

The Greece 2018 Enterprise Surveys Data Set

I. Introduction

This document provides additional information on the data collected in Greece between September 2018 and April 2019. The survey was part of a joint project of the European Bank for Reconstruction and Development (EBRD), the European Investment Bank (EIB) and the World Bank Group (WBG). The objective of the Enterprise Survey is to gain an understanding of what firms experience in the private sector.

As part of its strategic goal of building a climate for investment, job creation, and sustainable growth, the World Bank has promoted improving the business environment as a key strategy for development, which has led to a systematic effort in collecting enterprise data across countries. The Enterprise Surveys (ES) are an ongoing World Bank project in collecting both objective data based on firms' experiences and enterprises' perception of the environment in which they operate.

The ES currently cover over 175,000 firms in 148 countries, of which 139 have been surveyed following the standard methodology. This allows for better comparisons across countries and across time. Data are used to create statistically significant business environment indicators that are comparable across countries. The ES are also used to build a panel of enterprise data that will make it possible to track changes in the business environment over time and allow, for example, impact assessments of reforms.

This report outlines and describes the sampling design of the data, the data set structure as well as additional information that may be useful when using the data, such as information on non-response cases and the appropriate use of the weights.

II. Sampling Structure

The sample for 2018 Greece ES was selected using stratified random sampling, following the methodology explained in the *Sampling Note*¹. Stratified random sampling² was preferred over simple random sampling for several reasons³:

a. To obtain unbiased estimates for different subdivisions of the population with some known level of precision.

b. To obtain unbiased estimates for the whole population. The whole population, or universe of the study, is the non-agricultural economy. It comprises: all manufacturing sectors according to the group classification of ISIC Revision 3.1: (group D), construction sector (group F), services sector (groups G and H), and transport, storage, and communications sector (group I). Note that this definition excludes the following sectors: financial intermediation (group J), real estate and renting activities (group K, except sub-

¹ The complete text can be found at http://www.enterprisesurveys.org/~media/GIAWB/EnterpriseSurveys/Documents/Methodology/Sampling_Note.pdf

² A stratified random sample is one obtained by separating the population elements into non-overlapping groups, called strata, and then selecting a simple random sample from each stratum. (Richard L. Scheaffer; Mendenhall, W.; Lyman, R., "Elementary Survey Sampling", Fifth Edition).

³ Cochran, W., 1977, pp. 89; Lohr, Sharon, 1999, pp. 95

sector 72, IT, which was added to the population under study), and all public or utilities-sectors.

c. To make sure that the final total sample includes establishments from all different sectors and that it is not concentrated in one or two of industries/sizes/regions.

d. To exploit the benefits of stratified sampling where population estimates, in most cases, will be more precise than using a simple random sampling method (i.e., lower standard errors, other things being equal.)

e. Stratification may produce a smaller bound on the error of estimation than would be produced by a simple random sample of the same size. This result is particularly true if measurements within strata are homogeneous.

f. The cost per observation in the survey may be reduced by stratification of the population elements into convenient groupings.

Three levels of stratification were used in this country: industry, establishment size, and region. The original sample design with specific information of the industries and regions chosen is described in Appendix C.

Industry stratification was designed in the way that follows: the universe was stratified into three manufacturing industries and two services industries- Food and Beverages (ISIC Rev. 3.1 code 15), Fabricated Metal Products (ISIC code 28), Other Manufacturing (ISIC codes 16-27, 29-37), Retail (ISIC code 52) and Other Services (ISIC codes 45, 50, 51, 55, 60-64, and 72).

For the Greece ES, size stratification was defined as follows: small (5 to 19 employees), medium (20 to 99 employees), and large (100 or more employees).

Regional stratification for the Greece ES was done across four regions: Northern Greece, Central Greece, Attica, and Aegean Islands, Crete.

III. Sampling implementation

Given the stratified design, sample frames containing a complete and updated list of establishments as well as information on all stratification variables (number of employees, industry, and region) are required to draw the sample. Great efforts were made to obtain the best source for these listings.

Kapa Research, the main contractor, in collaboration with IME GSEVEE – Small Enterprises Institute implemented the Greece 2018 ES.

The sample frame consisted of listings of firms from two sources: For panel firms, the list of 323 firms from the 2016 EBRD survey was used; for fresh firms (i.e., firms not covered in 2016), establishment-level firm data from ERGANI was used.

