Error Mean    0.13840031

                     Basic Statistical Measures
              Location                   Variability
        Mean    2.959596    Std Deviation        1.37707
        Median  3.000000    Variance             1.89631
        Mode    3.000000    Range                4.00000
                Interquartile Range      2.00000


                     Variable:  Q09_04  (Q09_04)
        N                  61   Sum Weights              61
        Mean       2.62295082   Sum Observations         160
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Std Deviation     1.2931091   Variance          1.67213115
Skewness          0.50808729  Kurtosis          -0.7162483
Uncorrected SS          520   Corrected SS      100.327869
Coeff Variation   49.2997845  Std Error Mean    0.16556565

                 Basic Statistical Measures
             Location                Variability
    Mean     2.622951    Std Deviation        1.29311
    Median   2.000000    Variance             1.67213
    Mode     2.000000    Range                4.00000
                 Interquartile Range          1.00000


                 Variable: Q09_05 (Q09_05)
    N               117   Sum Weights              117
    Mean       3.68376068  Sum Observations         431
    Std Deviation  1.32385001  Variance        1.75257884
    Skewness   -0.7122869  Kurtosis        -0.6038532
    Uncorrected SS     1791   Corrected SS     203.299145
    Coeff Variation  35.9374596  Std Error Mean   0.12238998

                 Basic Statistical Measures
             Location                Variability
    Mean     3.683761    Std Deviation        1.32385
    Median   4.000000    Variance             1.75258
    Mode     5.000000    Range                4.00000
                 Interquartile Range          2.00000


                 Variable: Q09_06 (Q09_06)
    N               120   Sum Weights              120
    Mean             2.95   Sum Observations         354
    Std Deviation  1.3953705   Variance        1.94705882
    Skewness   0.07162204  Kurtosis        -1.2189324
    Uncorrected SS     1276   Corrected SS          231.7
    Coeff Variation  47.3006948  Std Error Mean   0.12737932

                 Basic Statistical Measures
             Location                Variability
    Mean     2.950000    Std Deviation        1.39537
    Median   3.000000    Variance             1.94706
    Mode     3.000000    Range                4.00000
                 Interquartile Range          2.00000


                 Variable: Q09_07 (Q09_07)
    N               120   Sum Weights              120
    Mean       3.63333333  Sum Observations         436
    Std Deviation  1.29597524  Variance        1.67955182
    Skewness   -0.3935181  Kurtosis        -1.0795199
    Uncorrected SS     1784   Corrected SS     199.866667
    Coeff Variation  35.6690433  Std Error Mean   0.11830581

                 Basic Statistical Measures
             Location                Variability
    Mean     3.633333    Std Deviation        1.29598
    Median   4.000000    Variance             1.67955
    Mode     5.000000    Range                4.00000
                 Interquartile Range          2.00000


                 Variable: Q09_08 (Q09_08)
    N               108   Sum Weights              108
    Mean       2.92592593  Sum Observations         316
    Std Deviation  1.29487634  Variance        1.67670474
    Skewness   0.11364587  Kurtosis        -0.9701223
    Uncorrected SS     1104   Corrected SS     179.407407
    Coeff Variation  44.2552674  Std Error Mean   0.12459953

                 Basic Statistical Measures
             Location                Variability
    Mean     2.925926    Std Deviation        1.29488
    Median   3.000000    Variance             1.67670
    Mode     3.000000    Range                4.00000
                 Interquartile Range          2.00000


                 Variable: Q09_09 (Q09_09)
    N               121   Sum Weights              121
    Mean       3.76033058  Sum Observations         455
    Std Deviation  1.15487946  Variance        1.33374656
    Skewness   -0.6725456  Kurtosis        -0.3272924
    Uncorrected SS     1871   Corrected SS     160.049587
    Coeff Variation  30.7121789  Std Error Mean   0.10498904

                 Basic Statistical Measures
             Location                Variability
    Mean     3.760331    Std Deviation        1.15488
    Median   4.000000    Variance             1.33375
    Mode     5.000000    Range                4.00000
                 Interquartile Range          2.00000


                 Variable: Q09_10 (Q09_10)
    N                89   Sum Weights               89
    Mean       3.11235955  Sum Observations         277
    Std Deviation  1.2919172   Variance        1.66905005
    Skewness   -0.1489861  Kurtosis        -0.9857822
    Uncorrected SS     1009   Corrected SS     146.876404
    Coeff Variation  41.509253   Std Error Mean   0.13694295
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                Basic Statistical Measures
           Location            Variability
     Mean   3.112360   Std Deviation         1.29192
     Median 3.000000   Variance              1.66905
     Mode   3.000000   Range                 4.00000
                Interquartile Range    2.00000


                Variable:  Q09_11 (Q09_11)
        N              68   Sum Weights              68
     Mean        3.05882353   Sum Observations       208
     Std Deviation 1.35913002   Variance         1.84723442
     Skewness     -0.0358599   Kurtosis          -1.173901
     Uncorrected SS      760   Corrected SS      123.764706
     Coeff Variation 44.4330969  Std Error Mean   0.16481872

                Basic Statistical Measures
           Location            Variability
     Mean   3.058824   Std Deviation         1.35913
     Median 3.000000   Variance              1.84723
     Mode   3.000000   Range                 4.00000
                Interquartile Range    2.00000


                Variable:  Q09_12 (Q09_12)
        N              91   Sum Weights              91
     Mean        2.57142857   Sum Observations       234
     Std Deviation 1.33452328   Variance         1.78095238
     Skewness     0.48873345   Kurtosis          -0.9286499
     Uncorrected SS      762   Corrected SS      160.285714
     Coeff Variation 51.8981275  Std Error Mean   0.13989605

                Basic Statistical Measures
           Location            Variability
     Mean   2.571429   Std Deviation         1.33452
     Median 2.000000   Variance              1.78095
     Mode   2.000000   Range                 4.00000
                Interquartile Range    3.00000


                Variable:  Q09_13 (Q09_13)
        N              90   Sum Weights              90
     Mean        2.51111111   Sum Observations       226
     Std Deviation 1.20153876   Variance         1.44369538
     Skewness     0.62911321   Kurtosis          -0.3224221
     Uncorrected SS      696   Corrected SS      128.488889
     Coeff Variation 47.8488885  Std Error Mean   0.12665331

                Basic Statistical Measures
           Location            Variability
     Mean   2.511111   Std Deviation         1.20154
     Median 2.000000   Variance              1.44370
     Mode   2.000000   Range                 4.00000
                Interquartile Range    1.00000


                Variable:  Q09_14 (Q09_14)
        N             110   Sum Weights             110
     Mean        2.99090909   Sum Observations       329
     Std Deviation 1.28859111   Variance         1.66046706
     Skewness     -0.0614186   Kurtosis          -0.9735044
     Uncorrected SS     1165   Corrected SS      180.990909
     Coeff Variation 43.0835934  Std Error Mean   0.12286234

                Basic Statistical Measures
           Location            Variability
     Mean   2.990909   Std Deviation         1.28859
     Median 3.000000   Variance              1.66047
     Mode   3.000000   Range                 4.00000
                Interquartile Range    2.00000


                Variable:  Q09_15 (Q09_15)
        N              93   Sum Weights              93
     Mean        2.59139785   Sum Observations       241
     Std Deviation 1.32070929   Variance         1.74427302
     Skewness     0.36191104   Kurtosis          -0.8911833
     Uncorrected SS      785   Corrected SS      160.473118
     Coeff Variation 50.9651302  Std Error Mean   0.13695117

                Basic Statistical Measures
           Location            Variability
     Mean   2.591398   Std Deviation         1.32071
     Median 3.000000   Variance              1.74427
     Mode   3.000000   Range                 4.00000
                Interquartile Range    2.00000


                Variable:  Q09_16 (Q09_16)
        N             123   Sum Weights             123
     Mean        3.57723577   Sum Observations       440
     Std Deviation 1.19430431   Variance         1.42636279
     Skewness     -0.5086965   Kurtosis          -0.5970388
     Uncorrected SS     1748   Corrected SS      174.01626
     Coeff Variation 33.3862342  Std Error Mean   0.10768679

                Basic Statistical Measures
           Location            Variability
     Mean   3.577236   Std Deviation         1.19430
     Median 4.000000   Variance              1.42636
     Mode   4.000000   Range                 4.00000
```

Interquartile Range   2.00000

Variable: Q09_17 (Q09_17)

N	118	Sum Weights	118
Mean	3.48305085	Sum Observations	411
Std Deviation	1.2792429	Variance	1.63646241
Skewness	-0.397723	Kurtosis	-0.9097493
Uncorrected SS	1623	Corrected SS	191.466102
Coeff Variation	36.7276552	Std Error Mean	0.11776385

Basic Statistical Measures

Location		Variability	
Mean	3.483051	Std Deviation	1.27924
Median	4.000000	Variance	1.63646
Mode	5.000000	Range	4.00000
		Interquartile Range	2.00000

Variable: Q09_18 (Q09_18)

N	106	Sum Weights	106
Mean	3.66037736	Sum Observations	388
Std Deviation	1.2412497	Variance	1.54070081
Skewness	-0.6345871	Kurtosis	-0.5439408
Uncorrected SS	1582	Corrected SS	161.773585
Coeff Variation	33.9104298	Std Error Mean	0.12056083

Basic Statistical Measures

Location		Variability	
Mean	3.660377	Std Deviation	1.24125
Median	4.000000	Variance	1.54070
Mode	5.000000	Range	4.00000
		Interquartile Range	2.00000

Variable: Q09_19 (Q09_19)

N	99	Sum Weights	99
Mean	2.80808081	Sum Observations	278
Std Deviation	1.39002839	Variance	1.93217893
Skewness	0.2819873	Kurtosis	-1.1330798
Uncorrected SS	970	Corrected SS	189.353535
Coeff Variation	49.5010111	Std Error Mean	0.13970311

Basic Statistical Measures

Location		Variability	
Mean	2.808081	Std Deviation	1.39003
Median	3.000000	Variance	1.93218
Mode	2.000000	Range	4.00000
		Interquartile Range	2.00000

Variable: Q09_20 (Q09_20)

N	121	Sum Weights	121
Mean	3.76033058	Sum Observations	455
Std Deviation	1.22491356	Variance	1.50041322
Skewness	-0.7463218	Kurtosis	-0.2070775
Uncorrected SS	1891	Corrected SS	180.049587
Coeff Variation	32.5746243	Std Error Mean	0.11135578

Basic Statistical Measures

Location		Variability	
Mean	3.760331	Std Deviation	1.22491
Median	4.000000	Variance	1.50041
Mode	5.000000	Range	4.00000
		Interquartile Range	2.00000

Variable: Q09_21 (Q09_21)

N	85	Sum Weights	85
Mean	2.8	Sum Observations	238
Std Deviation	1.27988095	Variance	1.63809524
Skewness	0.10606636	Kurtosis	-1.0401048
Uncorrected SS	804	Corrected SS	137.6
Coeff Variation	45.7100338	Std Error Mean	0.13882258

Basic Statistical Measures

Location		Variability	
Mean	2.800000	Std Deviation	1.27988
Median	3.000000	Variance	1.63810
Mode	3.000000	Range	4.00000
		Interquartile Range	2.00000

Variable: Q09_22 (Q09_22)

N	120	Sum Weights	120
Mean	2.85833333	Sum Observations	343
Std Deviation	1.29183495	Variance	1.66883754
Skewness	0.05447551	Kurtosis	-1.0054697
Uncorrected SS	1179	Corrected SS	198.591667
Coeff Variation	45.1953918	Std Error Mean	0.11792786

Basic Statistical Measures

Location		Variability	
Mean	2.858333	Std Deviation	1.29183
Median	3.000000	Variance	1.66884
Mode	3.000000	Range	4.00000
		Interquartile Range	2.00000

```
                        Variable:  Q09_23  (Q09_23)
        N                  101    Sum Weights              101
        Mean          3.14851485    Sum Observations        318
        Std Deviation   1.37394424   Variance          1.88772277
        Skewness       0.03368132   Kurtosis          -1.2182175
        Uncorrected SS       1190   Corrected SS       188.772277
        Coeff Variation  43.6378516   Std Error Mean    0.13671256

                        Basic Statistical Measures
                Location                    Variability
        Mean      3.148515    Std Deviation         1.37394
        Median    3.000000    Variance              1.88772
        Mode      3.000000    Range                 4.00000
                  Interquartile Range       3.00000


                        Variable:  Q09_24  (Q09_24)
        N                   90    Sum Weights               90
        Mean          3.12222222    Sum Observations        281
        Std Deviation   1.33094355   Variance          1.77141074
        Skewness      -0.0827194   Kurtosis          -1.1842078
        Uncorrected SS       1035   Corrected SS       157.655556
        Coeff Variation  42.6280853   Std Error Mean    0.14029377

                        Basic Statistical Measures
                Location                    Variability
        Mean      3.122222    Std Deviation         1.33094
        Median    3.000000    Variance              1.77141
        Mode      4.000000    Range                 4.00000
                  Interquartile Range       2.00000


                        Variable:  Q09_25  (Q09_25)
        N                  114    Sum Weights              114
        Mean          3.07894737    Sum Observations        351
        Std Deviation   1.38987958   Variance          1.93176525
        Skewness       0.0175922   Kurtosis          -1.1777916
        Uncorrected SS       1299   Corrected SS       218.289474
        Coeff Variation  45.1413881   Std Error Mean    0.13017415

                        Basic Statistical Measures
                Location                    Variability
        Mean      3.078947    Std Deviation         1.38988
        Median    3.000000    Variance              1.93177
        Mode      3.000000    Range                 4.00000
                  Interquartile Range       2.00000


                        Variable:  Q09_26  (Q09_26)
        N                   93    Sum Weights               93
        Mean          2.55913978    Sum Observations        238
        Std Deviation   1.2288415   Variance          1.51005143
        Skewness       0.47117696   Kurtosis          -0.6057883
        Uncorrected SS        748   Corrected SS       138.924731
        Coeff Variation  48.017756   Std Error Mean    0.12742493

                        Basic Statistical Measures
                Location                    Variability
        Mean      2.559140    Std Deviation         1.22884
        Median    2.000000    Variance              1.51005
        Mode      2.000000    Range                 4.00000
                  Interquartile Range       1.00000


                        Variable:  Q09_27  (Q09_27)
        N                   70    Sum Weights               70
        Mean          2.42857143    Sum Observations        170
        Std Deviation   1.22262996   Variance          1.49482402
        Skewness       0.48878623   Kurtosis          -0.6351244
        Uncorrected SS        516   Corrected SS       103.142857
        Coeff Variation  50.3435865   Std Error Mean    0.14613223

                        Basic Statistical Measures
                Location                    Variability
        Mean      2.428571    Std Deviation         1.22263
        Median    2.000000    Variance              1.49482
        Mode      1.000000    Range                 4.00000
                  Interquartile Range       2.00000


                        Variable:  Q09_28  (Q09_28)
        N                  123    Sum Weights              123
        Mean          3.90243902    Sum Observations        480
        Std Deviation   1.09704995   Variance          1.20351859
        Skewness      -0.9018773   Kurtosis          0.20501102
        Uncorrected SS       2020   Corrected SS       146.829268
        Coeff Variation  28.111905   Std Error Mean    0.09891766

                        Basic Statistical Measures
                Location                    Variability
        Mean      3.902439    Std Deviation         1.09705
        Median    4.000000    Variance              1.20352
        Mode      5.000000    Range                 4.00000
                  Interquartile Range       2.00000


                        Variable:  Q09_29  (Q09_29)
        N                  102    Sum Weights              102
        Mean          2.84313725    Sum Observations        290
        Std Deviation   1.41242785   Variance          1.99495244
        Skewness       0.13337367   Kurtosis          -1.2074147
```

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Uncorrected SS        1026   Corrected SS      201.490196
Coeff Variation   49.6784969   Std Error Mean       0.1398512

                    Basic Statistical Measures
            Location                    Variability
  Mean     2.843137   Std Deviation         1.41243
  Median   3.000000   Variance              1.99495
  Mode     3.000000   Range                 4.00000
                      Interquartile Range   2.00000


                 Variable: Q09_30 (Q09_30)
  N                113   Sum Weights              113
  Mean        3.27433628   Sum Observations       370
  Std Deviation  1.27648924   Variance        1.62942478
  Skewness     -0.1377812   Kurtosis          -1.0861503
  Uncorrected SS        1394   Corrected SS     182.495575
  Coeff Variation   38.9846714   Std Error Mean    0.12008201

                    Basic Statistical Measures
            Location                    Variability
  Mean     3.274336   Std Deviation         1.27649
  Median   3.000000   Variance              1.62942
  Mode     3.000000   Range                 4.00000
                      Interquartile Range   2.00000


                 Variable: Q09_31 (Q09_31)
  N                120   Sum Weights              120
  Mean        3.79166667   Sum Observations       455
  Std Deviation  1.21541799   Variance         1.4772409
  Skewness     -0.7903172   Kurtosis          -0.2720515
  Uncorrected SS        1901   Corrected SS     175.791667
  Coeff Variation   32.05498   Std Error Mean    0.11095198

                    Basic Statistical Measures
            Location                    Variability
  Mean     3.791667   Std Deviation         1.21542
  Median   4.000000   Variance              1.47724
  Mode     5.000000   Range                 4.00000
                      Interquartile Range   2.00000


                 Variable: Q09_32 (Q09_32)
  N                119   Sum Weights              119
  Mean        3.78151261   Sum Observations       450
  Std Deviation  1.25657366   Variance        1.57897735
  Skewness     -0.6196365   Kurtosis          -0.8829172
  Uncorrected SS        1888   Corrected SS     186.319328
  Coeff Variation   33.2293922   Std Error Mean    0.11518992

                    Basic Statistical Measures
            Location                    Variability
  Mean     3.781513   Std Deviation         1.25657
  Median   4.000000   Variance              1.57898
  Mode     5.000000   Range                 4.00000
                      Interquartile Range   2.00000


                 Variable: Q09_33 (Q09_33)
  N                124   Sum Weights              124
  Mean        4.51612903   Sum Observations       560
  Std Deviation  0.80125786   Variance        0.64201416
  Skewness     -1.7882121   Kurtosis          3.19676049
  Uncorrected SS        2608   Corrected SS      78.9677419
  Coeff Variation   17.7421384   Std Error Mean    0.07195508

                    Basic Statistical Measures
            Location                    Variability
  Mean     4.516129   Std Deviation         0.80126
  Median   5.000000   Variance              0.64201
  Mode     5.000000   Range                 4.00000
                      Interquartile Range   1.00000


                 Variable: Q09_34 (Q09_34)
  N                106   Sum Weights              106
  Mean        3.06603774   Sum Observations       325
  Std Deviation  1.44926167   Variance        2.10035939
  Skewness     -0.0788362   Kurtosis          -1.3738454
  Uncorrected SS        1217   Corrected SS     220.537736
  Coeff Variation   47.2682268   Std Error Mean    0.14076474

                    Basic Statistical Measures
            Location                    Variability
  Mean     3.066038   Std Deviation         1.44926
  Median   3.000000   Variance              2.10036
  Mode     4.000000   Range                 4.00000
                      Interquartile Range   2.00000


                 Variable: Q09_35 (Q09_35)
  N                100   Sum Weights              100
  Mean             2.8   Sum Observations       280
  Std Deviation  1.34088769   Variance         1.7979798
  Skewness      0.0153909   Kurtosis          -1.1875039
  Uncorrected SS         962   Corrected SS          178
  Coeff Variation   47.8888461   Std Error Mean    0.13408877
```

Basic Statistical Measures

Location		Variability	
Mean	2.800000	Std Deviation	1.34089
Median	3.000000	Variance	1.79798
Mode	3.000000	Range	4.00000
		Interquartile Range	2.50000

Variable: Q09_36 (Q09_36)

N	116	Sum Weights	116
Mean	2.06896552	Sum Observations	240
Std Deviation	1.0609605	Variance	1.12563718
Skewness	0.92745112	Kurtosis	0.53369445
Uncorrected SS	626	Corrected SS	129.448276
Coeff Variation	51.2797575	Std Error Mean	0.09850771

Basic Statistical Measures

Location		Variability	
Mean	2.068966	Std Deviation	1.06096
Median	2.000000	Variance	1.12564
Mode	1.000000	Range	4.00000
		Interquartile Range	2.00000

Variable: Q09_37 (Q09_37)

N	106	Sum Weights	106
Mean	3.31132075	Sum Observations	351
Std Deviation	1.22173341	Variance	1.49263252
Skewness	-0.1414575	Kurtosis	-0.915324
Uncorrected SS	1319	Corrected SS	156.726415
Coeff Variation	36.8956528	Std Error Mean	0.11866524

Basic Statistical Measures

Location		Variability	
Mean	3.311321	Std Deviation	1.22173
Median	3.000000	Variance	1.49263
Mode	3.000000	Range	4.00000
		Interquartile Range	2.00000

Variable: Q09_38 (Q09_38)

N	119	Sum Weights	119
Mean	3.11764706	Sum Observations	371
Std Deviation	1.35406776	Variance	1.8334995
Skewness	-0.0713586	Kurtosis	-1.1529994
Uncorrected SS	1373	Corrected SS	216.352941
Coeff Variation	43.4323621	Std Error Mean	0.12412719

Basic Statistical Measures

Location		Variability	
Mean	3.117647	Std Deviation	1.35407
Median	3.000000	Variance	1.83350
Mode	3.000000	Range	4.00000
		Interquartile Range	2.00000

Variable: Q09_39 (Q09_39)

N	121	Sum Weights	121
Mean	3.72727273	Sum Observations	451
Std Deviation	1.23827837	Variance	1.53333333
Skewness	-0.6426356	Kurtosis	-0.6577432
Uncorrected SS	1865	Corrected SS	184
Coeff Variation	33.2221027	Std Error Mean	0.11257076

Basic Statistical Measures

Location		Variability	
Mean	3.727273	Std Deviation	1.23828
Median	4.000000	Variance	1.53333
Mode	5.000000	Range	4.00000
		Interquartile Range	2.00000

Variable: Q09_40 (Q09_40)

N	113	Sum Weights	113
Mean	2.98230088	Sum Observations	337
Std Deviation	1.38861635	Variance	1.92825537
Skewness	0.09324254	Kurtosis	-1.2236453
Uncorrected SS	1221	Corrected SS	215.964602
Coeff Variation	46.5619133	Std Error Mean	0.13063004

Basic Statistical Measures

Location		Variability	
Mean	2.982301	Std Deviation	1.38862
Median	3.000000	Variance	1.92826
Mode	2.000000	Range	4.00000
		Interquartile Range	2.00000

NOTE: The mode displayed is the smallest of 2 modes with a count of 26.

