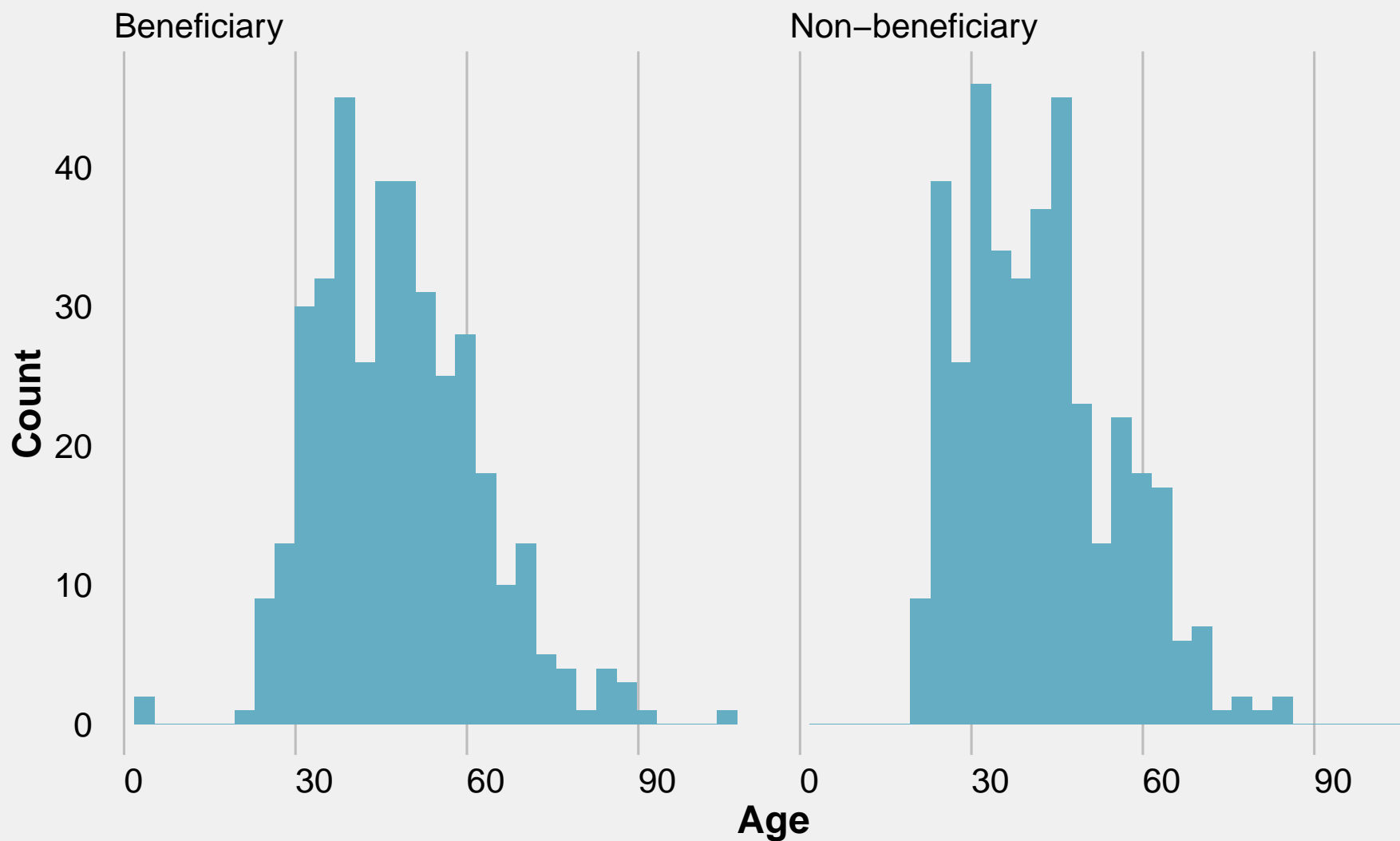