Table 1: Greece ES Sample Frame (Fresh and Panel Combined)

		Food	Fabricated Metal Products	Other Manufacturing	Retail	Other Services	Grand Total
Northern Greece	Small (5-19)	929	183	1220	2238	7088	14217
	Medium (20-99)	235	54	363	499	1193	
	Large (100 or more)	63	5	49	20	78	
Central Greece	Small (5-19)	715	153	601	1669	5479	10429
	Medium (20-99)	195	47	217	447	760	
	Large (100 or more)	33	8	61	9	35	
Attica	Small (5-19)	951	270	1799	4160	12667	25134
	Medium (20-99)	205	79	572	896	3019	
	Large (100 or more)	39	10	94	86	287	
Aegean Islands, Crete	Small (5-19)	323	51	196	1038	3959	6640
	Medium (20-99)	69	4	42	221	614	
	Large (100 or more)	7	0	3	7	106	
		3764	864	5217	11290	35285	56420

Source: European Bank for Reconstruction and Development, World Bank and ERGANI

Table 2: Greece Sample Frame (Panel)

		Food	Fabricated Metal Products	Other Manufacturing	Retail	Other Services	Grand Total
Northern Greece	Small (5-19)	1	3	18	13	19	75
	Medium (20-99)	4	1	5	2	4	
	Large (100 or more)	1	1	0	1	2	
Central Greece	Small (5-19)	4	3	6	14	11	58
	Medium (20-99)	3	3	4	4	5	
	Large (100 or more)	0	0	0	1	0	
Attica	Small (5-19)	3	2	17	33	37	153
	Medium (20-99)	2	6	9	12	21	
	Large (100 or more)	0	0	3	4	4	
Aegean Islands, Crete	Small (5-19)	1	1	2	11	10	37
	Medium (20-99)	2	0	1	2	4	
	Large (100 or more)	1	0	1	1	0	
		22	20	66	98	117	323

Necessary measures were taken to ensure the quality of the frame; however, the sample frame was not immune to the typical problems found in establishment surveys: positive rates of non-eligibility, repetition, non-existent units, etc.

Given the impact that non-eligible units included in the sample universe may have on the results, adjustments may be needed when computing the appropriate weights for individual observations. The percentage of confirmed non-eligible units as a proportion of the total number of sampled establishments contacted for the survey was 4.9% (100 out of 2058 establishments)⁴.

Breaking down by industry and size, the following sample targets were achieved (based on the sampling information):

⁴ Based on out of target and ineligible contacts

Table 3: Achieved Interviews (Fresh and Panel Combined)

		Food	Fabricated Metal Products	Other Manufacturing	Retail	Other Services	Grand Total
Northern Greece	Small (5-19)	7	27	13	6	15	150
	Medium (20-99)	10	12	7	8	3	
	Large (100 or more)	14	3	10	7	8	
Central Greece	Small (5-19)	10	27	8	11	10	150
	Medium (20-99)	15	11	14	7	5	
	Large (100 or more)	10	2	12	1	7	
Attica	Small (5-19)	5	9	5	14	27	150
	Medium (20-99)	3	15	5	11	7	
	Large (100 or more)	8	2	19	16	4	
Aegean Islands, Crete	Small (5-19)	21	11	17	18	8	150
	Medium (20-99)	15	1	9	18	5	
	Large (100 or more)	2	0	1	3	21	
		120	120	120	120	120	600

Table 4: Achieved Interviews (Panel)

		Food	Fabricated Metal Products	Other Manufacturing	Retail	Other Services	Grand Total
Northern Greece	Small (5-19)	0	2	10	2	4	23
	Medium (20-99)	1	0	1	0	0	
	Large (100 or more)	0	1	0	1	1	
Central Greece	Small (5-19)	1	2	5	8	2	29
	Medium (20-99)	2	2	3	2	2	
	Large (100 or more)	0	0	0	0	0	
Attica	Small (5-19)	2	2	2	8	8	40
	Medium (20-99)	0	4	2	8	2	
	Large (100 or more)	0	0	1	0	1	
Aegean Islands, Crete	Small (5-19)	1	1	2	7	2	19
	Medium (20-99)	1	0	1	1	2	
	Large (100 or more)	0	0	1	0	0	
		8	14	28	37	24	111

IV. Data Base Structure:

The structure of the data base reflects the fact that 2 different versions of the survey instrument were used for all registered establishments. Questionnaires have common questions (*core* module) and respectfully additional manufacturing- and services-specific questions. The eligible manufacturing industries have been surveyed using the **Manufacturing** questionnaire (includes the *core* module, plus manufacturing specific questions). Retail firms have been interviewed using the **Services** questionnaire (includes the *core* module plus retail specific questions) and the residual eligible services have been covered using the **Services** questionnaire (includes the *core* module). Each variation of the questionnaire is identified by the index variable, *a0*.