ANNEXURE C

Simple Statistics

Variable	N	Mean	Std Dev	Sum	Minimum	Maximum	Label
Q05_01	126	4.15873	1.46649	524.00000	1.00000	6.00000	Q05_01
Q05_02	126	3.95238	1.56388	498.00000	1.00000	6.00000	Q05_02
Q05_03	126	3.91270	1.87198	493.00000	1.00000	6.00000	Q05_03
Q05_04	126	3.96032	1.84348	499.00000	1.00000	6.00000	Q05_04
Q05_05	126	3.99206	1.91205	503.00000	1.00000	6.00000	Q05_05
Q05_06	126	3.92063	1.87020	494.00000	1.00000	6.00000	Q05_06
Q05_07	126	4.21429	1.87022	531.00000	1.00000	6.00000	Q05_07
Q05_08	126	4.11111	1.87285	518.00000	1.00000	6.00000	Q05_08
Q05_09	126	4.70635	1.83332	593.00000	1.00000	6.00000	Q05_09
Q05_10	126	4.64286	1.86532	585.00000	1.00000	6.00000	Q05_10
Q05_11	126	4.18254	1.44997	527.00000	1.00000	6.00000	Q05_11
Q05_12	126	4.21429	1.44004	531.00000	1.00000	6.00000	Q05_12
Q05_13	126	4.23810	1.69436	534.00000	1.00000	6.00000	Q05_13
Q05_14	126	4.22222	1.81500	532.00000	1.00000	6.00000	Q05_14
Q05_15	126	4.18254	1.89484	527.00000	1.00000	6.00000	Q05_15
Q05_16	126	4.27778	1.92931	539.00000	1.00000	6.00000	Q05_16
Q05_17	126	4.22222	1.91369	532.00000	1.00000	6.00000	Q05_17
Q05_18	126	4.23016	1.98056	533.00000	1.00000	6.00000	Q05_18
Q05_19	126	4.23016	2.00863	533.00000	1.00000	6.00000	Q05_19
Q06_01	126	4.07143	1.39816	513.00000	1.00000	6.00000	Q06_01
Q06_02	126	4.19841	1.56981	529.00000	1.00000	6.00000	Q06_02
Q06_03	126	4.14286	1.55802	522.00000	1.00000	6.00000	Q06_03
Q06_04	126	4.22222	1.84126	532.00000	1.00000	6.00000	Q06_04
Q06_05	126	4.45238	1.01672	561.00000	2.00000	6.00000	Q06_05
Q06_06	126	4.19841	1.53373	529.00000	1.00000	6.00000	Q06_06
Q06_07	126	4.19841	1.80231	529.00000	1.00000	6.00000	Q06_07
Q06_08	126	4.48413	1.89625	565.00000	1.00000	6.00000	Q06_08
Q06_09	126	4.19841	1.68295	529.00000	1.00000	6.00000	Q06_09
Q07_01	126	1.53968	0.64063	194.00000	1.00000	3.00000	Q07_01
Q07_02	126	1.63492	0.66457	206.00000	1.00000	3.00000	Q07_02
Q07_03	126	1.85714	0.61598	234.00000	1.00000	3.00000	Q07_03
Q07_04	126	1.85714	0.87374	234.00000	1.00000	3.00000	Q07_04
Q07_05	126	1.88095	0.53077	237.00000	1.00000	3.00000	Q07_05
Q07_06	126	2.10317	0.90181	265.00000	1.00000	3.00000	Q07_06
Q07_07	126	1.90476	0.70912	240.00000	1.00000	3.00000	Q07_07
Q07_08	126	1.87302	0.75878	236.00000	1.00000	3.00000	Q07_08
Q07_09	126	1.36508	0.53071	172.00000	1.00000	3.00000	Q07_09
Q07_10	126	1.88889	0.62254	238.00000	1.00000	3.00000	Q07_10
Q07_11	126	1.98413	0.70409	250.00000	1.00000	3.00000	Q07_11
Q07_12	126	1.93651	0.61639	244.00000	1.00000	3.00000	Q07_12
Q07_13	126	1.86508	0.67354	235.00000	1.00000	3.00000	Q07_13
Q07_14	126	2.00794	0.59995	253.00000	1.00000	3.00000	Q07_14
Q07_15	126	1.48413	0.57597	187.00000	1.00000	3.00000	Q07_15
Q09_01	126	3.67460	1.89242	463.00000	1.00000	6.00000	Q09_01
Q09_02	126	3.60317	1.84208	454.00000	1.00000	6.00000	Q09_02
Q09_03	126	3.63492	1.76001	458.00000	1.00000	6.00000	Q09_03
Q09_04	126	4.38095	1.92190	552.00000	1.00000	6.00000	Q09_04
Q09_05	126	3.87302	1.41977	488.00000	1.00000	6.00000	Q09_05
Q09_06	126	3.10317	1.52226	391.00000	1.00000	6.00000	Q09_06
Q09_07	126	3.76984	1.37499	475.00000	1.00000	6.00000	Q09_07
Q09_08	126	3.38889	1.62959	427.00000	1.00000	6.00000	Q09_08
Q09_09	126	3.86508	1.22868	487.00000	1.00000	6.00000	Q09_09
Q09_10	126	3.97619	1.71797	501.00000	1.00000	6.00000	Q09_10
Q09_11	126	4.42857	1.78181	558.00000	1.00000	6.00000	Q09_11
Q09_12	126	3.55556	1.92065	448.00000	1.00000	6.00000	Q09_12
Q09_13	126	3.53175	1.89182	445.00000	1.00000	6.00000	Q09_13
Q09_14	126	3.38889	1.58479	427.00000	1.00000	6.00000	Q09_14
Q09_15	126	3.50000	1.89631	441.00000	1.00000	6.00000	Q09_15
Q09_16	126	3.65079	1.25422	460.00000	1.00000	6.00000	Q09_16
Q09_17	126	3.65873	1.39807	461.00000	1.00000	6.00000	Q09_17
Q09_18	126	4.04762	1.43587	510.00000	1.00000	6.00000	Q09_18
Q09_19	126	3.52381	1.80981	444.00000	1.00000	6.00000	Q09_19
Q09_20	126	3.85714	1.28819	486.00000	1.00000	6.00000	Q09_20
Q09_21	126	3.86508	1.84327	487.00000	1.00000	6.00000	Q09_21
Q09_22	126	3.03175	1.45292	382.00000	1.00000	6.00000	Q09_22
Q09_23	126	3.73810	1.68845	471.00000	1.00000	6.00000	Q09_23
Q09_24	126	3.96032	1.73159	499.00000	1.00000	6.00000	Q09_24
Q09_25	126	3.37302	1.59366	425.00000	1.00000	6.00000	Q09_25
Q09_26	126	3.48413	1.86219	439.00000	1.00000	6.00000	Q09_26
Q09_27	126	4.05556	1.98919	511.00000	1.00000	6.00000	Q09_27
Q09_28	126	3.96825	1.14498	500.00000	1.00000	6.00000	Q09_28
Q09_29	126	3.46032	1.79176	436.00000	1.00000	6.00000	Q09_29
Q09_30	126	3.57937	1.48245	451.00000	1.00000	6.00000	Q09_30
Q09_31	126	3.90476	1.28641	492.00000	1.00000	6.00000	Q09_31
Q09_32	126	3.92063	1.33628	494.00000	1.00000	6.00000	Q09_32
Q09_33	126	4.54762	0.82566	573.00000	1.00000	6.00000	Q09_33
Q09_34	126	3.54762	1.72329	447.00000	1.00000	6.00000	Q09_34
Q09_35	126	3.50000	1.76522	441.00000	1.00000	6.00000	Q09_35
Q09_36	126	2.41270	1.50875	304.00000	1.00000	6.00000	Q09_36
Q09_37	126	3.75397	1.50565	473.00000	1.00000	6.00000	Q09_37
Q09_38	126	3.29365	1.49167	415.00000	1.00000	6.00000	Q09_38
Q09_39	126	3.84921	1.29656	485.00000	1.00000	6.00000	Q09_39
Q09_40	126	3.33333	1.60997	420.00000	1.00000	6.00000	Q09_40

Cronbach Coefficient Alpha

Variables	Alpha
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ	
Raw	0.932260
Standardized	0.928096

Cronbach Coefficient Alpha with Deleted Variable

	Raw Variables	Standardized Variables
Deleted	Correlation	Correlation

Variable	with Total	Alpha	with Total	Alpha	Label
ƒƒ
Q05_01	0.455468	0.931055	0.435985	0.926837	Q05_01
Q05_02	0.347826	0.931573	0.343428	0.927336	Q05_02
Q05_03	0.520266	0.930579	0.505234	0.926461	Q05_03
Q05_04	0.504960	0.930679	0.490750	0.926540	Q05_04
Q05_05	0.458254	0.930959	0.423998	0.926901	Q05_05
Q05_06	0.394965	0.931347	0.369059	0.927198	Q05_06
Q05_07	0.456478	0.930971	0.438953	0.926820	Q05_07
Q05_08	0.421604	0.931184	0.381667	0.927130	Q05_08
Q05_09	0.438917	0.931078	0.418249	0.926933	Q05_09
Q05_10	0.514239	0.930618	0.481199	0.926591	Q05_10
Q05_11	0.465817	0.931012	0.480633	0.926595	Q05_11
Q05_12	0.496252	0.930872	0.495122	0.926516	Q05_12
Q05_13	0.477430	0.930873	0.454312	0.926737	Q05_13
Q05_14	0.574136	0.930272	0.537998	0.926283	Q05_14
Q05_15	0.560131	0.930325	0.511054	0.926429	Q05_15
Q05_16	0.673836	0.929586	0.633948	0.925758	Q05_16
Q05_17	0.543691	0.930422	0.510154	0.926434	Q05_17
Q05_18	0.573394	0.930211	0.538974	0.926277	Q05_18
Q05_19	0.588908	0.930099	0.556901	0.926180	Q05_19
Q06_01	0.375921	0.931443	0.367321	0.927207	Q06_01
Q06_02	0.460541	0.930996	0.450622	0.926757	Q06_02
Q06_03	0.538207	0.930603	0.505564	0.926459	Q06_03
Q06_04	0.531360	0.930520	0.498159	0.926499	Q06_04
Q06_05	0.374310	0.931561	0.398901	0.927037	Q06_05
Q06_06	0.393995	0.931341	0.396469	0.927050	Q06_06
Q06_07	0.556812	0.930381	0.537800	0.926284	Q06_07
Q06_08	0.546225	0.930411	0.522013	0.926370	Q06_08
Q06_09	0.529091	0.930590	0.513838	0.926414	Q06_09
Q07_01	0.043116	0.932465	0.081948	0.928732	Q07_01
Q07_02	0.047656	0.932463	0.097398	0.928650	Q07_02
Q07_03	0.248825	0.932048	0.296939	0.927586	Q07_03
Q07_04	0.369293	0.931646	0.366861	0.927210	Q07_04
Q07_05	0.161026	0.932230	0.212814	0.928036	Q07_05
Q07_06	0.323395	0.931766	0.335594	0.927378	Q07_06
Q07_07	0.238084	0.932045	0.281777	0.927667	Q07_07
Q07_08	0.292916	0.931900	0.335715	0.927378	Q07_08
Q07_09	0.030258	0.932453	0.050082	0.928900	Q07_09
Q07_10	0.183168	0.932178	0.239696	0.927893	Q07_10
Q07_11	0.028534	0.932521	0.050696	0.928897	Q07_11
Q07_12	0.307989	0.931930	0.361704	0.927238	Q07_12
Q07_13	0.226558	0.932079	0.281801	0.927667	Q07_13
Q07_14	0.339205	0.931878	0.398561	0.927039	Q07_14
Q07_15	0.136168	0.932271	0.175766	0.928234	Q07_15
Q09_01	0.351299	0.931619	0.328294	0.927418	Q09_01
Q09_02	0.487819	0.930783	0.474163	0.926630	Q09_02
Q09_03	0.355074	0.931562	0.354112	0.927279	Q09_03
Q09_04	0.385525	0.931415	0.369867	0.927194	Q09_04
Q09_05	0.370460	0.931466	0.374910	0.927167	Q09_05
Q09_06	0.258734	0.932010	0.266303	0.927750	Q09_06
Q09_07	0.264994	0.931942	0.265483	0.927755	Q09_07
Q09_08	0.225752	0.932223	0.220013	0.927998	Q09_08
Q09_09	0.224064	0.932084	0.220590	0.927995	Q09_09
Q09_10	0.336883	0.931655	0.328494	0.927416	Q09_10
Q09_11	0.412756	0.931232	0.397655	0.927044	Q09_11
Q09_12	0.386772	0.931407	0.366796	0.927210	Q09_12
Q09_13	0.210579	0.932479	0.225659	0.927968	Q09_13
Q09_14	0.251202	0.932071	0.251271	0.927831	Q09_14
Q09_15	0.406954	0.931277	0.419026	0.926928	Q09_15
Q09_16	0.194191	0.932211	0.208342	0.928060	Q09_16
Q09_17	0.425678	0.931217	0.435192	0.926841	Q09_17
Q09_18	0.259417	0.931981	0.285098	0.927649	Q09_18
Q09_19	0.475391	0.930862	0.482313	0.926585	Q09_19
Q09_20	0.199732	0.932199	0.237016	0.927907	Q09_20
Q09_21	0.443153	0.931052	0.417236	0.926938	Q09_21
Q09_22	0.164628	0.932430	0.171490	0.928256	Q09_22
Q09_23	0.254736	0.932098	0.239733	0.927892	Q09_23
Q09_24	0.289400	0.931925	0.281601	0.927668	Q09_24
Q09_25	0.393632	0.931338	0.385555	0.927109	Q09_25
Q09_26	0.441164	0.931065	0.445772	0.926784	Q09_26
Q09_27	0.421920	0.931197	0.432180	0.926857	Q09_27
Q09_28	0.169653	0.932270	0.161721	0.928308	Q09_28
Q09_29	0.276395	0.932025	0.283715	0.927657	Q09_29
Q09_30	0.355479	0.931532	0.370799	0.927189	Q09_30
Q09_31	0.386168	0.931422	0.407516	0.926991	Q09_31
Q09_32	0.118236	0.932567	0.143029	0.928408	Q09_32
Q09_33	0.234653	0.932032	0.242755	0.927876	Q09_33
Q09_34	0.253873	0.932119	0.268346	0.927739	Q09_34
Q09_35	0.360502	0.931532	0.378464	0.927147	Q09_35
Q09_36	0.208206	0.932251	0.207784	0.928063	Q09_36
Q09_37	0.504898	0.930798	0.503809	0.926469	Q09_37
Q09_38	0.228085	0.932148	0.250529	0.927835	Q09_38
Q09_39	0.164521	0.932349	0.182351	0.928199	Q09_39
Q09_40	0.322041	0.931712	0.313209	0.927499	Q09_40

ANNEXURE D

ANOVA

Dependent Variable: Q09_01   Q09_01

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	7.1387414	3.5693707	2.42	0.0952
Error	84	123.9647069	1.4757703		
Corrected Total	86	131.1034483			

R-Square	Coeff Var	Root MSE	Q09_01 Mean
0.054451	46.97276	1.214813	2.586207

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	7.13874136	3.56937068	2.42	0.0952

Dependent Variable: Q09_02   Q09_02

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	6.3183101	3.1591550	2.16	0.1214
Error	88	128.7146570	1.4626666		
Corrected Total	90	135.0329670			

R-Square	Coeff Var	Root MSE	Q09_02 Mean
0.046791	45.85670	1.209408	2.637363

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	6.31831007	3.15915503	2.16	0.1214

Dependent Variable: Q09_03   Q09_03

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	1.6346482	0.8173241	0.43	0.6544
Error	96	184.2037356	1.9187889		
Corrected Total	98	185.8383838			

R-Square	Coeff Var	Root MSE	Q09_03 Mean
0.008796	46.80381	1.385204	2.959596

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	1.63464821	0.81732410	0.43	0.6544

Dependent Variable: Q09_04   Q09_04

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	1.4256949	0.7128475	0.42	0.6603
Error	58	98.9021739	1.7052099		
Corrected Total	60	100.3278689			

R-Square	Coeff Var	Root MSE	Q09_04 Mean
0.014210	49.78503	1.305837	2.622951

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	1.42569494	0.71284747	0.42	0.6603

Dependent Variable: Q09_05   Q09_05

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	0.4282304	0.2141152	0.12	0.8868
Error	114	202.8709149	1.7795694		
Corrected Total	116	203.2991453			

R-Square	Coeff Var	Root MSE	Q09_05 Mean
0.002106	36.21313	1.334005	3.683761

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	0.42823035	0.21411518	0.12	0.8868

Dependent Variable: Q09_06   Q09_06

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	0.3161290	0.1580645	0.08	0.9232
Error	117	231.3838710	1.9776399		
Corrected Total	119	231.7000000			

R-Square	Coeff Var	Root MSE	Q09_06 Mean
0.001364	47.67071	1.406286	2.950000

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	0.31612903	0.15806452	0.08	0.9232

Dependent Variable: Q09_07   Q09_07

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	3.8351298	1.9175649	1.14	0.3219
Error	117	196.0315368	1.6754832		
Corrected Total	119	199.8666667			

R-Square	Coeff Var	Root MSE	Q09_07 Mean
0.019188	35.62581	1.294405	3.633333

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	3.83512982	1.91756491	1.14	0.3219

Dependent Variable: Q09_08   Q09_08

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	9.7875458	4.8937729	3.03	0.0526

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Error                105   169.6198616     1.6154273
    Corrected Total      107   179.4074074

    R-Square    Coeff Var    Root MSE    Q09_08 Mean
    0.054555    43.43906     1.270995    2.925926

Source              DF    Anova SS    Mean Square    F Value    Pr > F
Q02a                 2    9.78754579   4.89377289      3.03     0.0526


                    Dependent Variable: Q09_09  Q09_09
                                Sum of
Source              DF    Squares     Mean Square    F Value    Pr > F
Model                2    7.8447850    3.9223925       3.04     0.0516
Error              118   152.2048017   1.2898712
    Corrected Total      120   160.0495868

    R-Square    Coeff Var    Root MSE    Q09_09 Mean
    0.049015    30.20280     1.135725    3.760331

Source              DF    Anova SS    Mean Square    F Value    Pr > F
Q02a                 2    7.84478505   3.92239252      3.04     0.0516


                    Dependent Variable: Q09_10  Q09_10
                                Sum of
Source              DF    Squares     Mean Square    F Value    Pr > F
Model                2    5.5478331    2.7739165       1.69     0.1910
Error               86   141.3285714   1.6433555
    Corrected Total       88   146.8764045

    R-Square    Coeff Var    Root MSE    Q09_10 Mean
    0.037772    41.18850     1.281934    3.112360

Source              DF    Anova SS    Mean Square    F Value    Pr > F
Q02a                 2    5.54783307   2.77391653      1.69     0.1910


                    Dependent Variable: Q09_11  Q09_11
                                Sum of
Source              DF    Squares     Mean Square    F Value    Pr > F
Model                2    1.0117297    0.5058648       0.27     0.7659
Error               65   122.7529762   1.8885073
    Corrected Total       67   123.7647059

    R-Square    Coeff Var    Root MSE    Q09_11 Mean
    0.008175    44.92674     1.374230    3.058824

Source              DF    Anova SS    Mean Square    F Value    Pr > F
Q02a                 2    1.01172969   0.50586485      0.27     0.7659


                    Dependent Variable: Q09_12  Q09_12
                                Sum of
Source              DF    Squares     Mean Square    F Value    Pr > F
Model                2    5.2605291    2.6302646       1.49     0.2303
Error               88   155.0251852   1.7616498
    Corrected Total       90   160.2857143

    R-Square    Coeff Var    Root MSE    Q09_12 Mean
    0.032820    51.61612     1.327272    2.571429

Source              DF    Anova SS    Mean Square    F Value    Pr > F
Q02a                 2    5.26052910   2.63026455      1.49     0.2303


                    Dependent Variable: Q09_13  Q09_13
                                Sum of
Source              DF    Squares     Mean Square    F Value    Pr > F
Model                2    0.7177961    0.3588980       0.24     0.7837
Error               87   127.7710928   1.4686333
    Corrected Total       89   128.4888889

    R-Square    Coeff Var    Root MSE    Q09_13 Mean
    0.005586    48.26038     1.211872    2.511111

Source              DF    Anova SS    Mean Square    F Value    Pr > F
Q02a                 2    0.71779606   0.35889803      0.24     0.7837


                    Dependent Variable: Q09_14  Q09_14
                                Sum of
Source              DF    Squares     Mean Square    F Value    Pr > F
Model                2    4.1826400    2.0913200       1.27     0.2863
Error              107   176.8082691   1.6524137
    Corrected Total      109   180.9909091

    R-Square    Coeff Var    Root MSE    Q09_14 Mean
    0.023110    42.97899     1.285462    2.990909

Source              DF    Anova SS    Mean Square    F Value    Pr > F
Q02a                 2    4.18264001   2.09132000      1.27     0.2863


                    Dependent Variable: Q09_15  Q09_15
                                Sum of
Source              DF    Squares     Mean Square    F Value    Pr > F
Model                2    0.1483799    0.0741900       0.04     0.9592
Error               90   160.3247384   1.7813860
    Corrected Total       92   160.4731183

    R-Square    Coeff Var    Root MSE    Q09_15 Mean
    0.000925    51.50447     1.334686    2.591398

Source              DF    Anova SS    Mean Square    F Value    Pr > F
Q02a                 2    0.14837990   0.07418995      0.04     0.9592


                    Dependent Variable: Q09_16  Q09_16
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		Sum of			
Source	DF	Squares	Mean Square	F Value	Pr > F
Model	2	5.8130053	2.9065026	2.07	0.1302
Error	120	168.2032549	1.4016938		
Corrected Total	122	174.0162602			

R-Square	Coeff Var	Root MSE	Q09_16 Mean
0.033405	33.09627	1.183931	3.577236

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	5.81300527	2.90650263	2.07	0.1302

Dependent Variable: Q09_17 Q09_17

		Sum of			
Source	DF	Squares	Mean Square	F Value	Pr > F
Model	2	3.9465365	1.9732682	1.21	0.3019
Error	115	187.5195652	1.6306049		
Corrected Total	117	191.4661017			

R-Square	Coeff Var	Root MSE	Q09_17 Mean
0.020612	36.66187	1.276951	3.483051

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	3.94653648	1.97326824	1.21	0.3019

Dependent Variable: Q09_18 Q09_18

		Sum of			
Source	DF	Squares	Mean Square	F Value	Pr > F
Model	2	2.0263627	1.0131813	0.65	0.5225
Error	103	159.7472222	1.5509439		
Corrected Total	105	161.7735849			

R-Square	Coeff Var	Root MSE	Q09_18 Mean
0.012526	34.02297	1.245369	3.660377

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	2.02636268	1.01318134	0.65	0.5225

Dependent Variable: Q09_19 Q09_19

		Sum of			
Source	DF	Squares	Mean Square	F Value	Pr > F
Model	2	3.5306915	1.7653458	0.91	0.4052
Error	96	185.8228438	1.9356546		
Corrected Total	98	189.3535354			

R-Square	Coeff Var	Root MSE	Q09_19 Mean
0.018646	49.54551	1.391278	2.808081

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	3.53069153	1.76534577	0.91	0.4052

Dependent Variable: Q09_20 Q09_20

		Sum of			
Source	DF	Squares	Mean Square	F Value	Pr > F
Model	2	0.7680300	0.3840150	0.25	0.7771
Error	118	179.2815568	1.5193352		
Corrected Total	120	180.0495868			

R-Square	Coeff Var	Root MSE	Q09_20 Mean
0.004266	32.77938	1.232613	3.760331

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	0.76802997	0.38401499	0.25	0.7771

Dependent Variable: Q09_21 Q09_21

		Sum of			
Source	DF	Squares	Mean Square	F Value	Pr > F
Model	2	2.1591539	1.0795770	0.65	0.5229
Error	82	135.4408461	1.6517176		
Corrected Total	84	137.6000000			

R-Square	Coeff Var	Root MSE	Q09_21 Mean
0.015692	45.89970	1.285192	2.800000

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	2.15915394	1.07957697	0.65	0.5229

Dependent Variable: Q09_22 Q09_22

		Sum of			
Source	DF	Squares	Mean Square	F Value	Pr > F
Model	2	4.6845756	2.3422878	1.41	0.2475
Error	117	193.9070911	1.6573256		
Corrected Total	119	198.5916667			

R-Square	Coeff Var	Root MSE	Q09_22 Mean
0.023589	45.03924	1.287372	2.858333

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	4.68457557	2.34228778	1.41	0.2475

Dependent Variable: Q09_23 Q09_23

		Sum of			
Source	DF	Squares	Mean Square	F Value	Pr > F
Model	2	2.8151773	1.4075886	0.74	0.4789
Error	98	185.9571000	1.8975214		
Corrected Total	100	188.7722772			

R-Square	Coeff Var	Root MSE	Q09_23 Mean
0.014913	43.75096	1.377506	3.148515

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	2.81517727	1.40758864	0.74	0.4789

Dependent Variable: Q09_24 Q09_24

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	0.7333333	0.3666667	0.20	0.8164
Error	87	156.9222222	1.8037037		
Corrected Total	89	157.6555556			

R-Square	Coeff Var	Root MSE	Q09_24 Mean
0.004651	43.01489	1.343020	3.122222

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	0.73333333	0.36666667	0.20	0.8164

Dependent Variable: Q09_25 Q09_25

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	0.1280699	0.0640350	0.03	0.9680
Error	111	218.1614038	1.9654181		
Corrected Total	113	218.2894737			

R-Square	Coeff Var	Root MSE	Q09_25 Mean
0.000587	45.53289	1.401934	3.078947

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	0.12806991	0.06403495	0.03	0.9680

Dependent Variable: Q09_26 Q09_26

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	2.0497312	1.0248656	0.67	0.5123
Error	90	136.8750000	1.5208333		
Corrected Total	92	138.9247312			

R-Square	Coeff Var	Root MSE	Q09_26 Mean
0.014754	48.18888	1.233221	2.559140

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	2.04973118	1.02486559	0.67	0.5123

Dependent Variable: Q09_27 Q09_27

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	6.1498501	3.0749251	2.12	0.1275
Error	67	96.9930070	1.4476568		
Corrected Total	69	103.1428571			

R-Square	Coeff Var	Root MSE	Q09_27 Mean
0.059625	49.54296	1.203186	2.428571

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	6.14985015	3.07492507	2.12	0.1275

Dependent Variable: Q09_28 Q09_28

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	2.0492096	1.0246048	0.85	0.4303
Error	120	144.7800587	1.2065005		
Corrected Total	122	146.8292683			

R-Square	Coeff Var	Root MSE	Q09_28 Mean
0.013956	28.14671	1.098408	3.902439

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	2.04920964	1.02460482	0.85	0.4303

Dependent Variable: Q09_29 Q09_29

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	0.1881127	0.0940564	0.05	0.9548
Error	99	201.3020833	2.0333544		
Corrected Total	101	201.4901961			

R-Square	Coeff Var	Root MSE	Q09_29 Mean
0.000934	50.15436	1.425957	2.843137

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	0.18811275	0.09405637	0.05	0.9548

Dependent Variable: Q09_30 Q09_30

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	4.2945000	2.1472500	1.33	0.2699
Error	110	178.2010753	1.6200098		
Corrected Total	112	182.4955752			

R-Square	Coeff Var	Root MSE	Q09_30 Mean
0.023532	38.87188	1.272796	3.274336

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	4.29449995	2.14724998	1.33	0.2699

Dependent Variable: Q09_31 Q09_31

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	1.3045151	0.6522575	0.44	0.6468
Error	117	174.4871516	1.4913432		
Corrected Total	119	175.7916667			

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                    R-Square    Coeff Var    Root MSE    Q09_31 Mean
                    0.007421    32.20762     1.221206    3.791667

Source              DF      Anova SS      Mean Square    F Value    Pr > F
Q02a                2       1.30451509    0.65225755     0.44       0.6468


                    Dependent Variable: Q09_32   Q09_32
                                    Sum of
Source              DF      Squares       Mean Square    F Value    Pr > F
Model               2       9.8840635     4.9420318      3.25       0.0424
Error               116     176.4352642   1.5209937
Corrected Total     118     186.3193277

                    R-Square    Coeff Var    Root MSE    Q09_32 Mean
                    0.053049    32.61356     1.233286    3.781513

Source              DF      Anova SS      Mean Square    F Value    Pr > F
Q02a                2       9.88406350    4.94203175     3.25       0.0424


                    Dependent Variable: Q09_33   Q09_33
                                    Sum of
Source              DF      Squares       Mean Square    F Value    Pr > F
Model               2       0.69180108    0.34590054     0.53       0.5872
Error               121     78.27594086   0.64690860
Corrected Total     123     78.96774194

                    R-Square    Coeff Var    Root MSE    Q09_33 Mean
                    0.008761    17.80964     0.804306    4.516129

Source              DF      Anova SS      Mean Square    F Value    Pr > F
Q02a                2       0.69180108    0.34590054     0.53       0.5872


                    Dependent Variable: Q09_34   Q09_34
                                    Sum of
Source              DF      Squares       Mean Square    F Value    Pr > F
Model               2       1.5553748     0.7776874      0.37       0.6945
Error               103     218.9823611   2.1260423
Corrected Total     105     220.5377358

                    R-Square    Coeff Var    Root MSE    Q09_34 Mean
                    0.007053    47.55634     1.458095    3.066038

Source              DF      Anova SS      Mean Square    F Value    Pr > F
Q02a                2       1.55537480    0.77768740     0.37       0.6945


                    Dependent Variable: Q09_35   Q09_35
                                    Sum of
Source              DF      Squares       Mean Square    F Value    Pr > F
Model               2       0.8735144     0.4367572      0.24       0.7877
Error               97      177.1264856   1.8260462
Corrected Total     99      178.0000000

                    R-Square    Coeff Var    Root MSE    Q09_35 Mean
                    0.004907    48.26117     1.351313    2.800000

Source              DF      Anova SS      Mean Square    F Value    Pr > F
Q02a                2       0.87351443    0.43675722     0.24       0.7877


                    Dependent Variable: Q09_36   Q09_36
                                    Sum of
Source              DF      Squares       Mean Square    F Value    Pr > F
Model               2       5.1167974     2.5583987      2.33       0.1024
Error               113     124.3314785   1.1002786
Corrected Total     115     129.4482759

                    R-Square    Coeff Var    Root MSE    Q09_36 Mean
                    0.039528    50.69885     1.048942    2.068966

Source              DF      Anova SS      Mean Square    F Value    Pr > F
Q02a                2       5.11679741    2.55839871     2.33       0.1024


                    Dependent Variable: Q09_37   Q09_37
                                    Sum of
Source              DF      Squares       Mean Square    F Value    Pr > F
Model               2       4.2898702     2.1449351      1.45       0.2395
Error               103     152.4365449   1.4799665
Corrected Total     105     156.7264151

                    R-Square    Coeff Var    Root MSE    Q09_37 Mean
                    0.027372    36.73878     1.216539    3.311321

Source              DF      Anova SS      Mean Square    F Value    Pr > F
Q02a                2       4.28987024    2.14493512     1.45       0.2395


                    Dependent Variable: Q09_38   Q09_38
                                    Sum of
Source              DF      Squares       Mean Square    F Value    Pr > F
Model               2       3.4660114     1.7330057      0.94       0.3919
Error               116     212.8869298   1.8352322
Corrected Total     118     216.3529412

                    R-Square    Coeff Var    Root MSE    Q09_38 Mean
                    0.016020    43.45288     1.354707    3.117647

Source              DF      Anova SS      Mean Square    F Value    Pr > F
Q02a                2       3.46601137    1.73300568     0.94       0.3919


                    Dependent Variable: Q09_39   Q09_39
                                    Sum of
Source              DF      Squares       Mean Square    F Value    Pr > F
```

			Model	2	1.9552296	0.9776148	0.63	0.5324

```
Model              2     1.9552296    0.9776148     0.63   0.5324
Error            118   182.0447704    1.5427523
Corrected Total  120   184.0000000
```

```
R-Square   Coeff Var   Root MSE   Q09_39 Mean
0.010626   33.32398    1.242076   3.727273
```

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	1.95522959	0.97761480	0.63	0.5324

Dependent Variable: Q09_40 Q09_40

```
                       Sum of
Source             DF   Squares    Mean Square   F Value   Pr > F
Model              2     4.6507129    2.3253564     1.21   0.3020
Error            110   211.3138889    1.9210354
Corrected Total  112   215.9646018
```

```
R-Square   Coeff Var   Root MSE   Q09_40 Mean
0.021535   46.47466    1.386014   2.982301
```

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	4.65071288	2.32535644	1.21	0.3020

Dependent Variable: Q09_01 Q09_01

```
                       Sum of
Source             DF   Squares    Mean Square   F Value   Pr > F
Model              2     7.1387414    3.5693707     2.42   0.0952
Error             84   123.9647069    1.4757703
Corrected Total   86   131.1034483
```

```
R-Square   Coeff Var   Root MSE   Q09_01 Mean
0.054451   46.97276    1.214813   2.586207
```

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	7.13874136	3.56937068	2.42	0.0952

Dependent Variable: Q09_02 Q09_02

```
                       Sum of
Source             DF   Squares    Mean Square   F Value   Pr > F
Model              2     6.3183101    3.1591550     2.16   0.1214
Error             88   128.7146570    1.4626666
Corrected Total   90   135.0329670
```

```
R-Square   Coeff Var   Root MSE   Q09_02 Mean
0.046791   45.85670    1.209408   2.637363
```

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	6.31831007	3.15915503	2.16	0.1214

Dependent Variable: Q09_03 Q09_03

```
                       Sum of
Source             DF   Squares    Mean Square   F Value   Pr > F
Model              2     1.6346482    0.8173241     0.43   0.6544
Error             96   184.2037356    1.9187889
Corrected Total   98   185.8383838
```

```
R-Square   Coeff Var   Root MSE   Q09_03 Mean
0.008796   46.80381    1.385204   2.959596
```

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	1.63464821	0.81732410	0.43	0.6544

Dependent Variable: Q09_04 Q09_04

```
                       Sum of
Source             DF   Squares    Mean Square   F Value   Pr > F
Model              2     1.4256949    0.7128475     0.42   0.6603
Error             58    98.9021739    1.7052099
Corrected Total   60   100.3278689
```

```
R-Square   Coeff Var   Root MSE   Q09_04 Mean
0.014210   49.78503    1.305837   2.622951
```

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	1.42569494	0.71284747	0.42	0.6603

Dependent Variable: Q09_05 Q09_05

```
                       Sum of
Source             DF   Squares    Mean Square   F Value   Pr > F
Model              2     0.4282304    0.2141152     0.12   0.8868
Error            114   202.8709149    1.7795694
Corrected Total  116   203.2991453
```

```
R-Square   Coeff Var   Root MSE   Q09_05 Mean
0.002106   36.21313    1.334005   3.683761
```

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	0.42823035	0.21411518	0.12	0.8868

Dependent Variable: Q09_06 Q09_06

```
                       Sum of
Source             DF   Squares    Mean Square   F Value   Pr > F
Model              2     0.3161290    0.1580645     0.08   0.9232
Error            117   231.3838710    1.9776399
Corrected Total  119   231.7000000
```

```
R-Square   Coeff Var   Root MSE   Q09_06 Mean
0.001364   47.67071    1.406286   2.950000
```

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	0.31612903	0.15806452	0.08	0.9232

Dependent Variable: Q09_07 Q09_07

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	3.8351298	1.9175649	1.14	0.3219
Error	117	196.0315368	1.6754832		
Corrected Total	119	199.8666667			

R-Square	Coeff Var	Root MSE	Q09_07 Mean
0.019188	35.62581	1.294405	3.633333

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	3.83512982	1.91756491	1.14	0.3219

Dependent Variable: Q09_08 Q09_08

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	9.7875458	4.8937729	3.03	0.0526
Error	105	169.6198616	1.6154273		
Corrected Total	107	179.4074074			

R-Square	Coeff Var	Root MSE	Q09_08 Mean
0.054555	43.43906	1.270995	2.925926

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	9.78754579	4.89377289	3.03	0.0526

Dependent Variable: Q09_09 Q09_09

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	7.8447850	3.9223925	3.04	0.0516
Error	118	152.2048017	1.2898712		
Corrected Total	120	160.0495868			

R-Square	Coeff Var	Root MSE	Q09_09 Mean
0.049015	30.20280	1.135725	3.760331

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	7.84478505	3.92239252	3.04	0.0516

Dependent Variable: Q09_10 Q09_10

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	5.5478331	2.7739165	1.69	0.1910
Error	86	141.3285714	1.6433555		
Corrected Total	88	146.8764045			

R-Square	Coeff Var	Root MSE	Q09_10 Mean
0.037772	41.18850	1.281934	3.112360

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	5.54783307	2.77391653	1.69	0.1910

Dependent Variable: Q09_11 Q09_11

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	1.0117297	0.5058648	0.27	0.7659
Error	65	122.7529762	1.8885073		
Corrected Total	67	123.7647059			

R-Square	Coeff Var	Root MSE	Q09_11 Mean
0.008175	44.92674	1.374230	3.058824

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	1.01172969	0.50586485	0.27	0.7659

Dependent Variable: Q09_12 Q09_12

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	5.2605291	2.6302646	1.49	0.2303
Error	88	155.0251852	1.7616498		
Corrected Total	90	160.2857143			

R-Square	Coeff Var	Root MSE	Q09_12 Mean
0.032820	51.61612	1.327272	2.571429

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	5.26052910	2.63026455	1.49	0.2303

Dependent Variable: Q09_13 Q09_13

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	0.7177961	0.3588980	0.24	0.7837
Error	87	127.7710928	1.4686333		
Corrected Total	89	128.4888889			

R-Square	Coeff Var	Root MSE	Q09_13 Mean
0.005586	48.26038	1.211872	2.511111

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	0.71779606	0.35889803	0.24	0.7837

Dependent Variable: Q09_14 Q09_14

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	4.1826400	2.0913200	1.27	0.2863
Error	107	176.8082691	1.6524137		

```
              Corrected Total       109    180.9909091

              R-Square    Coeff Var    Root MSE    Q09_14 Mean
              0.023110    42.97899     1.285462    2.990909

Source                DF    Anova SS    Mean Square    F Value    Pr > F
Q02a                   2    4.18264001  2.09132000     1.27       0.2863

              Dependent Variable: Q09_15  Q09_15
                              Sum of
Source                DF    Squares     Mean Square    F Value    Pr > F
Model                  2    0.1483799   0.0741900      0.04       0.9592
Error                 90    160.3247384 1.7813860
              Corrected Total       92    160.4731183

              R-Square    Coeff Var    Root MSE    Q09_15 Mean
              0.000925    51.50447     1.334686    2.591398

Source                DF    Anova SS    Mean Square    F Value    Pr > F
Q02a                   2    0.14837990  0.07418995     0.04       0.9592

              Dependent Variable: Q09_16  Q09_16
                              Sum of
Source                DF    Squares     Mean Square    F Value    Pr > F
Model                  2    5.8130053   2.9065026      2.07       0.1302
Error                120    168.2032549 1.4016938
              Corrected Total      122    174.0162602

              R-Square    Coeff Var    Root MSE    Q09_16 Mean
              0.033405    33.09627     1.183931    3.577236

Source                DF    Anova SS    Mean Square    F Value    Pr > F
Q02a                   2    5.81300527  2.90650263     2.07       0.1302

              Dependent Variable: Q09_17  Q09_17
                              Sum of
Source                DF    Squares     Mean Square    F Value    Pr > F
Model                  2    3.9465365   1.9732682      1.21       0.3019
Error                115    187.5195652 1.6306049
              Corrected Total      117    191.4661017

              R-Square    Coeff Var    Root MSE    Q09_17 Mean
              0.020612    36.66187     1.276951    3.483051

Source                DF    Anova SS    Mean Square    F Value    Pr > F
Q02a                   2    3.94653648  1.97326824     1.21       0.3019

              Dependent Variable: Q09_18  Q09_18
                              Sum of
Source                DF    Squares     Mean Square    F Value    Pr > F
Model                  2    2.0263627   1.0131813      0.65       0.5225
Error                103    159.7472222 1.5509439
              Corrected Total      105    161.7735849

              R-Square    Coeff Var    Root MSE    Q09_18 Mean
              0.012526    34.02297     1.245369    3.660377

Source                DF    Anova SS    Mean Square    F Value    Pr > F
Q02a                   2    2.02636268  1.01318134     0.65       0.5225

              Dependent Variable: Q09_19  Q09_19
                              Sum of
Source                DF    Squares     Mean Square    F Value    Pr > F
Model                  2    3.5306915   1.7653458      0.91       0.4052
Error                 96    185.8228438 1.9356546
              Corrected Total       98    189.3535354

              R-Square    Coeff Var    Root MSE    Q09_19 Mean
              0.018646    49.54551     1.391278    2.808081

Source                DF    Anova SS    Mean Square    F Value    Pr > F
Q02a                   2    3.53069153  1.76534577     0.91       0.4052

              Dependent Variable: Q09_20  Q09_20
                              Sum of
Source                DF    Squares     Mean Square    F Value    Pr > F
Model                  2    0.7680300   0.3840150      0.25       0.7771
Error                118    179.2815568 1.5193352
              Corrected Total      120    180.0495868

              R-Square    Coeff Var    Root MSE    Q09_20 Mean
              0.004266    32.77938     1.232613    3.760331

Source                DF    Anova SS    Mean Square    F Value    Pr > F
Q02a                   2    0.76802997  0.38401499     0.25       0.7771

              Dependent Variable: Q09_21  Q09_21
                              Sum of
Source                DF    Squares     Mean Square    F Value    Pr > F
Model                  2    2.1591539   1.0795770      0.65       0.5229
Error                 82    135.4408461 1.6517176
              Corrected Total       84    137.6000000

              R-Square    Coeff Var    Root MSE    Q09_21 Mean
              0.015692    45.89970     1.285192    2.800000