All variables are named using, first, the letter of each section and, second, the number of the variable within the section, i.e. *a1* denotes section A, question 1 (some exceptions apply due to comparability reasons). Variable names preceded by the prefix GRC indicate questions specific to Greece while prefix “BM” or “BMG” indicate questions specific to Greece and other countries in Europe and Central Asia 2018/2019 and Middle East and North Africa 2019, therefore, they may not be found in the implementation of the rollout in other countries. All other suffixed variables are global and are present in all country surveys over the world. All variables are numeric with the exception of those variables with an “x” at the end of their names. The suffix “x” denotes that the variable is alpha-numeric.

There are 2 establishment identifiers, *idstd* and *id*. The first is a global unique identifier. The second is a country unique identifier. The variables *a2* (sampling region), *a6a* (sampling establishment’s size), and *a4a* (sampling sector) contain the establishment’s classification into the strata chosen for each country using information from the sample frame. The strata were defined according to the guidelines described above.

There are three levels of stratification: industry, size and region. Different combinations of these variables generate the strata cells for each industry/region/size combination. A distinction should be made between the variable *a4a* and *d1a2* (industry expressed as ISIC rev. 3.1 code). The former gives the establishment’s classification into one of the chosen industry-strata based on the sample frame, whereas the latter gives the establishment’s actual industry classification (four-digit code) based on the main activity at the time of the survey.

All of the following variables contain information from the sampling frame. They may not coincide with the reality of individual establishments as sample frames may contain inaccurate or outdated information. The variables containing the sample frame information are included in the data set for researchers who may want to further investigate statistical features of the survey and the effect of the survey design on their results.

- a2* is the variable describing sampling regions

- a6a*: coded using the same standard for small, medium, and large establishments as defined above.

- a4a*: coded following the stratification by sector as defined above.

The surveys were implemented following a 2-stage procedure. Typically, first a screener questionnaire is applied over the phone to determine eligibility and to make

appointments. Then a face-to-face interview takes place with the Manager/Owner/Director of each establishment. However, sometimes the phone numbers were unavailable in the sample frame, and thus the enumerators applied the screeners in person. The variables *a4b* and *a6c* contain the industry and size of the establishment from the screener questionnaire.

Note that there are variables for size (*l1*, *l6* and *l8*) that reflect more accurately the reality of each establishment. Advanced users are advised to use these variables for analytical purposes. Variables *l1* (number of permanent full-time workers at the end of the last complete fiscal year), *l6* (number of full-time seasonal workers employed during last complete fiscal year) and *l8* (average length of employment of full-time temporary employees during last complete fiscal year) were designed to obtain a more accurate measure of employment accounting for permanent and temporary employment. Special efforts were made to make sure that this information was not missing for most establishments.

The firms interviewed had several fiscal years. Most firms had January 2017 to December 2017 as their last complete fiscal year. Variables *a20m* (starting month of last complete fiscal year) and *a20y* (last complete fiscal year) can be used to obtain the last complete fiscal year for each firm.

For questions pertaining to monetary amounts, the unit is the Euro.

V. Universe Estimates

Universe estimates for the number of establishments in each cell in Greece were produced for the strict, weak and median eligibility definitions described below. The estimates were the multiple of the relative eligible proportions.

For some establishments where contact was not successfully completed during the screening process (because the firm has moved and it is not possible to locate the new location, for example), it is not possible to directly determine eligibility. Thus, different assumptions about the eligibility of establishments result in different adjustments to the universe cells and thus different sampling weights.

Three sets of assumptions on establishment eligibility are used to construct sample adjustments using the status code information.

Strict assumption: eligible establishments are only those for which it was possible to directly determine eligibility. The resulting weights are included in the variable *wstrict*.

$$\text{Strict eligibility} = (\text{Sum of the firms with codes } 1, 2, 3, 4, \& 16) / \text{Total}$$

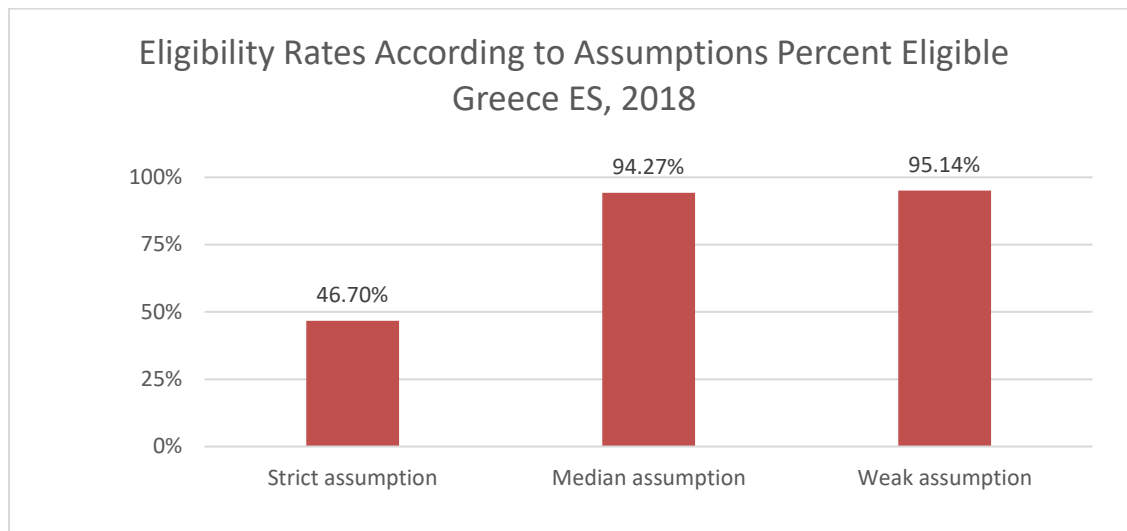
Median assumption: eligible establishments are those for which it was possible to directly determine eligibility and those that rejected the screener questionnaire, or an answering machine or fax was the only response. The resulting weights are included in the variable *wmedian*.

$$\text{Median eligibility} = (\text{Sum of the firms with codes } 1, 2, 3, 4, 16, 10, 11, \& 13) / \text{Total}$$

Weak assumption: in addition to the establishments included in points a and b, all establishments for which it was not possible to contact or that refused the screening questionnaire are assumed eligible. This definition includes as eligible establishments with dead or out of service phone lines, establishments that never answered the phone, and establishments with incorrect addresses for which it was impossible to find a new address. Under the weak assumption only observed non-eligible units are excluded from universe projections. The resulting weights are included in the variable *wwweak*.

$$\text{Weak eligibility} = (\text{Sum of the firms with codes, 1,2,3,4,16,10,11,13,91,92,93,94,12}) / \text{Total}$$

The indicators computed for the ES website use the median weights. The following graph shows the different eligibility rates calculated for firms in the sample frame under each set of assumptions.



Universe estimates for the number of establishments in each industry-region-size cell in Greece were produced for the strict, weak and median eligibility definitions. Appendix B shows the universe estimates of the numbers of registered establishments that fit the criteria of the ES.

Once an accurate estimate of the universe cell projection was made, weights for the probability of selection were computed using the number of completed interviews for each cell.

VI. Weights

Since the sampling design was stratified and employed differential sampling, individual observations should be properly weighted when making inferences about the population. Under stratified random sampling, unweighted estimates are biased unless sample sizes are proportional to the size of each stratum. With stratification the probability of selection of each unit is, in general, not the same. Consequently, individual observations

must be weighted by the inverse of their probability of selection (probability weights or *pw* in Stata.)⁵

Special care was given to the correct computation of the weights. It was imperative to accurately adjust the totals within each region/industry/size stratum to account for the presence of ineligible units (the firm discontinued businesses or was unattainable, education or government establishments, no reply after having called in different days of the week and in different business hours, no tone in the phone line, answering machine, fax line⁶, wrong address or moved away and could not get the new references). The information required for the adjustment was collected in the first stage of the implementation: the screening process. Using this information, each stratum cell of the universe was scaled down by the observed proportion of ineligible units within the cell. Once an accurate estimate of the universe cell (projections) was available, weights were computed using the number of completed interviews.