Source                DF    Anova SS    Mean Square    F Value    Pr > F
Q02a                   2    2.15915394  1.07957697     0.65       0.5229

              Dependent Variable: Q09_22  Q09_22
                              Sum of
```

Source		DF	Squares	Mean Square	F Value	Pr > F
Model		2	4.6845756	2.3422878	1.41	0.2475
Error		117	193.9070911	1.6573256		
	Corrected Total	119	198.5916667			

R-Square	Coeff Var	Root MSE	Q09_22 Mean
0.023589	45.03924	1.287372	2.858333

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	4.68457557	2.34228778	1.41	0.2475

Dependent Variable: Q09_23 Q09_23

Source		DF	Sum of Squares	Mean Square	F Value	Pr > F
Model		2	2.8151773	1.4075886	0.74	0.4789
Error		98	185.9571000	1.8975214		
	Corrected Total	100	188.7722772			

R-Square	Coeff Var	Root MSE	Q09_23 Mean
0.014913	43.75096	1.377506	3.148515

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	2.81517727	1.40758864	0.74	0.4789

Dependent Variable: Q09_24 Q09_24

Source		DF	Sum of Squares	Mean Square	F Value	Pr > F
Model		2	0.7333333	0.3666667	0.20	0.8164
Error		87	156.9222222	1.8037037		
	Corrected Total	89	157.6555556			

R-Square	Coeff Var	Root MSE	Q09_24 Mean
0.004651	43.01489	1.343020	3.122222

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	0.73333333	0.36666667	0.20	0.8164

Dependent Variable: Q09_25 Q09_25

Source		DF	Sum of Squares	Mean Square	F Value	Pr > F
Model		2	0.1280699	0.0640350	0.03	0.9680
Error		111	218.1614038	1.9654181		
	Corrected Total	113	218.2894737			

R-Square	Coeff Var	Root MSE	Q09_25 Mean
0.000587	45.53289	1.401934	3.078947

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	0.12806991	0.06403495	0.03	0.9680

Dependent Variable: Q09_26 Q09_26

Source		DF	Sum of Squares	Mean Square	F Value	Pr > F
Model		2	2.0497312	1.0248656	0.67	0.5123
Error		90	136.8750000	1.5208333		
	Corrected Total	92	138.9247312			

R-Square	Coeff Var	Root MSE	Q09_26 Mean
0.014754	48.18888	1.233221	2.559140

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	2.04973118	1.02486559	0.67	0.5123

Dependent Variable: Q09_27 Q09_27

Source		DF	Sum of Squares	Mean Square	F Value	Pr > F
Model		2	6.1498501	3.0749251	2.12	0.1275
Error		67	96.9930070	1.4476568		
	Corrected Total	69	103.1428571			

R-Square	Coeff Var	Root MSE	Q09_27 Mean
0.059625	49.54296	1.203186	2.428571

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	6.14985015	3.07492507	2.12	0.1275

Dependent Variable: Q09_28 Q09_28

Source		DF	Sum of Squares	Mean Square	F Value	Pr > F
Model		2	2.0492096	1.0246048	0.85	0.4303
Error		120	144.7800587	1.2065005		
	Corrected Total	122	146.8292683			

R-Square	Coeff Var	Root MSE	Q09_28 Mean
0.013956	28.14671	1.098408	3.902439

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	2.04920964	1.02460482	0.85	0.4303

Dependent Variable: Q09_29 Q09_29

Source		DF	Sum of Squares	Mean Square	F Value	Pr > F
Model		2	0.1881127	0.0940564	0.05	0.9548
Error		99	201.3020833	2.0333544		
	Corrected Total	101	201.4901961			

R-Square	Coeff Var	Root MSE	Q09_29 Mean
0.000934	50.15436	1.425957	2.843137

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	0.18811275	0.09405637	0.05	0.9548

Dependent Variable: Q09_30 Q09_30

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	4.2945000	2.1472500	1.33	0.2699
Error	110	178.2010753	1.6200098		
Corrected Total	112	182.4955752			

R-Square	Coeff Var	Root MSE	Q09_30 Mean
0.023532	38.87188	1.272796	3.274336

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	4.29449995	2.14724998	1.33	0.2699

Dependent Variable: Q09_31 Q09_31

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	1.3045151	0.6522575	0.44	0.6468
Error	117	174.4871516	1.4913432		
Corrected Total	119	175.7916667			

R-Square	Coeff Var	Root MSE	Q09_31 Mean
0.007421	32.20762	1.221206	3.791667

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	1.30451509	0.65225755	0.44	0.6468

Dependent Variable: Q09_32 Q09_32

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	9.8840635	4.9420318	3.25	0.0424
Error	116	176.4352642	1.5209937		
Corrected Total	118	186.3193277			

R-Square	Coeff Var	Root MSE	Q09_32 Mean
0.053049	32.61356	1.233286	3.781513

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	9.88406350	4.94203175	3.25	0.0424

Dependent Variable: Q09_33 Q09_33

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	0.69180108	0.34590054	0.53	0.5872
Error	121	78.27594086	0.64690860		
Corrected Total	123	78.96774194			

R-Square	Coeff Var	Root MSE	Q09_33 Mean
0.008761	17.80964	0.804306	4.516129

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	0.69180108	0.34590054	0.53	0.5872

Dependent Variable: Q09_34 Q09_34

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	1.5553748	0.7776874	0.37	0.6945
Error	103	218.9823611	2.1260423		
Corrected Total	105	220.5377358			

R-Square	Coeff Var	Root MSE	Q09_34 Mean
0.007053	47.55634	1.458095	3.066038

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	1.55537480	0.77768740	0.37	0.6945

Dependent Variable: Q09_35 Q09_35

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	0.8735144	0.4367572	0.24	0.7877
Error	97	177.1264856	1.8260462		
Corrected Total	99	178.0000000			

R-Square	Coeff Var	Root MSE	Q09_35 Mean
0.004907	48.26117	1.351313	2.800000

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	0.87351443	0.43675722	0.24	0.7877

Dependent Variable: Q09_36 Q09_36

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	5.1167974	2.5583987	2.33	0.1024
Error	113	124.3314785	1.1002786		
Corrected Total	115	129.4482759			

R-Square	Coeff Var	Root MSE	Q09_36 Mean
0.039528	50.69885	1.048942	2.068966

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	5.11679741	2.55839871	2.33	0.1024

Dependent Variable: Q09_37 Q09_37

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	4.2898702	2.1449351	1.45	0.2395
Error	103	152.4365449	1.4799665		
Corrected Total	105	156.7264151			

R-Square	Coeff Var	Root MSE	Q09_37 Mean
0.027372	36.73878	1.216539	3.311321

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	4.28987024	2.14493512	1.45	0.2395

Dependent Variable: Q09_38 Q09_38

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	3.4660114	1.7330057	0.94	0.3919
Error	116	212.8869298	1.8352322		
Corrected Total	118	216.3529412			

R-Square	Coeff Var	Root MSE	Q09_38 Mean
0.016020	43.45288	1.354707	3.117647

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	3.46601137	1.73300568	0.94	0.3919

Dependent Variable: Q09_39 Q09_39

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	1.9552296	0.9776148	0.63	0.5324
Error	118	182.0447704	1.5427523		
Corrected Total	120	184.0000000			

R-Square	Coeff Var	Root MSE	Q09_39 Mean
0.010626	33.32398	1.242076	3.727273

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	1.95522959	0.97761480	0.63	0.5324

Dependent Variable: Q09_40 Q09_40

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	4.6507129	2.3253564	1.21	0.3020
Error	110	211.3138889	1.9210354		
Corrected Total	112	215.9646018			

R-Square	Coeff Var	Root MSE	Q09_40 Mean
0.021535	46.47466	1.386014	2.982301

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q02a	2	4.65071288	2.32535644	1.21	0.3020

Dependent Variable: Q09_01 Q09_01

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	3.8943574	1.9471787	1.29	0.2818
Error	84	127.2090909	1.5143939		
Corrected Total	86	131.1034483			

R-Square	Coeff Var	Root MSE	Q09_01 Mean
0.029704	47.58348	1.230607	2.586207

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q04	2	3.89435737	1.94717868	1.29	0.2818

Dependent Variable: Q09_02 Q09_02

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	1.8628288	0.9314144	0.62	0.5427
Error	88	133.1701382	1.5132970		
Corrected Total	90	135.0329670			

R-Square	Coeff Var	Root MSE	Q09_02 Mean
0.013795	46.64362	1.230161	2.637363

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q04	2	1.86282878	0.93141439	0.62	0.5427

Dependent Variable: Q09_03 Q09_03

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	8.4699628	4.2349814	2.29	0.1066
Error	96	177.3684211	1.8475877		
Corrected Total	98	185.8383838			

R-Square	Coeff Var	Root MSE	Q09_03 Mean
0.045577	45.92721	1.359260	2.959596

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q04	2	8.46996279	4.23498139	2.29	0.1066

Dependent Variable: Q09_04 Q09_04

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	4.6384571	2.3192285	1.41	0.2534
Error	58	95.6894118	1.6498174		
Corrected Total	60	100.3278689			

R-Square	Coeff Var	Root MSE	Q09_04 Mean
0.046233	48.96974	1.284452	2.622951

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q04	2	4.63845709	2.31922854	1.41	0.2534

Dependent Variable: Q09_05 Q09_05

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	9.3171498	4.6585749	2.74	0.0690
Error	114	193.9819955	1.7015965		
Corrected Total	116	203.2991453			

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              R-Square   Coeff Var    Root MSE   Q09_05 Mean
              0.045830   35.41089     1.304453    3.683761

Source               DF     Anova SS    Mean Square   F Value   Pr > F
Q04                   2   9.31714980    4.65857490      2.74   0.0690

              Dependent Variable: Q09_06  Q09_06
                              Sum of
Source               DF     Squares    Mean Square   F Value   Pr > F
Model                 2   0.4388563    0.2194282      0.11   0.8950
Error               117   231.2611437  1.9765910
Corrected Total     119   231.7000000

              R-Square   Coeff Var    Root MSE   Q09_06 Mean
              0.001894   47.65806     1.405913    2.950000

Source               DF     Anova SS    Mean Square   F Value   Pr > F
Q04                   2   0.43885630   0.21942815      0.11   0.8950

              Dependent Variable: Q09_07  Q09_07
                              Sum of
Source               DF     Squares    Mean Square   F Value   Pr > F
Model                 2   2.0506843    1.0253421      0.61   0.5470
Error               117   197.8159824  1.6907349
Corrected Total     119   199.8666667

              R-Square   Coeff Var    Root MSE   Q09_07 Mean
              0.010260   35.78760     1.300283    3.633333

Source               DF     Anova SS    Mean Square   F Value   Pr > F
Q04                   2   2.05068426   1.02534213      0.61   0.5470

              Dependent Variable: Q09_08  Q09_08
                              Sum of
Source               DF     Squares    Mean Square   F Value   Pr > F
Model                 2   0.3400839    0.1700420      0.10   0.9052
Error               105   179.0673235  1.7054031
Corrected Total     107   179.4074074

              R-Square   Coeff Var    Root MSE   Q09_08 Mean
              0.001896   44.63240     1.305911    2.925926

Source               DF     Anova SS    Mean Square   F Value   Pr > F
Q04                   2   0.34008393   0.17004196      0.10   0.9052

              Dependent Variable: Q09_09  Q09_09
                              Sum of
Source               DF     Squares    Mean Square   F Value   Pr > F
Model                 2   3.3980504    1.6990252      1.28   0.2819
Error               118   156.6515364  1.3275554
Corrected Total     120   160.0495868

              R-Square   Coeff Var    Root MSE   Q09_09 Mean
              0.021231   30.64081     1.152196    3.760331

Source               DF     Anova SS    Mean Square   F Value   Pr > F
Q04                   2   3.39805037   1.69902519      1.28   0.2819

              Dependent Variable: Q09_10  Q09_10
                              Sum of
Source               DF     Squares    Mean Square   F Value   Pr > F
Model                 2   1.1976545    0.5988272      0.35   0.7032
Error                86   145.6787500  1.6939390
Corrected Total      88   146.8764045

              R-Square   Coeff Var    Root MSE   Q09_10 Mean
              0.008154   41.81760     1.301514    3.112360

Source               DF     Anova SS    Mean Square   F Value   Pr > F
Q04                   2   1.19765449   0.59882725      0.35   0.7032

              Dependent Variable: Q09_11  Q09_11
                              Sum of
Source               DF     Squares    Mean Square   F Value   Pr > F
Model                 2   3.5566439    1.7783220      0.96   0.3877
Error                65   120.2080620  1.8493548
Corrected Total      67   123.7647059

              R-Square   Coeff Var    Root MSE   Q09_11 Mean
              0.028737   44.45859     1.359910    3.058824

Source               DF     Anova SS    Mean Square   F Value   Pr > F
Q04                   2   3.55664392   1.77832196      0.96   0.3877

              Dependent Variable: Q09_12  Q09_12
                              Sum of
Source               DF     Squares    Mean Square   F Value   Pr > F
Model                 2   1.9700461    0.9850230      0.55   0.5803
Error                88   158.3156682  1.7990417
Corrected Total      90   160.2857143

              R-Square   Coeff Var    Root MSE   Q09_12 Mean
              0.012291   52.16103     1.341284    2.571429

Source               DF     Anova SS    Mean Square   F Value   Pr > F
Q04                   2   1.97004608   0.98502304      0.55   0.5803

              Dependent Variable: Q09_13  Q09_13
                              Sum of
Source               DF     Squares    Mean Square   F Value   Pr > F
```

Model	2	1.5112573	0.7556287	0.52	0.5977
Error	87	126.9776316	1.4595130		
Corrected Total	89	128.4888889			

R-Square	Coeff Var	Root MSE	Q09_13 Mean
0.011762	48.11030	1.208103	2.511111

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q04	2	1.51125731	0.75562865	0.52	0.5977

Dependent Variable: Q09_14 Q09_14

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	2.9718615	1.4859307	0.89	0.4124
Error	107	178.0190476	1.6637294		
Corrected Total	109	180.9909091			

R-Square	Coeff Var	Root MSE	Q09_14 Mean
0.016420	43.12590	1.289856	2.990909

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q04	2	2.97186147	1.48593074	0.89	0.4124

Dependent Variable: Q09_15 Q09_15

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	4.0021872	2.0010936	1.15	0.3209
Error	90	156.4709310	1.7385659		
Corrected Total	92	160.4731183			

R-Square	Coeff Var	Root MSE	Q09_15 Mean
0.024940	50.88168	1.318547	2.591398

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q04	2	4.00218725	2.00109362	1.15	0.3209

Dependent Variable: Q09_16 Q09_16

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	8.2926576	4.1463288	3.00	0.0534
Error	120	165.7236025	1.3810300		
Corrected Total	122	174.0162602			

R-Square	Coeff Var	Root MSE	Q09_16 Mean
0.047654	32.85141	1.175172	3.577236

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q04	2	8.29265763	4.14632882	3.00	0.0534

Dependent Variable: Q09_17 Q09_17

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	1.0350041	0.5175021	0.31	0.7322
Error	115	190.4310976	1.6559226		
Corrected Total	117	191.4661017			

R-Square	Coeff Var	Root MSE	Q09_17 Mean
0.005406	36.94539	1.286827	3.483051

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q04	2	1.03500413	0.51750207	0.31	0.7322

Dependent Variable: Q09_18 Q09_18

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	1.0776734	0.5388367	0.35	0.7088
Error	103	160.6959115	1.5601545		
Corrected Total	105	161.7735849			

R-Square	Coeff Var	Root MSE	Q09_18 Mean
0.006662	34.12384	1.249061	3.660377

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q04	2	1.07767337	0.53883669	0.35	0.7088

Dependent Variable: Q09_19 Q09_19

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	0.6446709	0.3223354	0.16	0.8490
Error	96	188.7088645	1.9657173		
Corrected Total	98	189.3535354			

R-Square	Coeff Var	Root MSE	Q09_19 Mean
0.003405	49.92878	1.402040	2.808081

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q04	2	0.64467088	0.32233544	0.16	0.8490

Dependent Variable: Q09_20 Q09_20

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	0.5257863	0.2628931	0.17	0.8415
Error	118	179.5238005	1.5213881		
Corrected Total	120	180.0495868			

R-Square	Coeff Var	Root MSE	Q09_20 Mean
0.002920	32.80152	1.233446	3.760331

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q04	2	0.52578627	0.26289314	0.17	0.8415

Dependent Variable: Q09_21 Q09_21

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	2.6330959	1.3165480	0.80	0.4529
Error	82	134.9669041	1.6459379		
Corrected Total	84	137.6000000			

R-Square	Coeff Var	Root MSE	Q09_21 Mean
0.019136	45.81932	1.282941	2.800000

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q04	2	2.63309594	1.31654797	0.80	0.4529

Dependent Variable: Q09_22 Q09_22

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	0.6881621	0.3440811	0.20	0.8162
Error	117	197.9035045	1.6914829		
Corrected Total	119	198.5916667			

R-Square	Coeff Var	Root MSE	Q09_22 Mean
0.003465	45.50100	1.300570	2.858333

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q04	2	0.68816214	0.34408107	0.20	0.8162

Dependent Variable: Q09_23 Q09_23

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	0.0909585	0.0454793	0.02	0.9767
Error	98	188.6813187	1.9253196		
Corrected Total	100	188.7722772			

R-Square	Coeff Var	Root MSE	Q09_23 Mean
0.000482	44.07027	1.387559	3.148515

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q04	2	0.09095855	0.04547927	0.02	0.9767

Dependent Variable: Q09_24 Q09_24

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	15.6979387	7.8489693	4.81	0.0104
Error	87	141.9576169	1.6316967		
Corrected Total	89	157.6555556			

R-Square	Coeff Var	Root MSE	Q09_24 Mean
0.099571	40.91249	1.277379	3.122222

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q04	2	15.69793866	7.84896933	4.81	0.0104

Dependent Variable: Q09_25 Q09_25

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	1.3619791	0.6809896	0.35	0.7065
Error	111	216.9274945	1.9543018		
Corrected Total	113	218.2894737			

R-Square	Coeff Var	Root MSE	Q09_25 Mean
0.006239	45.40394	1.397963	3.078947

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q04	2	1.36197914	0.68098957	0.35	0.7065

Dependent Variable: Q09_26 Q09_26

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	0.2125090	0.1062545	0.07	0.9334
Error	90	138.7122222	1.5412469		
Corrected Total	92	138.9247312			

R-Square	Coeff Var	Root MSE	Q09_26 Mean
0.001530	48.51121	1.241470	2.559140

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q04	2	0.21250896	0.10625448	0.07	0.9334

Dependent Variable: Q09_27 Q09_27

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	3.7777869	1.8888934	1.27	0.2865
Error	67	99.3650703	1.4830608		
Corrected Total	69	103.1428571			

R-Square	Coeff Var	Root MSE	Q09_27 Mean
0.036627	50.14511	1.217810	2.428571

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q04	2	3.77778686	1.88889343	1.27	0.2865

Dependent Variable: Q09_28 Q09_28

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	8.4409531	4.2204765	3.66	0.0287
Error	120	138.3883152	1.1532360		
Corrected Total	122	146.8292683			

R-Square	Coeff Var	Root MSE	Q09_28 Mean
0.057488	27.51839	1.073888	3.902439

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q04	2	8.44095308	4.22047654	3.66	0.0287

Dependent Variable: Q09_29 Q09_29

		Sum of			
Source	DF	Squares	Mean Square	F Value	Pr > F
Model	2	2.3792312	1.1896156	0.59	0.5554
Error	99	199.1109649	2.0112219		
Corrected Total	101	201.4901961			

R-Square	Coeff Var	Root MSE	Q09_29 Mean
0.011808	49.88066	1.418176	2.843137

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q04	2	2.37923117	1.18961558	0.59	0.5554

Dependent Variable: Q09_30 Q09_30

		Sum of			
Source	DF	Squares	Mean Square	F Value	Pr > F
Model	2	2.7494153	1.3747077	0.84	0.4339
Error	110	179.7461599	1.6340560		
Corrected Total	112	182.4955752			

R-Square	Coeff Var	Root MSE	Q09_30 Mean
0.015066	39.04003	1.278302	3.274336

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q04	2	2.74941535	1.37470767	0.84	0.4339

Dependent Variable: Q09_31 Q09_31

		Sum of			
Source	DF	Squares	Mean Square	F Value	Pr > F
Model	2	1.9701252	0.9850626	0.66	0.5172
Error	117	173.8215415	1.4856542		
Corrected Total	119	175.7916667			

R-Square	Coeff Var	Root MSE	Q09_31 Mean
0.011207	32.14613	1.218874	3.791667

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q04	2	1.97012516	0.98506258	0.66	0.5172

Dependent Variable: Q09_32 Q09_32

		Sum of			
Source	DF	Squares	Mean Square	F Value	Pr > F
Model	2	3.9253883	1.9626942	1.25	0.2908
Error	116	182.3939394	1.5723615		
Corrected Total	118	186.3193277			

R-Square	Coeff Var	Root MSE	Q09_32 Mean
0.021068	33.15970	1.253938	3.781513

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q04	2	3.92538834	1.96269417	1.25	0.2908

Dependent Variable: Q09_33 Q09_33

		Sum of			
Source	DF	Squares	Mean Square	F Value	Pr > F
Model	2	0.68513324	0.34256662	0.53	0.5903
Error	121	78.28260870	0.64696371		
Corrected Total	123	78.96774194			

R-Square	Coeff Var	Root MSE	Q09_33 Mean
0.008676	17.81040	0.804341	4.516129

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q04	2	0.68513324	0.34256662	0.53	0.5903

Dependent Variable: Q09_34 Q09_34

		Sum of			
Source	DF	Squares	Mean Square	F Value	Pr > F
Model	2	4.7963541	2.3981770	1.14	0.3223
Error	103	215.7413818	2.0945765		
Corrected Total	105	220.5377358			

R-Square	Coeff Var	Root MSE	Q09_34 Mean
0.021748	47.20311	1.447265	3.066038

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q04	2	4.79635408	2.39817704	1.14	0.3223

Dependent Variable: Q09_36 Q09_35

		Sum of			
Source	DF	Squares	Mean Square	F Value	Pr > F
Model	2	0.6149882	0.3074941	0.17	0.8455
Error	97	177.3850118	1.8287115		
Corrected Total	99	178.0000000			

R-Square	Coeff Var	Root MSE	Q09_35 Mean
0.003455	48.29638	1.352299	2.800000

Source	DF	Anova SS	Mean Square	F Value	Pr > F
Q04	2	0.61498821	0.30749411	0.17	0.8455

Dependent Variable: Q09_36 Q09_36

		Sum of			
Source	DF	Squares	Mean Square	F Value	Pr > F
Model	2	1.8420743	0.9210372	0.82	0.4450
Error	113	127.6062016	1.1292584		
Corrected Total	115	129.4482759			

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                    R-Square    Coeff Var    Root MSE    Q09_36 Mean
                    0.014230    51.36218     1.062666    2.068966

Source                DF    Anova SS    Mean Square    F Value    Pr > F
Q04                    2    1.84207431  0.92103716     0.82       0.4450


                    Dependent Variable: Q09_37   Q09_37
                                    Sum of
Source                DF    Squares    Mean Square    F Value    Pr > F
Model                  2    4.9678565  2.4839283      1.69       0.1904
Error                103    151.7585586  1.4733841
Corrected Total      105    156.7264151


                    R-Square    Coeff Var    Root MSE    Q09_37 Mean
                    0.031698    36.65698     1.213830    3.311321

Source                DF    Anova SS    Mean Square    F Value    Pr > F
Q04                    2    4.96785654  2.48392827     1.69       0.1904


                    Dependent Variable: Q09_38   Q09_38
                                    Sum of
Source                DF    Squares    Mean Square    F Value    Pr > F
Model                  2    2.3345941  1.1672970      0.63       0.5330
Error                116    214.0183471  1.8449858
Corrected Total      118    216.3529412


                    R-Square    Coeff Var    Root MSE    Q09_38 Mean
                    0.010791    43.56819     1.358303    3.117647

Source                DF    Anova SS    Mean Square    F Value    Pr > F
Q04                    2    2.33459409  1.16729704     0.63       0.5330


                    Dependent Variable: Q09_39   Q09_39
                                    Sum of
Source                DF    Squares    Mean Square    F Value    Pr > F
Model                  2    4.4128585  2.2064293      1.45       0.2388
Error                118    179.5871415  1.5219249
Corrected Total      120    184.0000000


                    R-Square    Coeff Var    Root MSE    Q09_39 Mean
                    0.023983    33.09828     1.233663    3.727273

Source                DF    Anova SS    Mean Square    F Value    Pr > F
Q04                    2    4.41285853  2.20642927     1.45       0.2388


                    Dependent Variable: Q09_40   Q09_40
                                    Sum of
Source                DF    Squares    Mean Square    F Value    Pr > F
Model                  2    9.7790169  4.8895085      2.61       0.0782
Error                110    206.1855849  1.8744144
Corrected Total      112    215.9646018


                    R-Square    Coeff Var    Root MSE    Q09_40 Mean
                    0.045281    45.90726     1.369093    2.982301

Source                DF    Anova SS    Mean Square    F Value    Pr > F
Q04                    2    9.77901691  4.88950846     2.61       0.0782
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KRUSKAL WALLIS TEST

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            Wilcoxon Scores (Rank Sums) for Variable Q09_01
                    Classified by Variable Q02a
                Sum of    Expected    Std Dev     Mean
Q02a          N   Scores    Under H0    Under H0    Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
<5 employees    26   917.0    1144.0    104.805256   35.269231
5-<10 employees 38   1862.0   1672.0    113.558935   49.000000
>10 employees   23   1049.0   1012.0    100.968377   45.608696
                Average scores were used for ties.

                    Kruskal-Wallis Test
                    Chi-Square      4.9647
                    DF                   2
                    Pr > Chi-Square    0.0835


            Wilcoxon Scores (Rank Sums) for Variable Q09_02
                    Classified by Variable Q02a
                Sum of    Expected    Std Dev     Mean
Q02a          N   Scores    Under H0    Under H0    Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
<5 employees    28   1061.00   1288.0    112.938377   37.892857
5-<10 employees 37   1813.50   1702.0    120.195994   49.013514
>10 employees   26   1311.50   1196.0    110.544109   50.442308

                    Kruskal-Wallis Test
                    Chi-Square      4.0873
                    DF                   2
                    Pr > Chi-Square    0.1296


            Wilcoxon Scores (Rank Sums) for Variable Q09_03
                    Classified by Variable Q02a
                Sum of    Expected    Std Dev     Mean
Q02a          N   Scores    Under H0    Under H0    Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
<5 employees    30   1385.0   1500.0    128.358626   46.166667
5-<10 employees 40   2059.0   2000.0    137.055317   51.475000
>10 employees   29   1506.0   1450.0    127.112396   51.931034

                    Kruskal-Wallis Test
                    Chi-Square      0.8071
```

```
                              DF              2
                              Pr > Chi-Square   0.6679

              Wilcoxon Scores (Rank Sums) for Variable Q09_04
                       Classified by Variable Q02a
                     Sum of    Expected    Std Dev      Mean
          Q02a     N   Scores   Under H0    Under H0    Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
          <5 employees   16   531.00    496.0    59.205394   33.187500
          5-<10 employees 22  657.50    682.0    64.630672   29.886364
          >10 employees   23  702.50    713.0    65.230506   30.543478

                           Kruskal-Wallis Test
                           Chi-Square      0.3658
                           DF              2
                           Pr > Chi-Square   0.8328


              Wilcoxon Scores (Rank Sums) for Variable Q09_05
                       Classified by Variable Q02a
                     Sum of    Expected    Std Dev      Mean
          Q02a     N   Scores   Under H0    Under H0    Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
          <5 employees   39   2352.00   2301.0   166.466083  60.307692
          5-<10 employees 47  2709.50   2773.0   173.118749  57.648936
          >10 employees   31  1841.50   1829.0   155.839027  59.403226

                           Kruskal-Wallis Test
                           Chi-Square      0.1478
                           DF              2
                           Pr > Chi-Square   0.9288


              Wilcoxon Scores (Rank Sums) for Variable Q09_06
                       Classified by Variable Q02a
                     Sum of    Expected    Std Dev      Mean
          Q02a     N   Scores   Under H0    Under H0    Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
          <5 employees   40   2409.0    2420.00  175.842430  60.225000
          5-<10 employees 49  3038.0    2964.50  183.347884  62.000000
          >10 employees   31  1813.0    1875.50  163.276822  58.483871

                           Kruskal-Wallis Test
                           Chi-Square      0.2064
                           DF              2
                           Pr > Chi-Square   0.9020


              Wilcoxon Scores (Rank Sums) for Variable Q09_07
                       Classified by Variable Q02a
                     Sum of    Expected    Std Dev      Mean
          Q02a     N   Scores   Under H0    Under H0    Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
          <5 employees   41   2379.0    2480.50  173.292442  58.024390
          5-<10 employees 48  2795.0    2904.00  179.003291  58.229167
          >10 employees   31  2086.0    1875.50  159.937388  67.290323

                           Kruskal-Wallis Test
                           Chi-Square      1.7331
                           DF              2
                           Pr > Chi-Square   0.4204

              Wilcoxon Scores (Rank Sums) for Variable Q09_08
                       Classified by Variable Q02a
                     Sum of    Expected    Std Dev      Mean
          Q02a     N   Scores   Under H0    Under H0    Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
          <5 employees   39   2464.00   2125.50  152.341761  63.179487
          5-<10 employees 42  1987.50   2289.00  154.617531  47.321429
          >10 employees   27  1434.50   1471.50  137.336670  53.129630

                           Kruskal-Wallis Test
                           Chi-Square      5.5324
                           DF              2
                           Pr > Chi-Square   0.0629


              Wilcoxon Scores (Rank Sums) for Variable Q09_09
                       Classified by Variable Q02a
                     Sum of    Expected    Std Dev      Mean
          Q02a     N   Scores   Under H0    Under H0    Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
          <5 employees   43   2668.00   2623.0   177.608583  62.046512
          5-<10 employees 49  2604.50   2989.0   182.157354  53.153061
          >10 employees   29  2108.50   1769.0   158.407352  72.706897

                           Kruskal-Wallis Test
                           Chi-Square      6.1851
                           DF              2
                           Pr > Chi-Square   0.0454

              Wilcoxon Scores (Rank Sums) for Variable Q09_10
                       Classified by Variable Q02a
                     Sum of    Expected    Std Dev      Mean
          Q02a     N   Scores   Under H0    Under H0    Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
          <5 employees   28   1153.0    1260.0   110.438942  41.178571
          5-<10 employees 35  1482.0    1575.0   116.174071  42.342857
          >10 employees   26  1370.0    1170.0   108.152174  52.692308

                           Kruskal-Wallis Test
                           Chi-Square      3.4529
```

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                              DF                2
                              Pr > Chi-Square   0.1779
```

Wilcoxon Scores (Rank Sums) for Variable Q09_11
Classified by Variable Q02a

Q02a	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
<5 employees	16	551.50	552.0	67.716291	34.468750
5-<10 employees	28	913.00	966.0	78.567061	32.607143
>10 employees	24	881.50	828.0	76.289270	36.729167

Kruskal-Wallis Test
Chi-Square   0.5859
DF   2
Pr > Chi-Square 0.7460

Wilcoxon Scores (Rank Sums) for Variable Q09_12
Classified by Variable Q02a

Q02a	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
<5 employees	25	1302.00	1150.0	109.319323	52.080000
5-<10 employees	39	1636.50	1794.0	121.196181	41.961538
>10 employees	27	1247.50	1242.0	111.873398	46.203704

Kruskal-Wallis Test
Chi-Square   2.3689
DF   2
Pr > Chi-Square 0.3059

Wilcoxon Scores (Rank Sums) for Variable Q09_13
Classified by Variable Q02a

Q02a	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
<5 employees	30	1412.50	1365.00	112.633940	47.083333
5-<10 employees	37	1616.50	1683.50	117.563314	43.689189
>10 employees	23	1066.00	1046.50	104.215987	46.347826

Kruskal-Wallis Test
Chi-Square   0.3359
DF   2
Pr > Chi-Square 0.8454

Wilcoxon Scores (Rank Sums) for Variable Q09_14
Classified by Variable Q02a

Q02a	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
<5 employees	37	1828.00	2053.50	153.964073	49.405405
5-<10 employees	44	2650.50	2442.00	159.645031	60.238636
>10 employees	29	1626.50	1609.50	143.581540	56.086207

Kruskal-Wallis Test
Chi-Square   2.4573
DF   2
Pr > Chi-Square 0.2927

Wilcoxon Scores (Rank Sums) for Variable Q09_15
Classified by Variable Q02a

Q02a	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
<5 employees	31	1449.0	1457.0	119.015299	46.741935
5-<10 employees	39	1852.0	1833.0	124.581995	47.487179
>10 employees	23	1070.0	1081.0	108.927876	46.521739

Kruskal-Wallis Test
Chi-Square   0.0242
DF   2
Pr > Chi-Square 0.9880

Wilcoxon Scores (Rank Sums) for Variable Q09_16
Classified by Variable Q02a

Q02a	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
<5 employees	43	2403.50	2666.0	182.559133	55.895349
5-<10 employees	49	3351.00	3038.0	187.429627	68.387755
>10 employees	31	1871.50	1922.0	166.226057	60.370968

Kruskal-Wallis Test
Chi-Square   3.0916
DF   2
Pr > Chi-Square 0.2131

Wilcoxon Scores (Rank Sums) for Variable Q09_17
Classified by Variable Q02a

Q02a	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
<5 employees	40	2626.0	2380.0	171.067436	65.650000
5-<10 employees	46	2469.0	2737.0	176.252471	53.673913
>10 employees	32	1926.0	1904.0	160.662405	60.187500

Kruskal-Wallis Test
Chi-Square   2.7914
DF   2
Pr > Chi-Square 0.2477

Wilcoxon Scores (Rank Sums) for Variable Q09_18
Classified by Variable Q02a

Q02a	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
<5 employees	36	1836.50	1926.0	144.826246	51.013889
5-<10 employees	40	2155.50	2140.0	148.234389	53.887500
>10 employees	30	1679.00	1605.0	137.757238	55.966667

Kruskal-Wallis Test
Chi-Square   0.4659
DF   2
Pr > Chi-Square   0.7922

Wilcoxon Scores (Rank Sums) for Variable Q09_19
Classified by Variable Q02a

Q02a	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
<5 employees	33	1468.0	1650.0	131.595042	44.484848
5-<10 employees	39	2084.0	1950.0	136.401303	53.435897
>10 employees	27	1398.0	1350.0	124.325072	51.777778

Kruskal-Wallis Test
Chi-Square   1.9685
DF   2
Pr > Chi-Square   0.3737

Wilcoxon Scores (Rank Sums) for Variable Q09_20
Classified by Variable Q02a

Q02a	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
<5 employees	44	2680.50	2684.0	177.215970	60.920455
5-<10 employees	46	2872.50	2806.0	178.830134	62.445652
>10 employees	31	1828.00	1891.0	160.817482	58.967742

Kruskal-Wallis Test
Chi-Square   0.2001
DF   2
Pr > Chi-Square   0.9048

Wilcoxon Scores (Rank Sums) for Variable Q09_21
Classified by Variable Q02a

Q02a	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
<5 employees	25	955.50	1075.0	101.213229	38.220000
5-<10 employees	37	1645.00	1591.0	110.131900	44.459459
>10 employees	23	1054.50	989.0	98.685061	45.847826

Kruskal-Wallis Test
Chi-Square   1.4411
DF   2
Pr > Chi-Square   0.4865

Wilcoxon Scores (Rank Sums) for Variable Q09_22
Classified by Variable Q02a

Q02a	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
<5 employees	42	2259.50	2541.0	177.139402	53.797619
5-<10 employees	46	2908.50	2783.0	180.566842	63.228261
>10 employees	32	2092.00	1936.0	164.232670	65.375000

Kruskal-Wallis Test
Chi-Square   2.6010
DF   2
Pr > Chi-Square   0.2724

Wilcoxon Scores (Rank Sums) for Variable Q09_23
Classified by Variable Q02a

Q02a	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
<5 employees	36	1836.00	1836.0	137.338654	51.000000
5-<10 employees	37	1747.50	1887.0	138.157895	47.229730
>10 employees	28	1567.50	1428.0	128.358698	55.982143

Kruskal-Wallis Test
Chi-Square   1.4997
DF   2
Pr > Chi-Square   0.4724

Wilcoxon Scores (Rank Sums) for Variable Q09_24
Classified by Variable Q02a

Q02a	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
<5 employees	30	1430.50	1365.0	114.215940	47.683333
5-<10 employees	36	1628.00	1638.0	118.696686	45.222222
>10 employees	24	1036.50	1092.0	107.144049	43.187500

Kruskal-Wallis Test
Chi-Square   0.4203
DF   2
Pr > Chi-Square   0.8105

Wilcoxon Scores (Rank Sums) for Variable Q09_25
Classified by Variable Q02a

		Sum of	Expected	Std Dev	Mean	
Q02a	N	Scores	Under H0	Under H0	Score	
ƒƒ						
<5 employees	41	2397.0	2357.50	165.054510	58.463415
5-<10 employees	44	2499.0	2530.00	167.436214	56.795455
>10 employees	29	1659.0	1667.50	149.789889	57.206897

Kruskal-Wallis Test
Chi-Square   0.0601
DF   2
Pr > Chi-Square   0.9704

Wilcoxon Scores (Rank Sums) for Variable Q09_26
Classified by Variable Q02a

		Sum of	Expected	Std Dev	Mean	
Q02a	N	Scores	Under H0	Under H0	Score	
ƒƒ						
<5 employees	32	1392.0	1504.0	119.896309	43.500
5-<10 employees	36	1683.0	1692.0	122.929067	46.750
>10 employees	25	1296.0	1175.0	111.889766	51.840

Kruskal-Wallis Test
Chi-Square   1.4307
DF   2
Pr > Chi-Square   0.4890

Wilcoxon Scores (Rank Sums) for Variable Q09_27
Classified by Variable Q02a

		Sum of	Expected	Std Dev	Mean	
Q02a	N	Scores	Under H0	Under H0	Score	
ƒƒ						
<5 employees	22	605.0	781.0	76.555148	27.500000
5-<10 employees	26	1061.0	923.0	79.681124	40.807692
>10 employees	22	819.0	781.0	76.555148	37.227273

Kruskal-Wallis Test
Chi-Square   5.6786
DF   2
Pr > Chi-Square   0.0585

Wilcoxon Scores (Rank Sums) for Variable Q09_28
Classified by Variable Q02a

		Sum of	Expected	Std Dev	Mean	
Q02a	N	Scores	Under H0	Under H0	Score	
ƒƒ						
<5 employees	44	2747.50	2728.0	180.541414	62.443182
5-<10 employees	48	2811.00	2976.0	183.733440	58.562500
>10 employees	31	2067.50	1922.0	163.535377	66.693548

Kruskal-Wallis Test
Chi-Square   1.0913
DF   2
Pr > Chi-Square   0.5795

Wilcoxon Scores (Rank Sums) for Variable Q09_29
Classified by Variable Q02a

		Sum of	Expected	Std Dev	Mean	
Q02a	N	Scores	Under H0	Under H0	Score	
ƒƒ						
<5 employees	32	1691.00	1648.0	135.399063	52.843750
5-<10 employees	42	2143.50	2163.0	143.612393	51.035714
>10 employees	28	1418.50	1442.0	130.222649	50.660714

Kruskal-Wallis Test
Chi-Square   0.1037
DF   2
Pr > Chi-Square   0.9495

Wilcoxon Scores (Rank Sums) for Variable Q09_30
Classified by Variable Q02a

		Sum of	Expected	Std Dev	Mean	
Q02a	N	Scores	Under H0	Under H0	Score	
ƒƒ						
<5 employees	40	2456.50	2280.0	162.498439	61.412500
5-<10 employees	42	2463.50	2394.0	164.214532	58.654762
>10 employees	31	1521.00	1767.0	151.616177	49.064516

Kruskal-Wallis Test
Chi-Square   2.7850
DF   2
Pr > Chi-Square   0.2484

Wilcoxon Scores (Rank Sums) for Variable Q09_31
Classified by Variable Q02a

		Sum of	Expected	Std Dev	Mean	
Q02a	N	Scores	Under H0	Under H0	Score	
ƒƒ						
<5 employees	43	2793.0	2601.50	175.262171	64.953488
5-<10 employees	47	2738.0	2843.50	178.409903	58.255319
>10 employees	30	1729.0	1815.00	158.267040	57.633333

Kruskal-Wallis Test
Chi-Square   1.2002
DF   2
Pr > Chi-Square   0.5487

Wilcoxon Scores (Rank Sums) for Variable Q09_32
Classified by Variable Q02a

| | | Sum of | Expected | Std Dev | Mean | |
| Q02a | N | Scores | Under H0 | Under H0 | Score | |

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ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
 <5 employees      41    2075.50   2460.0    170.954439   50.621951
 5-<10 employees   48    3022.00   2880.0    176.478151   62.958333
 >10 employees     30    2042.50   1800.0    156.205666   68.083333
```

Kruskal-Wallis Test
Chi-Square   5.5045
DF   2
Pr > Chi-Square 0.0638

Wilcoxon Scores (Rank Sums) for Variable Q09_33
Classified by Variable Q02a

Q02a	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
<5 employees	45	2723.0	2812.50	159.850931	60.511111
5-<10 employees	48	3018.0	3000.00	161.928309	62.875000
>10 employees	31	2009.0	1937.50	143.951995	64.806452

Kruskal-Wallis Test
Chi-Square   0.3923
DF   2
Pr > Chi-Square 0.8219

Wilcoxon Scores (Rank Sums) for Variable Q09_34
Classified by Variable Q02a

Q02a	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
<5 employees	38	2025.00	2033.00	148.615165	53.289474
5-<10 employees	41	2088.50	2193.50	150.926493	50.939024
>10 employees	27	1557.50	1444.50	135.024414	57.685185

Kruskal-Wallis Test
Chi-Square   0.8206
DF   2
Pr > Chi-Square 0.6634

Wilcoxon Scores (Rank Sums) for Variable Q09_35
Classified by Variable Q02a

Q02a	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
<5 employees	31	1524.50	1565.50	130.780219	49.177419
5-<10 employees	38	1885.50	1919.00	137.253779	49.618421
>10 employees	31	1640.00	1565.50	130.780219	52.903226

Kruskal-Wallis Test
Chi-Square   0.3287
DF   2
Pr > Chi-Square 0.8485

Wilcoxon Scores (Rank Sums) for Variable Q09_36
Classified by Variable Q02a

Q02a	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
<5 employees	39	2272.00	2281.50	162.755742	58.256410
5-<10 employees	47	2515.50	2749.50	169.134470	53.521277
>10 employees	30	1998.50	1755.00	150.858056	66.616667

Kruskal-Wallis Test
Chi-Square   3.0724
DF   2
Pr > Chi-Square 0.2152

Wilcoxon Scores (Rank Sums) for Variable Q09_37
Classified by Variable Q02a

Q02a	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
<5 employees	35	1645.0	1872.50	144.703432	47.000000
5-<10 employees	43	2410.0	2300.50	151.084579	56.046512
>10 employees	28	1616.0	1498.00	135.656920	57.714286

Kruskal-Wallis Test
Chi-Square   2.5246
DF   2
Pr > Chi-Square 0.2830

Wilcoxon Scores (Rank Sums) for Variable Q09_38
Classified by Variable Q02a

Q02a	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
<5 employees	42	2502.00	2520.0	175.912615	59.571429
5-<10 employees	46	2575.50	2760.0	179.253368	55.989130
>10 employees	31	2062.50	1860.0	161.565698	66.532258

Kruskal-Wallis Test
Chi-Square   1.8183
DF   2
Pr > Chi-Square 0.4029

Wilcoxon Scores (Rank Sums) for Variable Q09_39
Classified by Variable Q02a

Q02a	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
<5 employees	40	2282.50	2440.0	174.773289	57.062500