VII. Appropriate use of the weights

Under stratified random sampling, weights should be used when making inferences about the population. Any estimate or indicator that aims at describing some feature of the population should take into account that individual observations may not represent equal shares of the population.

However, there is some discussion as to the use of weights in regressions (see Deaton, 1997, pp.67; Lohr, 1999, chapter 11, Cochran, 1953, pp.150). There is not strong large-sample econometric argument in favor of using weighted estimation for a common population coefficient if the underlying model varies per stratum (stratum-specific coefficient): both simple OLS and weighted OLS are inconsistent under regular conditions. However, weighted OLS have the advantage of providing an estimate that is independent of the sample design. This latter point may be quite relevant for the ES as in most cases the objective is not only to obtain model-unbiased estimates but also design-unbiased estimates (see also Cochran, 1977, pp 200 who favors the used of weighted OLS for a common population coefficient.)⁷

From a more general approach, if the regressions are descriptive of the population then weights should be used. The estimated model can be thought of as the relationship that would be expected if the whole population were observed.⁸ If the models are developed as structural relationships or behavioral models that may vary for different parts of the population, then, there is no reason to use weights.

⁵ This is equivalent to the weighted average of the estimates for each stratum, with weights equal to the population shares of each stratum.

⁶ For the surveys that implemented a screener over the phone.

⁷ Note that weighted OLS in Stata using the command `regress` with the option of weights will estimate wrong standard errors. Using the Stata survey specific commands `svy` will provide appropriate standard errors.

⁸ The use weights in most model-assisted estimations using survey data is strongly recommended by the statisticians specialized on survey methodology of the JPSM of the University of Michigan and the University of Maryland.

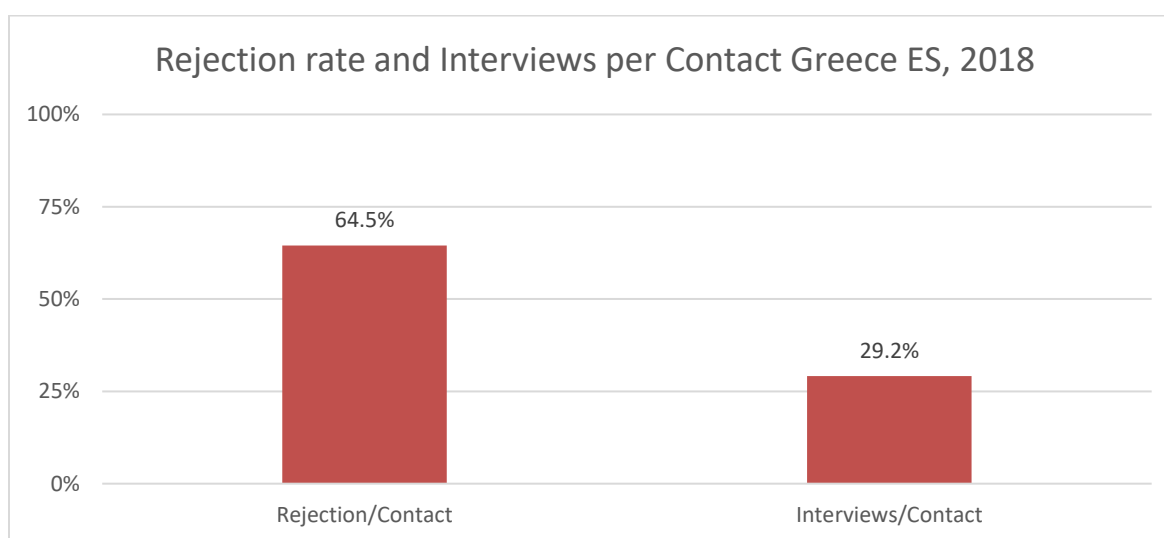
VIII. Non-response

Survey non-response must be differentiated from item non-response. The former refers to refusals to participate in the survey altogether whereas the latter refers to the refusals to answer some specific questions. Enterprise Surveys suffer from both problems and different strategies were used to address these issues.

Item non-response was addressed by two strategies:

- a- For sensitive questions that may generate negative reactions from the respondent, such as corruption or tax evasion, enumerators were instructed to collect the refusal to respond (-8) as a different option from don't know (-9).
- b- Establishments with incomplete information were re-contacted in order to complete this information, whenever necessary. For this survey there were zero non-responses for the sales variable, *d2*. Please, note that for this specific question, refusals were not separately identified from “Don't know” responses.