```
        5-<10 employees   49    3003.00    2989.0   182.375645   61.285714
        >10 employees     32    2095.50    1952.0   163.859847   65.484375

                        Kruskal-Wallis Test
                        Chi-Square        1.1113
                        DF                     2
                        Pr > Chi-Square   0.5737

        Wilcoxon Scores (Rank Sums) for Variable Q09_40
                   Classified by Variable Q02a
                      Sum of   Expected    Std Dev     Mean
        Q02a        N  Scores  Under H0   Under H0    Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
        <5 employees      36    1800.50    2052.0   158.807813   50.013889
        5-<10 employees   45    2659.00    2565.0   166.853747   59.088889
        >10 employees     32    1981.50    1824.0   153.565179   61.921875

                        Kruskal-Wallis Test
                        Chi-Square        2.6540
                        DF                     2
                        Pr > Chi-Square   0.2653

        Wilcoxon Scores (Rank Sums) for Variable Q09_01
                   Classified by Variable Q02b
                      Sum of   Expected    Std Dev     Mean
        Q02b        N  Scores  Under H0   Under H0    Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
        >10 yrs   22    1145.0    968.0    99.517507   52.045455
        <5 yrs    26    1057.0   1144.0   104.805256   40.653846
        5-10 yrs  39    1626.0   1716.0   113.863464   41.692308

                        Kruskal-Wallis Test
                        Chi-Square        3.1913
                        DF                     2
                        Pr > Chi-Square   0.2028

        Wilcoxon Scores (Rank Sums) for Variable Q09_02
                   Classified by Variable Q02b
                      Sum of   Expected    Std Dev     Mean
        Q02b        N  Scores  Under H0   Under H0    Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
        >10 yrs   21    1061.0    966.0   103.098161   50.523810
        <5 yrs    30    1383.0   1380.0   115.031768   46.100000
        5-10 yrs  40    1742.0   1840.0   121.452745   43.550000

                        Kruskal-Wallis Test
                        Chi-Square        1.0185
                        DF                     2
                        Pr > Chi-Square   0.6010

        Wilcoxon Scores (Rank Sums) for Variable Q09_03
                   Classified by Variable Q02b
                      Sum of   Expected    Std Dev     Mean
        Q02b        N  Scores  Under H0   Under H0    Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
        >10 yrs   23    1278.0   1150.0   117.953437   55.565217
        <5 yrs    32    1622.0   1600.0   130.632813   50.687500
        5-10 yrs  44    2050.0   2200.0   138.786611   46.590909

                        Kruskal-Wallis Test
                        Chi-Square        1.5722
                        DF                     2
                        Pr > Chi-Square   0.4556

        Wilcoxon Scores (Rank Sums) for Variable Q09_04
                   Classified by Variable Q02b
                      Sum of   Expected    Std Dev     Mean
        Q02b        N  Scores  Under H0   Under H0    Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
        >10 yrs   17    516.50    527.0    60.345630   30.382353
        <5 yrs    11    367.50    341.0    51.745951   33.409091
        5-10 yrs  33   1007.00   1023.0    67.070418   30.515152

                        Kruskal-Wallis Test
                        Chi-Square        0.2629
                        DF                     2
                        Pr > Chi-Square   0.8768

        Wilcoxon Scores (Rank Sums) for Variable Q09_05
                   Classified by Variable Q02b
                      Sum of   Expected    Std Dev     Mean
        Q02b        N  Scores  Under H0   Under H0    Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
        >10 yrs   27    1642.0   1593.0   148.781623   60.814815
        <5 yrs    42    2909.0   2478.0   169.395330   69.261905
        5-10 yrs  48    2352.0   2832.0   173.696601   49.000000

                        Kruskal-Wallis Test
                        Chi-Square        8.7369
                        DF                     2
                        Pr > Chi-Square   0.0127

        Wilcoxon Scores (Rank Sums) for Variable Q09_06
                   Classified by Variable Q02b
                      Sum of   Expected    Std Dev     Mean
        Q02b        N  Scores   Under H0    Under H0    Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
        >10 yrs   25    1644.50   1512.50   151.488789   65.780000
        <5 yrs    42    2779.50   2541.00   177.918306   66.178571
        5-10 yrs  53    2836.00   3206.50   185.235416   53.509434
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                          Kruskal-Wallis Test
                     Chi-Square      4.0028
                     DF                   2
                     Pr > Chi-Square   0.1351

        Wilcoxon Scores (Rank Sums) for Variable Q09_07
                   Classified by Variable Q02b
                   Sum of    Expected    Std Dev      Mean
     Q02b      N   Scores    Under H0    Under H0     Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
     >10 yrs   27   1846.0   1633.50   152.579963   68.370370
     <5 yrs    43   2633.0   2601.50   175.207922   61.232558
     5-10 yrs  50   2781.0   3025.00   180.139175   55.620000

                          Kruskal-Wallis Test
                     Chi-Square      2.5942
                     DF                   2
                     Pr > Chi-Square   0.2733

        Wilcoxon Scores (Rank Sums) for Variable Q09_08
                   Classified by Variable Q02b
                   Sum of    Expected    Std Dev      Mean
     Q02b      N   Scores    Under H0    Under H0     Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
     >10 yrs   26   1257.50   1417.0   135.598761   48.365385
     <5 yrs    40   2337.50   2180.0   153.160429   58.437500
     5-10 yrs  42   2291.00   2289.0   154.617531   54.547619

                          Kruskal-Wallis Test
                     Chi-Square      1.7164
                     DF                   2
                     Pr > Chi-Square   0.4239

        Wilcoxon Scores (Rank Sums) for Variable Q09_09
                   Classified by Variable Q02b
                   Sum of    Expected    Std Dev      Mean
     Q02b      N   Scores    Under H0    Under H0     Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
     >10 yrs   26   1740.0   1586.0   152.416119   66.923077
     <5 yrs    44   2559.0   2684.0   178.506536   58.159091
     5-10 yrs  51   3082.0   3111.0   183.238416   60.431373

                          Kruskal-Wallis Test
                     Chi-Square      1.1281
                     DF                   2
                     Pr > Chi-Square   0.5689

        Wilcoxon Scores (Rank Sums) for Variable Q09_10
                   Classified by Variable Q02b
                   Sum of    Expected    Std Dev      Mean
     Q02b      N   Scores    Under H0    Under H0     Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
     >10 yrs   24   1100.0   1080.0   105.545715   45.833333
     <5 yrs    26   1248.0   1170.0   108.152174   48.000000
     5-10 yrs  39   1657.0   1755.0   118.003696   42.487179

                          Kruskal-Wallis Test
                     Chi-Square      0.7819
                     DF                   2
                     Pr > Chi-Square   0.6764

        Wilcoxon Scores (Rank Sums) for Variable Q09_11
                   Classified by Variable Q02b
                   Sum of    Expected    Std Dev      Mean
     Q02b      N   Scores    Under H0    Under H0     Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
     >10 yrs   18   653.00   621.0   70.429200   36.277778
     <5 yrs    16   566.50   552.0   67.716291   35.406250
     5-10 yrs  34   1126.50   1173.0   79.819760   33.132353

                          Kruskal-Wallis Test
                     Chi-Square      0.3565
                     DF                   2
                     Pr > Chi-Square   0.8367

        Wilcoxon Scores (Rank Sums) for Variable Q09_12
                   Classified by Variable Q02b
                   Sum of    Expected    Std Dev      Mean
     Q02b      N   Scores    Under H0    Under H0     Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
     >10 yrs   22   1089.0   1012.0   104.855411   49.500000
     <5 yrs    28   1264.0   1288.0   113.032739   45.142857
     5-10 yrs  41   1833.0   1886.0   121.851784   44.707317

                          Kruskal-Wallis Test
                     Chi-Square      0.5441
                     DF                   2
                     Pr > Chi-Square   0.7618

        Wilcoxon Scores (Rank Sums) for Variable Q09_13
                   Classified by Variable Q02b
                   Sum of    Expected    Std Dev      Mean
     Q02b      N   Scores    Under H0    Under H0     Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
     >10 yrs   20   853.50   910.0   99.333798   42.675000
     <5 yrs    32   1432.50   1456.0   114.372604   44.765625
     5-10 yrs  38   1809.00   1729.0   118.012088   47.605263

                          Kruskal-Wallis Test
                     Chi-Square      0.5443
```

Wilcoxon Scores (Rank Sums) for Variable Q09_14
Classified by Variable Q02b

Q02b	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
>10 yrs	23	1226.0	1276.50	132.519761	53.304348
<5 yrs	38	2227.0	2109.00	154.958408	58.605263
5-10 yrs	49	2652.0	2719.50	161.964582	54.122449

Kruskal-Wallis Test
Chi-Square   0.5907
DF   2
Pr > Chi-Square   0.7443

Wilcoxon Scores (Rank Sums) for Variable Q09_15
Classified by Variable Q02b

Q02b	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
>10 yrs	23	1237.00	1081.0	108.927876	53.782609
<5 yrs	30	1376.50	1410.0	118.020378	45.883333
5-10 yrs	40	1757.50	1880.0	124.995400	43.937500

Kruskal-Wallis Test
Chi-Square   2.1457
DF   2
Pr > Chi-Square   0.3420

Wilcoxon Scores (Rank Sums) for Variable Q09_16
Classified by Variable Q02b

Q02b	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
>10 yrs	26	1724.50	1612.0	156.313642	66.326923
<5 yrs	45	2842.50	2790.0	184.407211	63.166667
5-10 yrs	52	3059.00	3224.0	189.127721	58.826923

Kruskal-Wallis Test
Chi-Square   0.8992
DF   2
Pr > Chi-Square   0.6379

Wilcoxon Scores (Rank Sums) for Variable Q09_17
Classified by Variable Q02b

Q02b	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
>10 yrs	27	1781.0	1606.50	151.807290	65.962963
<5 yrs	41	2517.0	2439.50	172.078789	61.390244
5-10 yrs	50	2723.0	2975.00	178.578639	54.460000

Kruskal-Wallis Test
Chi-Square   2.2989
DF   2
Pr > Chi-Square   0.3168

Wilcoxon Scores (Rank Sums) for Variable Q09_18
Classified by Variable Q02b

Q02b	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
>10 yrs	24	1400.00	1284.00	127.985141	58.333333
<5 yrs	35	1733.50	1872.50	143.816991	49.528571
5-10 yrs	47	2537.50	2514.50	151.922444	53.989362

Kruskal-Wallis Test
Chi-Square   1.2739
DF   2
Pr > Chi-Square   0.5289

Wilcoxon Scores (Rank Sums) for Variable Q09_19
Classified by Variable Q02b

Q02b	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
>10 yrs	23	1171.0	1150.0	117.891177	50.913043
<5 yrs	33	1584.0	1650.0	131.595042	48.000000
5-10 yrs	43	2195.0	2150.0	138.369009	51.046512

Kruskal-Wallis Test
Chi-Square   0.2519
DF   2
Pr > Chi-Square   0.8817

Wilcoxon Scores (Rank Sums) for Variable Q09_20
Classified by Variable Q02b

Q02b	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
>10 yrs	27	1663.0	1647.0	153.382907	61.592593
<5 yrs	44	2840.0	2684.0	177.215970	64.545455
5-10 yrs	50	2878.0	3050.0	181.403362	57.560000

Kruskal-Wallis Test
Chi-Square   1.0291
DF   2
Pr > Chi-Square   0.5978

```
                 Wilcoxon Scores (Rank Sums) for Variable Q09_21
                           Classified by Variable Q02b
                      Sum of      Expected     Std Dev       Mean
         Q02b    N    Scores      Under H0     Under H0      Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
         >10 yrs  19   1082.0      817.0      92.542327     56.947368
         <5 yrs   28   1122.0     1204.0     104.401826     40.071429
         5-10 yrs 38   1451.0     1634.0     110.441520     38.184211

                         Kruskal-Wallis Test
                      Chi-Square       8.2989
                      DF                    2
                      Pr > Chi-Square  0.0158

                 Wilcoxon Scores (Rank Sums) for Variable Q09_22
                           Classified by Variable Q02b
                      Sum of      Expected     Std Dev       Mean
         Q02b    N    Scores      Under H0     Under H0      Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
         >10 yrs  26   1762.0     1573.0     153.000844     67.769231
         <5 yrs   44   2646.0     2662.0     178.968402     60.136364
         5-10 yrs 50   2852.0     3025.0     183.095322     57.040000

                         Kruskal-Wallis Test
                      Chi-Square       1.7212
                      DF                    2
                      Pr > Chi-Square  0.4229

                 Wilcoxon Scores (Rank Sums) for Variable Q09_23
                           Classified by Variable Q02b
                      Sum of      Expected     Std Dev       Mean
         Q02b    N    Scores      Under H0     Under H0      Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
         >10 yrs  22   1336.50    1122.0     118.361305     60.750000
         <5 yrs   37   1758.00    1887.0     138.157895     47.513514
         5-10 yrs 42   2056.50    2142.0     141.330374     48.964286

                         Kruskal-Wallis Test
                      Chi-Square       3.3351
                      DF                    2
                      Pr > Chi-Square  0.1887

                 Wilcoxon Scores (Rank Sums) for Variable Q09_24
                           Classified by Variable Q02b
                      Sum of      Expected     Std Dev       Mean
         Q02b    N    Scores      Under H0     Under H0      Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
         >10 yrs  21   1115.50     955.50    102.476588     53.119048
         <5 yrs   28   1174.00    1274.00    112.167057     41.928571
         5-10 yrs 41   1805.50    1865.50    120.664754     44.036585

                         Kruskal-Wallis Test
                      Chi-Square       2.5511
                      DF                    2
                      Pr > Chi-Square  0.2793

                 Wilcoxon Scores (Rank Sums) for Variable Q09_25
                           Classified by Variable Q02b
                      Sum of      Expected     Std Dev       Mean
         Q02b    N    Scores      Under H0     Under H0      Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
         >10 yrs  25   1692.50    1437.50    142.311189     67.700000
         <5 yrs   38   2266.00    2185.00    162.133453     59.631579
         5-10 yrs 51   2596.50    2932.50    171.013108     50.911765

                         Kruskal-Wallis Test
                      Chi-Square       4.8063
                      DF                    2
                      Pr > Chi-Square  0.0904

                 Wilcoxon Scores (Rank Sums) for Variable Q09_26
                           Classified by Variable Q02b
                      Sum of      Expected     Std Dev       Mean
         Q02b    N    Scores      Under H0     Under H0      Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
         >10 yrs  19   1041.50     893.0     101.755658     54.815789
         <5 yrs   33   1470.50    1551.0     120.753159     44.560606
         5-10 yrs 41   1859.00    1927.0     125.302434     45.341463

                         Kruskal-Wallis Test
                      Chi-Square       2.1461
                      DF                    2
                      Pr > Chi-Square  0.3420

                 Wilcoxon Scores (Rank Sums) for Variable Q09_27
                           Classified by Variable Q02b
                      Sum of      Expected     Std Dev       Mean
         Q02b    N    Scores      Under H0     Under H0      Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
         >10 yrs  17    607.50     603.50     70.713908     35.735294
         <5 yrs   20    665.50     710.00     74.497627     33.275000
         5-10 yrs 33   1212.00    1171.50     82.319035     36.727273

                         Kruskal-Wallis Test
                      Chi-Square       0.3852
                      DF                    2
                      Pr > Chi-Square  0.8248

                 Wilcoxon Scores (Rank Sums) for Variable Q09_28
                           Classified by Variable Q02b
                      Sum of      Expected     Std Dev       Mean
```

Q02b	N	Scores	Under H0	Under H0	Score
>10 yrs	26	2014.00	1612.0	153.783413	77.461538
<5 yrs	45	2903.50	2790.0	181.422235	64.522222
5-10 yrs	52	2708.50	3224.0	186.066334	52.086538

Kruskal-Wallis Test
Chi-Square   10.0678
DF   2
Pr > Chi-Square   0.0065

Wilcoxon Scores (Rank Sums) for Variable Q09_29
Classified by Variable Q02b

Q02b	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
>10 yrs	22	1291.00	1133.0	120.018442	58.681818
<5 yrs	38	2039.50	1957.0	141.082594	53.671053
5-10 yrs	42	1922.50	2163.0	143.612393	45.773810

Kruskal-Wallis Test
Chi-Square   3.2235
DF   2
Pr > Chi-Square   0.1995

Wilcoxon Scores (Rank Sums) for Variable Q09_30
Classified by Variable Q02b

Q02b	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
>10 yrs	25	1392.0	1425.0	141.048707	55.680000
<5 yrs	38	2369.0	2166.0	160.538869	62.342105
5-10 yrs	50	2680.0	2850.0	168.776915	53.600000

Kruskal-Wallis Test
Chi-Square   1.6695
DF   2
Pr > Chi-Square   0.4340

Wilcoxon Scores (Rank Sums) for Variable Q09_31
Classified by Variable Q02b

Q02b	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
>10 yrs	24	1466.50	1452.00	146.200829	61.104167
<5 yrs	45	3134.00	2722.50	176.947930	69.644444
5-10 yrs	51	2659.50	3085.50	180.683390	52.147059

Kruskal-Wallis Test
Chi-Square   6.5843
DF   2
Pr > Chi-Square   0.0372

Wilcoxon Scores (Rank Sums) for Variable Q09_32
Classified by Variable Q02b

Q02b	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
>10 yrs	26	1643.00	1560.0	148.651502	63.192308
<5 yrs	42	2432.50	2520.0	171.913966	57.916667
5-10 yrs	51	3064.50	3060.0	178.024878	60.088235

Kruskal-Wallis Test
Chi-Square   0.4116
DF   2
Pr > Chi-Square   0.8140

Wilcoxon Scores (Rank Sums) for Variable Q09_33
Classified by Variable Q02b

Q02b	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
>10 yrs	26	1629.50	1625.0	135.330311	62.673077
<5 yrs	46	2925.50	2875.0	160.591141	63.597826
5-10 yrs	52	3195.00	3250.0	164.045109	61.442308

Kruskal-Wallis Test
Chi-Square   0.1283
DF   2
Pr > Chi-Square   0.9378

Wilcoxon Scores (Rank Sums) for Variable Q09_34
Classified by Variable Q02b

Q02b	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
>10 yrs	23	1314.00	1230.50	127.737919	57.130435
<5 yrs	37	2017.50	1979.50	147.721014	54.527027
5-10 yrs	46	2339.50	2461.00	153.592997	50.858696

Kruskal-Wallis Test
Chi-Square   0.7319
DF   2
Pr > Chi-Square   0.6935

Wilcoxon Scores (Rank Sums) for Variable Q09_35
Classified by Variable Q02b

Q02b	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
>10 yrs	24	1073.50	1212.0	120.767224	44.729167

```
            <5 yrs     34    1771.00     1717.0   133.951658   52.088235
            5-10 yrs   42    2205.50     2121.0   139.564611   52.511905

                        Kruskal-Wallis Test
                     Chi-Square        1.3194
                        DF                2
                     Pr > Chi-Square   0.5170

        Wilcoxon Scores (Rank Sums) for Variable Q09_36
                  Classified by Variable Q02b
                   Sum of    Expected    Std Dev      Mean
          Q02b    N   Scores   Under H0    Under H0      Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
            >10 yrs    25    1505.0     1462.50   141.660690   60.200000
            <5 yrs     40    2281.0     2340.00   163.755330   57.025000
            5-10 yrs   51    3000.0     2983.50   171.001697   58.823529

                        Kruskal-Wallis Test
                     Chi-Square        0.1609
                        DF                2
                     Pr > Chi-Square   0.9227

        Wilcoxon Scores (Rank Sums) for Variable Q09_37
                  Classified by Variable Q02b
                   Sum of    Expected    Std Dev      Mean
          Q02b    N   Scores   Under H0    Under H0      Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
            >10 yrs    25    1759.00    1337.50   130.625555   70.360000
            <5 yrs     33    1623.50    1765.50   142.473481   49.196970
            5-10 yrs   48    2288.50    2568.00   153.161726   47.677083

                        Kruskal-Wallis Test
                     Chi-Square       10.4627
                        DF                2
                     Pr > Chi-Square   0.0053

        Wilcoxon Scores (Rank Sums) for Variable Q09_38
                  Classified by Variable Q02b
                   Sum of    Expected    Std Dev      Mean
          Q02b    N   Scores   Under H0    Under H0      Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
            >10 yrs    26    1804.50    1560.0    152.109075   69.403846
            <5 yrs     43    2391.00    2580.0    176.834908   55.604651
            5-10 yrs   50    2944.50    3000.0    181.692301   58.890000

                        Kruskal-Wallis Test
                     Chi-Square        2.8029
                        DF                2
                     Pr > Chi-Square   0.2462