As the following graph shows, the number of interviews per contacted establishments was 0.29.⁹ This number is the result of two factors: explicit refusals to participate in the survey, as reflected by the rate of rejection (which includes rejections of the screener and the main survey) and the quality of the sample frame, as represented by the presence of ineligible units. The share of rejections per contact was 0.65.



Details on the rejection rate, eligibility rate, and item non-response are available at the level strata. This report summarizes these numbers to alert researchers of these issues when using the data and when making inferences. Item non-response, selection bias, and faulty sampling frames are not unique to Greece. All enterprise surveys suffer from these shortcomings, but in very few cases they have been made explicit.

⁹ The estimate is based on the total no. of firms contacted including ineligible establishments.

References:

- Cochran, William G., Sampling Techniques, New York, New York: John Wiley & Sons, 1977.
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- Levy, Paul S. and Stanley Lemeshow, Sampling of Populations: Methods and Applications, New York, New York: John Wiley & Sons, 1999.
- Lohr, Sharon L. Sampling: Design and Techniques, Boston, Massachusetts: Brooks/Cole, 1999.
- Scheaffer, Richard L.; Mendenhall, W.; Lyman, R., Elementary Survey Sampling, Fifth Edition, 1996.

Appendix A

Status Codes Enterprise Survey (ES) :

0	Screening in process	14. In process (the establishment is being called/ is being contacted - previous to ask the screener)	0
961	Eligible	1. Eligible establishment (Correct name and address) 954 2. Eligible establishment (Different name but same address - the new firm/establishment bought the original firm/establishment) 0 3. Eligible establishment (Different name but same address - the firm/establishment changed its name) 0 4. Eligible establishment (Moved and traced) 5 16. Eligible establishment (Panel Firm - now less than five employees; this code applies only to panel firms.) 2	
974	Screener refusal	13. Refuses to answer the screener	974
58	Ineligible	5. The establishment has less than 5 permanent full time employees 0 616. The firm discontinued businesses - (Establishment went bankrupt) 1 618. The firm discontinued businesses - (Original establishment disappeared and is now a different firm) 1 619. The firm discontinued businesses - (Establishment was bought out by another firm) 0 620. The firm discontinued businesses - (It was impossible to determine for what reason) 11 621. The firm discontinued businesses - (Other) 12 71. Ineligible legal status: not a business, but private household 0 72. Ineligible legal status: cooperatives, non-profit organizations, etc. 31 8. Ineligible activity: Education, Agriculture, Finances, Government, etc. 2	
42	Out of Target	151. Out of target - outside the covered regions 0 152. Out of target - moved abroad 0 153. Out of target - Not registered with Statistical Authority 0 154. Out of target - establishment is HQ without production or sales of goods or services 20 155. Out of target - establishment was not in operation for the entirety of last fiscal year 0 156. Duplicated firm within the sample 10 157. Out of target - location that is not HQ and does not have financial statements prepared separately 12	
23	Unobtainable	91. No reply after having called in different days of the week and in different business hours 7 92. Line out of order 5 93. No tone 0 94. Phone number does not exist 5 10. Answering machine 3 11. Fax line- data line 2 12. Wrong address/ moved away and could not get the new references 1	
2058	Total contacted		

Response Outcomes : Greece ES 2018 :

Target and totals	Sample target	600
	Sample target completion rate	100.0%
	Total contacts available in frame	56420
	Total contacts issued	2558
	Total contacts contacted	2058

Screening phase	Screening in process	0
	Eligibles	961
	Screener refusal	974
	Ineligible + out of target	100
	Unobtainable	23
Interview phase (only if eligible)	Complete interviews without extra module	28
	Complete interviews with extra module	572
	Eligible in process + incomplete interviews	0
	Interview refusal	354

Percent breakdown (relative to total contacted)	Screening in process rate	0.0%
	Screener refusal rate	47.3%
	Ineligible + out of target rate	4.9%
	Unobtainable rate	1.1%
	Interview conversion rate	29.2%
	Eligible in process + incomplete interviews rate	0.0%
	Interview refusal rate	17.2%

Appendix B: Universe Estimate Based on Sampling Weights

Strict Universe Estimates – Fresh:

		Food	Fabricated Metal Products	Other Manufacturing	Retail	Other Services	Grand Total
Northern Greece	Small (5-19)	428	102	552	1126	2402	5745
	Medium (20-99)	116	33	179	273	439	
	Large (100 or more)	31	3	24	10	28	
Central Greece	Small (5-19)	287	74	239	732	1624	3674
	Medium (20-99)	84	24	93	213	244	
	Large (100 or more)	14	4	26	4	11	
Attica	Small (5-19)	354	122	661	1688	3469	8104
	Medium (20-99)	82	36	227	393	895	
	Large (100 or more)	16	5	36	36	83	
Aegean Islands, Crete	Small (5-19)	112	21	67	390	1007	1935
	Medium (20-99)	25	2	15	90	169	
	Large (100 or more)	2	0	1	3	29	
		1551	425	2120	4960	10401	19458

Median Universe Estimates – Fresh:

		Food	Fabricated Metal Products	Other Manufacturing	Retail	Other Services	Grand Total
Northern Greece	Small (5-19)	892	181	1179	2117	6705	13403
	Medium (20-99)	213	51	337	454	1082	
	Large (100 or more)	57	4	46	17	69	
Central Greece	Small (5-19)	670	148	572	1544	5085	9633
	Medium (20-99)	174	42	196	396	674	
	Large (100 or more)	30	8	56	7	31	
Attica	Small (5-19)	932	276	1788	4018	12259	24169
	Medium (20-99)	192	72	542	825	2791	
	Large (100 or more)	37	10	87	76	263	
Aegean Islands, Crete	Small (5-19)	300	49	185	948	3633	6058
	Medium (20-99)	60	4	37	194	538	
	Large (100 or more)	5	0	6	5	93	
		3561	844	5032	10601	33224	53262

Weak Universe Estimates – Fresh:

		Food	Fabricated Metal Products	Other Manufacturing	Retail	Other Services	Grand Total
Northern Greece	Small (5-19)	904	183	1186	2122	6794	13533
	Medium (20-99)	215	51	338	453	1093	
	Large (100 or more)	57	4	46	17	69	
Central Greece	Small (5-19)	682	150	578	1555	5176	9771
	Medium (20-99)	176	42	198	398	684	
	Large (100 or more)	30	8	56	7	31	
Attica	Small (5-19)	947	279	1805	4038	12453	24463
	Medium (20-99)	194	73	545	827	2827	
	Large (100 or more)	37	10	87	76	264	
Aegean Islands, Crete	Small (5-19)	307	50	187	959	3715	6179
	Medium (20-99)	61	4	38	196	549	
	Large (100 or more)	5	0	9	5	94	
		3615	853	5074	10654	33750	53946

Appendix C: Original Sample Design

Original Sample Design (Fresh)

		Food	Fabricated Metal Products	Other Manufacturing	Retail	Other Services	Grand Total
Northern Greece	Small (5-19)	7	25	3	4	11	114
	Medium (20-99)	7	11	6	3	3	
	Large (100 or more)	12	1	10	4	7	
Central Greece	Small (5-19)	9	25	3	3	8	119
	Medium (20-99)	13	9	11	5	3	
	Large (100 or more)	7	2	12	2	7	
Attica	Small (5-19)	3	7	3	6	19	110
	Medium (20-99)	3	11	3	3	5	
	Large (100 or more)	8	2	18	16	3	
Aegean Islands, Crete	Small (5-19)	20	10	15	11	6	127
	Medium (20-99)	13	1	8	17	3	
	Large (100 or more)	1	0	0	1	21	
		103	104	92	75	96	470

Original Sample Design (Panel)

		Food	Fabricated Metal Products	Other Manufacturing	Retail	Other Services	Grand Total
Northern Greece	Small (5-19)	1	2	6	9	2	36
	Medium (20-99)	2	1	4	2	2	
	Large (100 or more)	1	1	0	1	2	
Central Greece	Small (5-19)	3	2	5	7	2	31
	Medium (20-99)	2	2	3	2	2	
	Large (100 or more)	0	0	0	1	0	
Attica	Small (5-19)	2	2	2	8	6	40
	Medium (20-99)	2	5	2	2	2	
	Large (100 or more)	0	0	2	3	2	
Aegean Islands, Crete	Small (5-19)	1	1	2	7	2	23
	Medium (20-99)	2	0	1	2	2	
	Large (100 or more)	1	0	1	1	0	
		17	16	28	45	24	130