        Wilcoxon Scores (Rank Sums) for Variable Q09_39
                  Classified by Variable Q02b
                   Sum of    Expected    Std Dev      Mean
          Q02b    N   Scores   Under H0    Under H0      Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
            >10 yrs    26    1661.50    1586.0    152.598769   63.903846
            <5 yrs     45    2629.50    2745.0    179.562485   58.433333
            5-10 yrs   50    3090.00    3050.0    182.943393   61.800000

                        Kruskal-Wallis Test
                     Chi-Square        0.4801
                        DF                2
                     Pr > Chi-Square   0.7866

        Wilcoxon Scores (Rank Sums) for Variable Q09_40
                  Classified by Variable Q02b
                   Sum of    Expected    Std Dev      Mean
          Q02b    N   Scores   Under H0    Under H0      Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
            >10 yrs    26    1322.0     1482.0    143.456154   50.846154
            <5 yrs     36    2336.0     2052.0    158.807813   64.888889
            5-10 yrs   51    2783.0     2907.0    169.611847   54.568627

                        Kruskal-Wallis Test
                     Chi-Square        3.4302
                        DF                2
                     Pr > Chi-Square   0.1799

        Wilcoxon Scores (Rank Sums) for Variable Q09_01
                  Classified by Variable Q04
                   Sum of    Expected    Std Dev      Mean
          Q04     N   Scores   Under H0    Under H0      Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
            >10 yrs    24    1012.0     1056.0    102.331035   42.166667
            <5 yrs     30    1198.0     1320.0    108.825213   39.933333
            5-10 yrs   33    1618.0     1452.0    111.092649   49.030303

                        Kruskal-Wallis Test
                     Chi-Square        2.3432
                        DF                2
                     Pr > Chi-Square   0.3099

        Wilcoxon Scores (Rank Sums) for Variable Q09_02
                  Classified by Variable Q04
                   Sum of    Expected    Std Dev      Mean
          Q04     N   Scores   Under H0    Under H0      Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
            >10 yrs    25    1046.0     1150.0    109.228061   41.840000
            <5 yrs     35    1597.0     1610.0    119.047502   45.628571
            5-10 yrs   31    1543.0     1426.0    115.970819   49.774194
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                    Kruskal-Wallis Test
                 Chi-Square      1.3359
                    DF              2
                 Pr > Chi-Square  0.5127

         Wilcoxon Scores (Rank Sums) for Variable Q09_03
                   Classified by Variable Q04
                  Sum of   Expected    Std Dev     Mean
       Q04     N  Scores   Under H0    Under H0    Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
     >10 yrs  26  1047.0   1300.0     122.910219   40.269231
     <5 yrs   38  2111.0   1900.0     135.830282   55.552632
     5-10 yrs 35  1792.0   1750.0     133.525403   51.200000

                    Kruskal-Wallis Test
                 Chi-Square      4.6751
                    DF              2
                 Pr > Chi-Square  0.0966

         Wilcoxon Scores (Rank Sums) for Variable Q09_04
                   Classified by Variable Q04
                  Sum of   Expected    Std Dev     Mean
       Q04     N  Scores   Under H0    Under H0    Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
     >10 yrs  17   452.50    527.0     60.345630   26.617647
     <5 yrs   19   683.00    589.0     62.329906   35.947368
     5-10 yrs 25   755.50    775.0     66.193643   30.220000

                    Kruskal-Wallis Test
                 Chi-Square      2.7166
                    DF              2
                 Pr > Chi-Square  0.2571

         Wilcoxon Scores (Rank Sums) for Variable Q09_05
                   Classified by Variable Q04
                  Sum of   Expected    Std Dev     Mean
       Q04     N  Scores   Under H0    Under H0    Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
     >10 yrs  31  1543.00   1829.0    155.839027   49.774194
     <5 yrs   43  2831.50   2537.0    170.253577   65.848837
     5-10 yrs 43  2528.50   2537.0    170.253577   58.802326

                    Kruskal-Wallis Test
                 Chi-Square      4.3697
                    DF              2
                 Pr > Chi-Square  0.1125

         Wilcoxon Scores (Rank Sums) for Variable Q09_06
                   Classified by Variable Q04
                  Sum of   Expected    Std Dev     Mean
       Q04     N  Scores   Under H0    Under H0    Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
     >10 yrs  31  1818.0   1875.50    163.276822   58.645161
     <5 yrs   44  2736.0   2662.00    179.755349   62.181818
     5-10 yrs 45  2706.0   2722.50    180.586623   60.133333

                    Kruskal-Wallis Test
                 Chi-Square      0.2045
                    DF              2
                 Pr > Chi-Square  0.9028

         Wilcoxon Scores (Rank Sums) for Variable Q09_07
                   Classified by Variable Q04
                  Sum of   Expected    Std Dev     Mean
       Q04     N  Scores   Under H0    Under H0    Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
     >10 yrs  31  1990.0   1875.50    159.937388   64.193548
     <5 yrs   45  2769.0   2722.50    176.893159   61.533333
     5-10 yrs 44  2501.0   2662.00    176.078886   56.840909

                    Kruskal-Wallis Test
                 Chi-Square      0.9528
                    DF              2
                 Pr > Chi-Square  0.6210

         Wilcoxon Scores (Rank Sums) for Variable Q09_08
                   Classified by Variable Q04
                  Sum of   Expected    Std Dev     Mean
       Q04     N  Scores   Under H0    Under H0    Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
     >10 yrs  29  1525.50   1580.50   140.564181   52.603448
     <5 yrs   42  2254.00   2289.00   154.617531   53.666667
     5-10 yrs 37  2106.50   2016.50   150.519289   56.932432

                    Kruskal-Wallis Test
                 Chi-Square      0.3783
                    DF              2
                 Pr > Chi-Square  0.8276

         Wilcoxon Scores (Rank Sums) for Variable Q09_09
                   Classified by Variable Q04
                  Sum of   Expected    Std Dev     Mean
       Q04     N  Scores   Under H0    Under H0    Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
     >10 yrs  31  2129.50   1891.0    161.988626   68.693548
     <5 yrs   44  2669.00   2684.0    178.506536   60.659091
     5-10 yrs 46  2582.50   2806.0    180.132455   56.141304

                    Kruskal-Wallis Test
                 Chi-Square      2.5711
                    DF              2
```

Wilcoxon Scores (Rank Sums) for Variable Q09_10
Classified by Variable Q04

Q04	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
>10 yrs	25	1056.0	1125.0	106.890300	42.240000
<5 yrs	32	1515.0	1440.0	114.127610	47.343750
5-10 yrs	32	1434.0	1440.0	114.127610	44.812500

Kruskal-Wallis Test
Chi-Square   0.5780
DF   2
Pr > Chi-Square   0.7490

Wilcoxon Scores (Rank Sums) for Variable Q09_11
Classified by Variable Q04

Q04	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
>10 yrs	19	700.50	655.50	71.631878	36.868421
<5 yrs	23	854.00	793.50	75.526902	37.130435
5-10 yrs	26	791.50	897.00	77.578757	30.442308

Kruskal-Wallis Test
Chi-Square   1.8513
DF   2
Pr > Chi-Square   0.3963

Wilcoxon Scores (Rank Sums) for Variable Q09_12
Classified by Variable Q04

Q04	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
>10 yrs	28	1149.00	1288.0	113.032739	41.035714
<5 yrs	32	1504.50	1472.0	116.938079	47.015625
5-10 yrs	31	1532.50	1426.0	116.067714	49.435484

Kruskal-Wallis Test
Chi-Square   1.6521
DF   2
Pr > Chi-Square   0.4378

Wilcoxon Scores (Rank Sums) for Variable Q09_13
Classified by Variable Q04

Q04	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
>10 yrs	20	847.00	910.0	99.333798	42.350000
<5 yrs	38	1834.50	1729.0	118.012088	48.276316
5-10 yrs	32	1413.50	1456.0	114.372604	44.171875

Kruskal-Wallis Test
Chi-Square   0.8636
DF   2
Pr > Chi-Square   0.6493

Wilcoxon Scores (Rank Sums) for Variable Q09_14
Classified by Variable Q04

Q04	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
>10 yrs	28	1363.0	1554.0	141.952498	48.678571
<5 yrs	42	2459.0	2331.0	158.320153	58.547619
5-10 yrs	40	2283.0	2220.0	156.760310	57.075000

Kruskal-Wallis Test
Chi-Square   1.8564
DF   2
Pr > Chi-Square   0.3953

Wilcoxon Scores (Rank Sums) for Variable Q09_15
Classified by Variable Q04

Q04	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
>10 yrs	26	1398.0	1222.0	113.305287	53.769231
<5 yrs	33	1487.0	1551.0	120.797708	45.060606
5-10 yrs	34	1486.0	1598.0	121.588238	43.705882

Kruskal-Wallis Test
Chi-Square   2.4577
DF   2
Pr > Chi-Square   0.2926

Wilcoxon Scores (Rank Sums) for Variable Q09_16
Classified by Variable Q04

Q04	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
>10 yrs	31	2052.50	1922.0	166.226057	66.209677
<5 yrs	45	2357.00	2790.0	184.407211	52.377778
5-10 yrs	47	3216.50	2914.0	186.028750	68.436170

Kruskal-Wallis Test
Chi-Square   5.5911
DF   2
Pr > Chi-Square   0.0611

Wilcoxon Scores (Rank Sums) for Variable Q09_17

```
                          Classified by Variable Q04
                    Sum of    Expected     Std Dev       Mean
         Q04     N   Scores    Under H0    Under H0       Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
       >10 yrs   32   1835.0   1904.00   160.662405   57.343750
       <5 yrs    45   2860.0   2677.50   175.532580   63.555556
       5-10 yrs  41   2326.0   2439.50   172.078789   56.731707

                        Kruskal-Wallis Test
                      Chi-Square      1.0870
                      DF                   2
                      Pr > Chi-Square 0.5807

         Wilcoxon Scores (Rank Sums) for Variable Q09_18
                       Classified by Variable Q04
                    Sum of    Expected     Std Dev       Mean
         Q04     N   Scores    Under H0    Under H0       Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
       >10 yrs   31   1541.0   1658.50   139.110042   49.709677
       <5 yrs    38   2124.0   2033.00   146.653779   55.894737
       5-10 yrs  37   2006.0   1979.50   145.771429   54.216216

                        Kruskal-Wallis Test
                      Chi-Square      0.7733
                      DF                   2
                      Pr > Chi-Square 0.6793

         Wilcoxon Scores (Rank Sums) for Variable Q09_19
                       Classified by Variable Q04
                    Sum of    Expected     Std Dev       Mean
         Q04     N   Scores    Under H0    Under H0       Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
       >10 yrs   25   1315.00   1250.0   121.282029   52.600000
       <5 yrs    39   1884.50   1950.0   136.401303   48.320513
       5-10 yrs  35   1750.50   1750.0   133.454923   50.014286

                        Kruskal-Wallis Test
                      Chi-Square      0.3545
                      DF                   2
                      Pr > Chi-Square 0.8376

         Wilcoxon Scores (Rank Sums) for Variable Q09_20
                       Classified by Variable Q04
                    Sum of    Expected     Std Dev       Mean
         Q04     N   Scores    Under H0    Under H0       Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
       >10 yrs   32   1876.00   1952.0   162.480463   58.625000
       <5 yrs    44   2742.50   2684.0   177.215970   62.329545
       5-10 yrs  45   2762.50   2745.0   178.050914   61.388889

                        Kruskal-Wallis Test
                      Chi-Square      0.2363
                      DF                   2
                      Pr > Chi-Square 0.8885

         Wilcoxon Scores (Rank Sums) for Variable Q09_21
                       Classified by Variable Q04
                    Sum of    Expected     Std Dev       Mean
         Q04     N   Scores    Under H0    Under H0       Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
       >10 yrs   21   1019.00    903.0    95.805686   48.523810
       <5 yrs    33   1396.50   1419.0   108.255580   42.318182
       5-10 yrs  31   1239.50   1333.0   106.922567   39.983871

                        Kruskal-Wallis Test
                      Chi-Square      1.6160
                      DF                   2
                      Pr > Chi-Square 0.4457

         Wilcoxon Scores (Rank Sums) for Variable Q09_22
                       Classified by Variable Q04
                    Sum of    Expected     Std Dev       Mean
         Q04     N   Scores    Under H0    Under H0       Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
       >10 yrs   32   1920.50   1936.00   164.232670   60.015625
       <5 yrs    43   2706.50   2601.50   178.083145   62.941860
       5-10 yrs  45   2633.00   2722.50   179.796037   58.511111

                        Kruskal-Wallis Test
                      Chi-Square      0.3845
                      DF                   2
                      Pr > Chi-Square 0.8251

         Wilcoxon Scores (Rank Sums) for Variable Q09_23
                       Classified by Variable Q04
                    Sum of    Expected     Std Dev       Mean
         Q04     N   Scores    Under H0    Under H0       Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
       >10 yrs   26   1351.0   1326.0   125.372465   51.961538
       <5 yrs    40   2035.0   2040.0   140.242541   50.875000
       5-10 yrs  35   1765.0   1785.0   136.455438   50.428571

                        Kruskal-Wallis Test
                      Chi-Square      0.0443
                      DF                   2
                      Pr > Chi-Square 0.9781

         Wilcoxon Scores (Rank Sums) for Variable Q09_24
                       Classified by Variable Q04
                    Sum of    Expected     Std Dev       Mean
         Q04     N   Scores    Under H0    Under H0       Score
```

```
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
     >10 yrs    26    1361.50    1183.0    109.816381    52.365385
     <5 yrs     30    1020.50    1365.0    114.215940    34.016667
     5-10 yrs   34    1713.00    1547.0    117.469180    50.382353
```

<p style="text-align:center">Kruskal-Wallis Test
Chi-Square   9.1864
DF   2
Pr > Chi-Square   0.0101</p>

<p style="text-align:center">Wilcoxon Scores (Rank Sums) for Variable Q09_25
Classified by Variable Q04</p>

```
              Sum of    Expected    Std Dev      Mean
    Q04    N   Scores   Under H0    Under H0     Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
     >10 yrs    31    1782.00    1782.50    153.036115    57.483871
     <5 yrs     39    2123.50    2242.50    163.168745    54.448718
     5-10 yrs   44    2649.50    2530.00    167.436214    60.215909
```

<p style="text-align:center">Kruskal-Wallis Test
Chi-Square   0.6627
DF   2
Pr > Chi-Square   0.7180</p>

<p style="text-align:center">Wilcoxon Scores (Rank Sums) for Variable Q09_26
Classified by Variable Q04</p>

```
              Sum of    Expected    Std Dev      Mean
    Q04    N   Scores   Under H0    Under H0     Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
     >10 yrs    25    1178.50    1175.0    111.889766    47.140000
     <5 yrs     36    1678.00    1692.0    122.929067    46.611111
     5-10 yrs   32    1514.50    1504.0    119.896309    47.328125
```

<p style="text-align:center">Kruskal-Wallis Test
Chi-Square   0.0137
DF   2
Pr > Chi-Square   0.9932</p>

<p style="text-align:center">Wilcoxon Scores (Rank Sums) for Variable Q09_27
Classified by Variable Q04</p>

```
              Sum of    Expected    Std Dev      Mean
    Q04    N   Scores   Under H0    Under H0     Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
     >10 yrs    19    564.50    674.50    73.333824    29.710526
     <5 yrs     23    861.00    816.50    77.456040    37.434783
     5-10 yrs   28   1059.50    994.00    80.787860    37.839286
```

<p style="text-align:center">Kruskal-Wallis Test
Chi-Square   2.2553
DF   2
Pr > Chi-Square   0.3238</p>

<p style="text-align:center">Wilcoxon Scores (Rank Sums) for Variable Q09_28
Classified by Variable Q04</p>

```
              Sum of    Expected    Std Dev      Mean
    Q04    N   Scores   Under H0    Under H0     Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
     >10 yrs    32    2397.50    1984.0    165.246641    74.921875
     <5 yrs     45    2646.00    2790.0    181.422235    58.800000
     5-10 yrs   46    2582.50    2852.0    182.247355    56.141304
```

<p style="text-align:center">Kruskal-Wallis Test
Chi-Square   6.4010
DF   2
Pr > Chi-Square   0.0407</p>

<p style="text-align:center">Wilcoxon Scores (Rank Sums) for Variable Q09_29
Classified by Variable Q04</p>

```
              Sum of    Expected    Std Dev      Mean
    Q04    N   Scores   Under H0    Under H0     Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
     >10 yrs    24    1328.00    1236.0    123.778317    55.333333
     <5 yrs     40    2109.50    2060.0    142.468053    52.737500
     5-10 yrs   38    1815.50    1957.0    141.082594    47.776316
```

<p style="text-align:center">Kruskal-Wallis Test
Chi-Square   1.1270
DF   2
Pr > Chi-Square   0.5692</p>

<p style="text-align:center">Wilcoxon Scores (Rank Sums) for Variable Q09_30
Classified by Variable Q04</p>

```
              Sum of    Expected    Std Dev      Mean
    Q04    N   Scores   Under H0    Under H0     Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
     >10 yrs    29    1502.00    1653.0    148.421361    51.793103
     <5 yrs     40    2232.50    2280.0    162.498439    55.812500
     5-10 yrs   44    2706.50    2508.0    165.694713    61.511364
```

<p style="text-align:center">Kruskal-Wallis Test
Chi-Square   1.7010
DF   2
Pr > Chi-Square   0.4272</p>

<p style="text-align:center">Wilcoxon Scores (Rank Sums) for Variable Q09_31
Classified by Variable Q04</p>

```
              Sum of    Expected    Std Dev      Mean
    Q04    N   Scores   Under H0    Under H0     Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
     >10 yrs    30    1686.50    1815.0    158.267040    56.216667
     <5 yrs     46    2773.00    2783.0    177.706524    60.282609
```

```
5-10 yrs    44    2800.50    2662.0    176.133405    63.647727

                    Kruskal-Wallis Test
                    Chi-Square      0.8880
                    DF                   2
                    Pr > Chi-Square   0.6415

        Wilcoxon Scores (Rank Sums) for Variable Q09_32
                    Classified by Variable Q04
                Sum of    Expected     Std Dev       Mean
      Q04     N   Scores    Under H0    Under H0      Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
      >10 yrs  30   2046.00    1800.0    156.205666    68.200000
      <5 yrs   45   2469.50    2700.0    174.446905    54.877778
      5-10 yrs 44   2624.50    2640.0    173.659330    59.647727

                    Kruskal-Wallis Test
                    Chi-Square      2.9456
                    DF                   2
                    Pr > Chi-Square   0.2293

        Wilcoxon Scores (Rank Sums) for Variable Q09_33
                    Classified by Variable Q04
                Sum of    Expected     Std Dev       Mean
      Q04     N   Scores    Under H0    Under H0      Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
      >10 yrs  32   2108.50    2000.0    145.466929    65.890625
      <5 yrs   46   2879.50    2875.0    160.591141    62.597826
      5-10 yrs 46   2762.00    2875.0    160.591141    60.043478

                    Kruskal-Wallis Test
                    Chi-Square      0.7247
                    DF                   2
                    Pr > Chi-Square   0.6960

        Wilcoxon Scores (Rank Sums) for Variable Q09_34
                    Classified by Variable Q04
                Sum of    Expected     Std Dev       Mean
      Q04     N   Scores    Under H0    Under H0      Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
      >10 yrs  27   1494.00    1444.50    135.024414    55.333333
      <5 yrs   40   2312.50    2140.00    150.216914    57.812500
      5-10 yrs 39   1864.50    2086.50    149.446785    47.807692

                    Kruskal-Wallis Test
                    Chi-Square      2.3160
                    DF                   2
                    Pr > Chi-Square   0.3141

        Wilcoxon Scores (Rank Sums) for Variable Q09_35
                    Classified by Variable Q04
                Sum of    Expected     Std Dev       Mean
      Q04     N   Scores    Under H0    Under H0      Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
      >10 yrs  29   1454.50    1464.50    128.311281    50.155172
      <5 yrs   37   1935.50    1868.50    136.523623    52.310811
      5-10 yrs 34   1660.00    1717.00    133.951658    48.823529

                    Kruskal-Wallis Test
                    Chi-Square      0.2756
                    DF                   2
                    Pr > Chi-Square   0.8713

        Wilcoxon Scores (Rank Sums) for Variable Q09_36
                    Classified by Variable Q04
                Sum of    Expected     Std Dev       Mean
      Q04     N   Scores    Under H0    Under H0      Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
      >10 yrs  30   1615.50    1755.00    150.858056    53.850000
      <5 yrs   43   2580.00    2515.50    166.400379    60.000000
      5-10 yrs 43   2590.50    2515.50    166.400379    60.244186

                    Kruskal-Wallis Test
                    Chi-Square      0.8563
                    DF                   2
                    Pr > Chi-Square   0.6517

        Wilcoxon Scores (Rank Sums) for Variable Q09_37
                    Classified by Variable Q04
                Sum of    Expected     Std Dev       Mean
      Q04     N   Scores    Under H0    Under H0      Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
      >10 yrs  30   1828.50    1605.00    138.606328    60.950000
      <5 yrs   37   1743.50    1979.50    146.669916    47.121622
      5-10 yrs 39   2099.00    2086.50    148.383408    53.820513

                    Kruskal-Wallis Test
                    Chi-Square      3.5540
                    DF                   2
                    Pr > Chi-Square   0.1691

        Wilcoxon Scores (Rank Sums) for Variable Q09_38
                    Classified by Variable Q04
                Sum of    Expected     Std Dev       Mean
      Q04     N   Scores    Under H0    Under H0      Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
      >10 yrs  31   1715.00    1860.0    161.565698    55.322581
      <5 yrs   47   2791.50    2820.0    179.945982    59.393617
      5-10 yrs 41   2633.50    2460.0    174.930770    64.231707

                    Kruskal-Wallis Test
```

```
                      Chi-Square        1.2556
                      DF                     2
                      Pr > Chi-Square   0.5338


        Wilcoxon Scores (Rank Sums) for Variable Q09_39
                   Classified by Variable Q04
                  Sum of    Expected   Std Dev      Mean
        Q04       N     Scores    Under H0    Under H0     Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
        >10 yrs   31   1971.50    1891.0   162.182748   63.596774
        <5 yrs    47   2569.00    2867.0   181.078689   54.659574
        5-10 yrs  43   2840.50    2623.0   177.821424   66.058140


                       Kruskal-Wallis Test
                      Chi-Square        2.8040
                      DF                     2
                      Pr > Chi-Square   0.2461


        Wilcoxon Scores (Rank Sums) for Variable Q09_40
                   Classified by Variable Q04
                  Sum of    Expected   Std Dev      Mean
        Q04       N     Scores    Under H0    Under H0     Score
ƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒƒ
        >10 yrs   31   1436.50    1767.0   152.076821   46.338710
        <5 yrs    39   2304.50    2223.0   162.040441   59.089744
        5-10 yrs  43   2700.00    2451.0   165.484949   62.790698


                       Kruskal-Wallis Test
                      Chi-Square        4.9955
                      DF                     2
                      Pr > Chi-Square   0.0823
```

Table 4.7: Descriptive statistics for variables with respect to the history of risk

Variables	Categories	Frequency	Percentage out of total
1.　In what industry does your business operate?	Bakery	4	3.2%
	Butchery	7	5.5%
	Fast Food	65	51.2%
	Fruit & Veg	5	3.9%
	Restaurant	3	2.4%
	Retail (Biltong)	1	0.8%
	Retail (Clothing)	18	14.2%
	Retail (General)	3	2.4%
	Retail (Liquor)	6	4.7%
	Retail (Pet)	1	0.8%
	Retail (Telecom)	4	3.2%
	Spaza shop	1	0.8%
	Suprette	8	6.3%
	Tavern	1	0.8%
3.　Position respondent hold in enterprise.	Owner	41	32.3%
	Manager	45	35.4%
	Owner and manager	41	32.3%
Section C: Business ration analysis identification			
5.1　Gross profit percentage	1. Minor help	7	5.5%
	2. Minor to intermediate	10	7.9%
	3. Intermediate help	30	23.6%
	4. Intermediate to major	18	14.2%
	5. Major help	35	27.6%
	6. N/A	27	21.3%
5.2　Net profit percentage	1. Minor help	13	10.2%
	2. Minor to intermediate	13	10.2%
	3. Intermediate help	20	15.8%
	4. Intermediate to major	26	20.5%
	5. Major help	33	26.0%
	6. N/A	22	17.3%
5.3　Return on capital employed	1. Minor help	18	14.2%
	2. Minor to intermediate	18	14.2%
	3. Intermediate help	20	15.8%
	4. Intermediate to major	15	11.8%
	5. Major help	13	10.2%
	6. N/A	43	33.9%
5.4　Return on equity	1. Minor help	14	11.0%
	2. Minor to intermediate	20	15.8%
	3. Intermediate help	24	18.9%
	4. Intermediate to major	15	11.8%
	5. Major help	7	5.5%
	6. N/A	47	37.0%
5.5　Return on assets	1. Minor help	21	16.5%
	2. Minor to intermediate	13	10.2%
	3. Intermediate help	21	16.5%
	4. Intermediate to major	15	11.8%
	5. Major help	8	6.3%
	6. N/A	49	38.6%
5.6　Current ratio	1. Minor help	13	10.2%
	2. Minor to intermediate	29	22.8%
	3. Intermediate help	18	14.2%

Variables	Categories	Frequency	Percentage out of total
	4. Intermediate to major	12	9.4%
	5. Major help	8	6.3%
	6. N/A	47	37.0%
5.7 Acid-test ratio	1. Minor help	13	10.2%
	2. Minor to intermediate	19	15.0%
	3. Intermediate help	21	16.5%
	4. Intermediate to major	10	7.9%
	5. Major help	6	4.7%
	6. N/A	58	45.7%
5.8 Working capital ratio	1. Minor help	19	15.0%
	2. Minor to intermediate	14	11.0%
	3. Intermediate help	15	11.8%
	4. Intermediate to major	16	12.6%
	5. Major help	15	11.8%
	6. N/A	48	37.8%
5.9 Debtors' collection period	1. Minor help	14	11.0%
	2. Minor to intermediate	11	8.7%
	3. Intermediate help	8	6.3%
	4. Intermediate to major	7	5.5%
	5. Major help	14	11.0%
	6. N/A	73	57.5%
5.10 Debtors' turnover	1. Minor help	12	9.4%
	2. Minor to intermediate	15	11.8%
	3. Intermediate help	11	8.7%
	4. Intermediate to major	6	4.7%
	5. Major help	8	6.3%
	6. N/A	75	59.1%
5.11 Inventory on hand	1. Minor help	6	4.7%
	2. Minor to intermediate	11	8.9%
	3. Intermediate help	24	18.9%
	4. Intermediate to major	30	23.6%
	5. Major help	26	20.5%
	6. N/A	30	23.6%
5.12 Inventory turnover	1. Minor help	6	4.7%
	2. Minor to intermediate	10	7.9%
	3. Intermediate help	25	19.7%
	4. Intermediate to major	26	20.5%
	5. Major help	31	24.4%
	6. N/A	29	22.8%
5.13 Creditors payment period	1. Minor help	10	7.9%
	2. Minor to intermediate	11	8.7%
	3. Intermediate help	28	22.0%
	4. Intermediate to major	17	13.4%
	5. Major help	13	10.2%
	6. N/A	48	37.8%
5.14 Creditors turnover	1. Minor help	9	7.1%
	2. Minor to intermediate	22	17.3%
	3. Intermediate help	22	17.3%
	4. Intermediate to major	11	8.7%
	5. Major help	7	5.5%
	6. N/A	56	44.1%
5.15 Equity ratio	1. Minor help	14	11.0%

Variables	Categories	Frequency	Percentage out of total
	2. Minor to intermediate	19	15.0%
	3. Intermediate help	20	15.8%
	4. Intermediate to major	10	7.9%
	5. Major help	7	5.5%
	6. N/A	57	44.9%
5.16 Dept ratio	1. Minor help	15	11.8%
	2. Minor to intermediate	19	15.0%
	3. Intermediate help	16	12.6%
	4. Intermediate to major	9	7.1%
	5. Major help	5	3.9%
	6. N/A	63	49.6%
5.17 Solvency ratio	1. Minor help	13	10.2%
	2. Minor to intermediate	25	19.7%
	3. Intermediate help	12	9.4%
	4. Intermediate to major	10	7.9%
	5. Major help	8	6.3%
	6. N/A	59	46.5%
5.18 Dept equity ratio	1. Minor help	17	13.4%
	2. Minor to intermediate	17	13.4%
	3. Intermediate help	18	14.2%
	4. Intermediate to major	5	3.9%
	5. Major help	6	4.7%
	6. N/A	64	50.4%
5.19 Borrowing ratio	1. Minor help	18	14.2%
	2. Minor to intermediate	21	16.5%
	3. Intermediate help	8	6.3%
	4. Intermediate to major	8	6.3%
	5. Major help	9	7.1%
	6. N/A	63	49.6%
Section D: Business – Statement identification			
6.1 Income statement	1. Minor help	8	6.3%
	2. Minor to intermediate	12	9.4%
	3. Intermediate help	19	15.0%
	4. Intermediate to major	29	22.8%
	5. Major help	43	33.9%
	6. N/A	16	12.6%
6.2 Cash flow statement	1. Minor help	10	7.9%
	2. Minor to intermediate	11	8.7%
	3. Intermediate help	21	16.5%
	4. Intermediate to major	19	15.0%
	5. Major help	35	27.6%
	6. N/A	31	24.4%
6.3 Balance sheet	1. Minor help	9	7.1%
	2. Minor to intermediate	11	8.7%
	3. Intermediate help	28	22.0%
	4. Intermediate to major	15	11.8%
	5. Major help	34	26.8%
	6. N/A	30	23.6%
6.4 Statement of changes in equity	1. Minor help	11	8.7%
	2. Minor to intermediate	22	17.3%
	3. Intermediate help	18	14.2%
	4. Intermediate to major	9	7.1%

Variables	Categories	Frequency	Percentage out of total
	5. Major help	13	10.2%
	6. N/A	54	45.5%
6.5 Bank statement	1. Minor help	8	6.3%
	2. Minor to intermediate	0	0.0%
	3. Intermediate help	14	11.0%
	4. Intermediate to major	29	22.8%
	5. Major help	65	51.2%
	6. N/A	11	8.7%
6.6 Bank reconciliation statement	1. Minor help	10	7.9%
	2. Minor to intermediate	11	8.7%
	3. Intermediate help	21	16.5%
	4. Intermediate to major	15	11.8%
	5. Major help	44	34.6%
	6. N/A	26	20.5%
6.7 Creditors reconciliation statement	1. Minor help	12	9.4%
	2. Minor to intermediate	21	16.5%
	3. Intermediate help	14	11.0%
	4. Intermediate to major	12	9.4%
	5. Major help	21	16.5%
	6. N/A	47	37.0%
6.8 Debtors reconciliation statement	1. Minor help	13	10.2%
	2. Minor to intermediate	21	16.5%
	3. Intermediate help	6	4.7%
	4. Intermediate to major	6	4.7%
	5. Major help	16	12.6%
	6. N/A	65	51.2%
6.9 Trial balance	1. Minor help	11	8.7%
	2. Minor to intermediate	17	13.4%
	3. Intermediate help	16	12.6%
	4. Intermediate to major	18	14.2%
	5. Major help	25	19.7%
	6. N/A	40	31.5%
Section E: Business – Measurement techniques			
7.1 Business goal achieved	Accounting	68	53.5%
	Non-Accounting	49	38.6%
	N/A	10	7.9%
7.2 Business sustainability	Accounting	60	47.2%
	Non-Accounting	54	42.5%
	N/A	13	10.2%
7.3 Competition	Accounting	34	26.8%
	Non-Accounting	77	60.6%
	N/A	16	12.6%
7.4 Creditors	Accounting	58	45.7%
	Non-Accounting	29	22.8%
	N/A	40	31.5%
7.5 Customer satisfaction	Accounting	26	20.5%
	Non-Accounting	90	70.9%
	N/A	11	8.7%
7.6 Debtors	Accounting	45	35.4%
	Non-Accounting	24	18.9%
	N/A	58	45.7%
7.7 Internal controls	Accounting	39	30.7%

Variables	Categories	Frequency	Percentage out of total
	Non-Accounting	62	48.8%
	N/A	26	20.5%
7.8 Operating (business) system	Accounting	45	35.4%
	Non-Accounting	52	40.9%
	N/A	30	23.6%
7.9 Profitability	Accounting	84	66.1%
	Non-Accounting	40	31.5%
	N/A	3	2.4%
7.10 Quality control	Accounting	32	25.4%
	Non-Accounting	76	60.3%
	N/A	18	14.3%
7.11 Trends (seasons etc.)	Accounting	33	26.0%
	Non-Accounting	64	50.4%
	N/A	30	23.6%
7.12 Staff morale	Accounting	29	15.8%
	Non-Accounting	78	61.4%
	N/A	20	22.8%
7.13 Staff productivity	Accounting	39	30.7%
	Non-Accounting	67	52.8%
	N/A	21	16.5%
7.14 Staff skills	Accounting	23	18.1%
	Non-Accounting	81	63.9%
	N/A	23	18.1%
7.15 Stock control	Accounting	70	55.1%
	Non-Accounting	52	40.9%
	N/A	5	3.9%
Section F: Business – Financial performance measures sources			
8.1 Income statement	Yes	90	70.9%
	No	37	29.1%
8.2 Cash flow statement	Yes	55	43.3%
	No	72	56.7%
8.3 Balance sheet	Yes	7	5.5%
	No	120	94.5%
8.4 Reconciliation statements	Yes	37	29.1%
	No	90	70.9%
8.5 Statement of changes in equity	Yes	53	41.7%
	No	74	58.3%
8.6 Bank statement	Yes	42	33.1%
	No	85	66.9%
8.7 Trail balance	Yes	86	67.7%
	No	41	32.3%
8.8 Ratio analysis	Yes	19	15.0%
	No	108	85.0%
8.9 Accountant	Yes	3	2.4%
	No	124	97.6%
8.10 Cash books	Yes	1	0.8%
	No	128	99.2%
Section G: Identification of internal critical success factors			
9.1 Accounting fees	1. Little	21	16.5%
	2. Little to large	21	16.5%
	3. Large	25	19.7%
	4. Large to major	13	10.2%

Variables	Categories	Frequency	Percentage out of total
	5. Major	7	5.5%
	6. N/A	40	31.5%
9.2 Administration fees	1. Little	21	16.5%
	2. Little to large	20	15.8%
	3. Large	28	22.0%
	4. Large to major	15	11.8%
	5. Major	7	5.5%
	6. N/A	36	28.4%
9.3 Advertising	1. Little	19	15.0%
	2. Little to large	19	15.0%
	3. Large	27	21.3%
	4. Large to major	15	11.8%
	5. Major	19	15.0%
	6. N/A	28	22.0%
9.4 Bad debts	1. Little	13	10.2%
	2. Little to large	19	15.0%
	3. Large	15	11.8%
	4. Large to major	6	4.7%
	5. Major	8	6.3%
	6. N/A	66	52.0%
9.5 Bank (favourable)	1. Little	12	9.4%
	2. Little to large	10	7.9%
	3. Large	24	18.9%
	4. Large to major	28	22.0%
	5. Major	43	33.9%
	6. N/A	10	7.9%
9.6 Bank charges	1. Little	24	18.9%
	2. Little to large	24	18.9%
	3. Large	29	22.8%
	4. Large to major	20	15.8%
	5. Major	23	18.1%
	6. N/A	7	5.5%
9.7 Capitala	1. Little	7	5.5%
	2. Little to large	19	15.0%
	3. Large	31	24.4%
	4. Large to major	17	13.4%
	5. Major	46	36.2%
	6. N/A	7	5.5%
9.8 Cell phone costs	1. Little	18	14.2%
	2. Little to large	23	18.1%
	3. Large	33	26.0%
	4. Large to major	17	13.4%
	5. Major	17	13.4%
	6. N/A	19	15.0%
9.9 Cost of sales	1. Little	6	4.7%
	2. Little to large	11	8.7%
	3. Large	29	22.8%
	4. Large to major	35	27.6%
	5. Major	40	31.5%
	6. N/A	6	4.7%
9.10 Creditors	1. Little	13	10.2%
	2. Little to large	15	11.8%

Variables	Categories	Frequency	Percentage out of total
	3. Large	25	19.7%
	4. Large to major	21	16.5%
	5. Major	15	11.8%
	6. N/A	38	29.9%
9.11 Debtors	1. Little	11	8.7%
	2. Little to large	14	11.0%
	3. Large	16	12.6%
	4. Large to major	14	11.0%
	5. Major	13	10.2%
	6. N/A	59	46.5%
9.12 Depreciation of assets	1. Little	23	18.1%
	2. Little to large	28	22.0%
	3. Large	16	12.6%
	4. Large to major	13	10.2%
	5. Major	11	8.7%
	6. N/A	36	28.4%
9.13 Discount allowed to customers	1. Little	19	15.0%
	2. Little to large	31	24.4%
	3. Large	24	18.9%
	4. Large to major	7	5.5%
	5. Major	9	7.1%
	6. N/A	37	29.1%
9.14 Discount received from suppliers	1. Little	19	15.0%
	2. Little to large	18	14.2%
	3. Large	34	26.8%
	4. Large to major	23	18.1%
	5. Major	16	12.6%
	6. N/A	17	13.4%
9.15 Drawings	1. Little	26	20.5%
	2. Little to large	18	14.2%
	3. Large	28	22.0%
	4. Large to major	10	7.9%
	5. Major	11	8.7%
	6. N/A	34	26.8%
9.16 Electricity (ESKOM)	1. Little	8	6.3%
	2. Little to large	15	11.8%
	3. Large	31	24.4%
	4. Large to major	36	28.4%
	5. Major	33	26.0%
	6. N/A	4	3.2%
9.17 Expenses payable	1. Little	10	7.9%
	2. Little to large	18	14.2%
	3. Large	28	22.0%
	4. Large to major	29	22.8%
	5. Major	33	26.0%
	6. N/A	9	7.1%
9.18 Income receivable	1. Little	8	6.3%
	2. Little to large	11	8.7%
	3. Large	24	18.9%
	4. Large to major	29	22.8%
	5. Major	34	26.8%
	6. N/A	21	16.5%

Variables	Categories	Frequency	Percentage out of total
9.19 Interest expense	1. Little	21	16.5%
	2. Little to large	25	19.7%
	3. Large	23	18.1%
	4. Large to major	12	9.4%
	5. Major	18	14.2%
	6. N/A	28	22.0%
9.20 Inventory (Stock)	1. Little	10	7.9%
	2. Little to large	4	3.2%
	3. Large	36	28.4%
	4. Large to major	26	20.5%
	5. Major	45	35.4%
	6. N/A	6	4.7%
9.21 Long term loan(s)	1. Little	17	13.4%
	2. Little to large	19	15.0%
	3. Large	22	17.3%
	4. Large to major	18	14.2%
	5. Major	9	7.1%
	6. N/A	42	33.1%
9.22 Maintenance and repairs	1. Little	24	18.9%
	2. Little to large	22	17.3%
	3. Large	36	28.4%
	4. Large to major	23	18.1%
	5. Major	15	11.8%
	6. N/A	7	5.5%
9.23 Marketing	1. Little	13	10.2%
	2. Little to large	23	18.1%
	3. Large	27	21.3%
	4. Large to major	12	9.4%
	5. Major	26	20.5%
	6. N/A	26	20.5%
9.24 Operating lease(s)	1. Little	12	9.4%
	2. Little to large	21	16.5%
	3. Large	18	14.2%
	4. Large to major	22	17.3%
	5. Major	17	13.4%
	6. N/A	37	29.1%
9.25 Petrol prices	1. Little	19	15.0%
	2. Little to large	21	16.5%
	3. Large	33	26.0%
	4. Large to major	14	11.0%
	5. Major	27	21.3%
	6. N/A	13	10.2%
9.26 Purchases	1. Little	21	16.5%
	2. Little to large	27	21.3%
	3. Large	26	20.5%
	4. Large to major	10	7.9%
	5. Major	9	7.1%
	6. N/A	34	26.8%
9.27 Prepaid expenses	1. Little	20	15.8%
	2. Little to large	18	14.2%
	3. Large	19	15.0%
	4. Large to major	8	6.3%

Variables	Categories	Frequency	Percentage out of total
	5. Major	5	3.9%
	6. N/A	57	44.9%
9.28 Purchases	1. Little	5	3.9%
	2. Little to large	9	7.1%
	3. Large	23	18.1%
	4. Large to major	42	33.1%
	5. Major	44	34.6%
	6. N/A	4	3.2%
9.29 Purchases returns	1. Little	25	19.7%
	2. Little to large	17	13.4%
	3. Large	27	21.3%
	4. Large to major	15	11.8%
	5. Major	18	14.2%
	6. N/A	25	19.7%
9.30 Rates and taxes (municipal)	1. Little	10	7.9%
	2. Little to large	25	19.7%
	3. Large	27	21.3%
	4. Large to major	26	20.5%
	5. Major	25	19.7%
	6. N/A	14	11.0%
9.31 Rent expenses	1. Little	8	6.3%
	2. Little to large	10	7.9%
	3. Large	25	19.7%
	4. Large to major	33	26.0%
	5. Major	44	34.6%
	6. N/A	7	5.5%
9.32 Salaries (Employees)	1. Little	5	3.9%
	2. Little to large	20	15.8%
	3. Large	19	15.0%
	4. Large to major	27	21.3%
	5. Major	48	37.8%
	6. N/A	8	6.3%
9.33 Sales	1. Little	1	0.8%
	2. Little to large	2	1.6%
	3. Large	12	9.4%
	4. Large to major	26	20.5%
	5. Major	83	65.4%
	6. N/A	3	2.4%
9.34 Sales returns	1. Little	21	16.5%
	2. Little to large	21	16.5%
	3. Large	17	13.4%
	4. Large to major	24	18.9%
	5. Major	23	18.1%
	6. N/A	21	16.5%
9.35 Staff training	1. Little	25	19.7%
	2. Little to large	15	11.8%
	3. Large	26	20.5%
	4. Large to major	23	18.1%
	5. Major	11	8.7%
	6. N/A	27	21.3%
9.36 Stationary	1. Little	42	33.1%
	2. Little to large	38	29.9%

Variables	Categories	Frequency	Percentage out of total
	3. Large	27	21.3%
	4. Large to major	4	3.2%
	5. Major	5	3.9%
	6. N/A	11	8.7%
9.37 Taxation (SARS)	1. Little	8	6.3%
	2. Little to large	20	15.8%
	3. Large	32	25.2%
	4. Large to major	23	18.1%
	5. Major	23	18.1%
	6. N/A	21	16.5%
9.38 Telephone costs	1. Little	18	14.2%
	2. Little to large	23	18.1%
	3. Large	30	23.6%
	4. Large to major	23	18.1%
	5. Major	25	19.7%
	6. N/A	8	6.3%
9.39 Wages (Employees)	1. Little	7	5.5%
	2. Little to large	16	12.6%
	3. Large	23	18.1%
	4. Large to major	32	25.2%
	5. Major	43	33.9%
	6. N/A	6	4.7%
9.40 Water	1. Little	20	15.6%
	2. Little to large	26	20.5%
	3. Large	26	20.5%
	4. Large to major	18	14.2%
	5. Major	23	18.1%
	6. N/A	14	11.0%