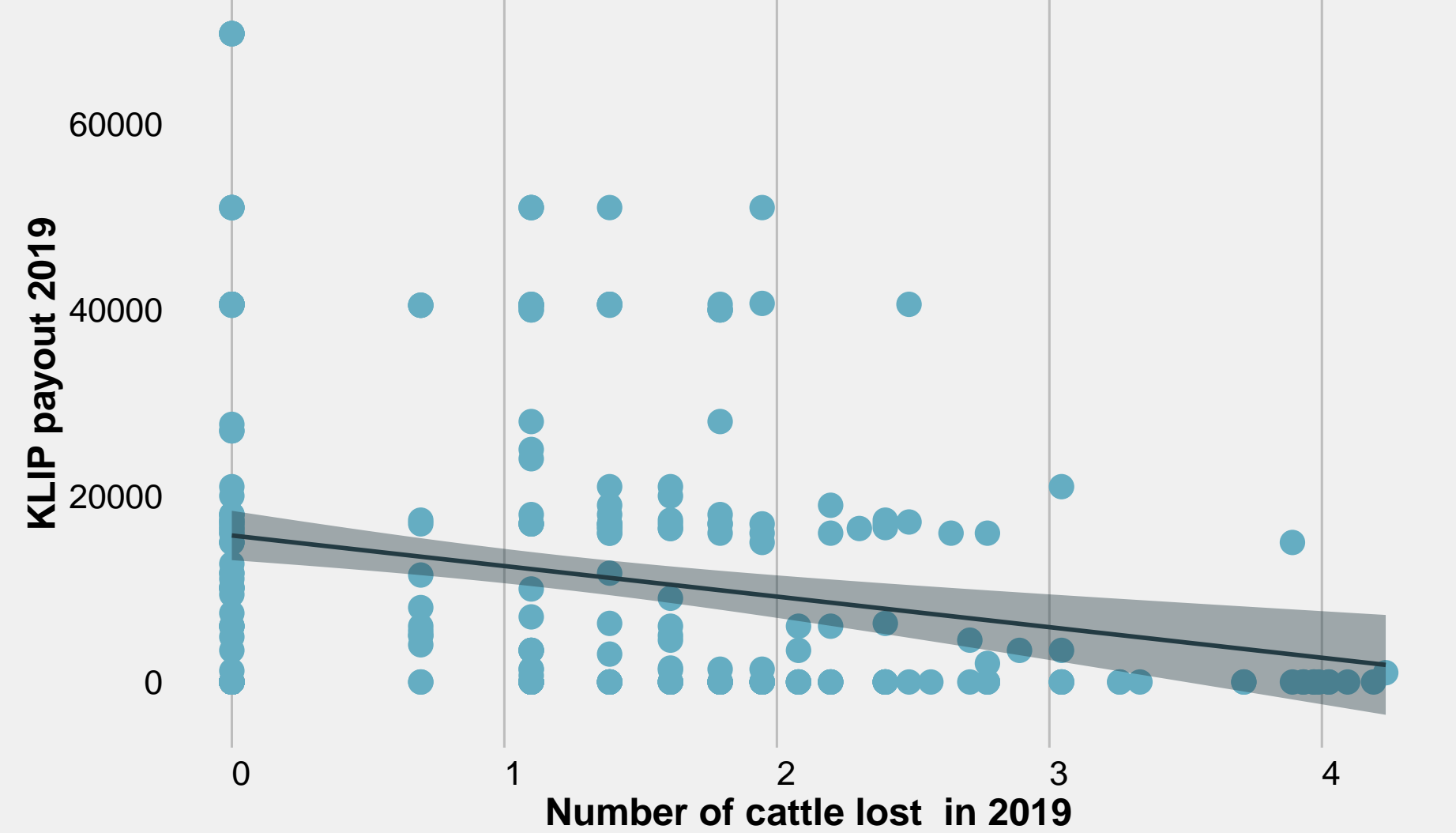


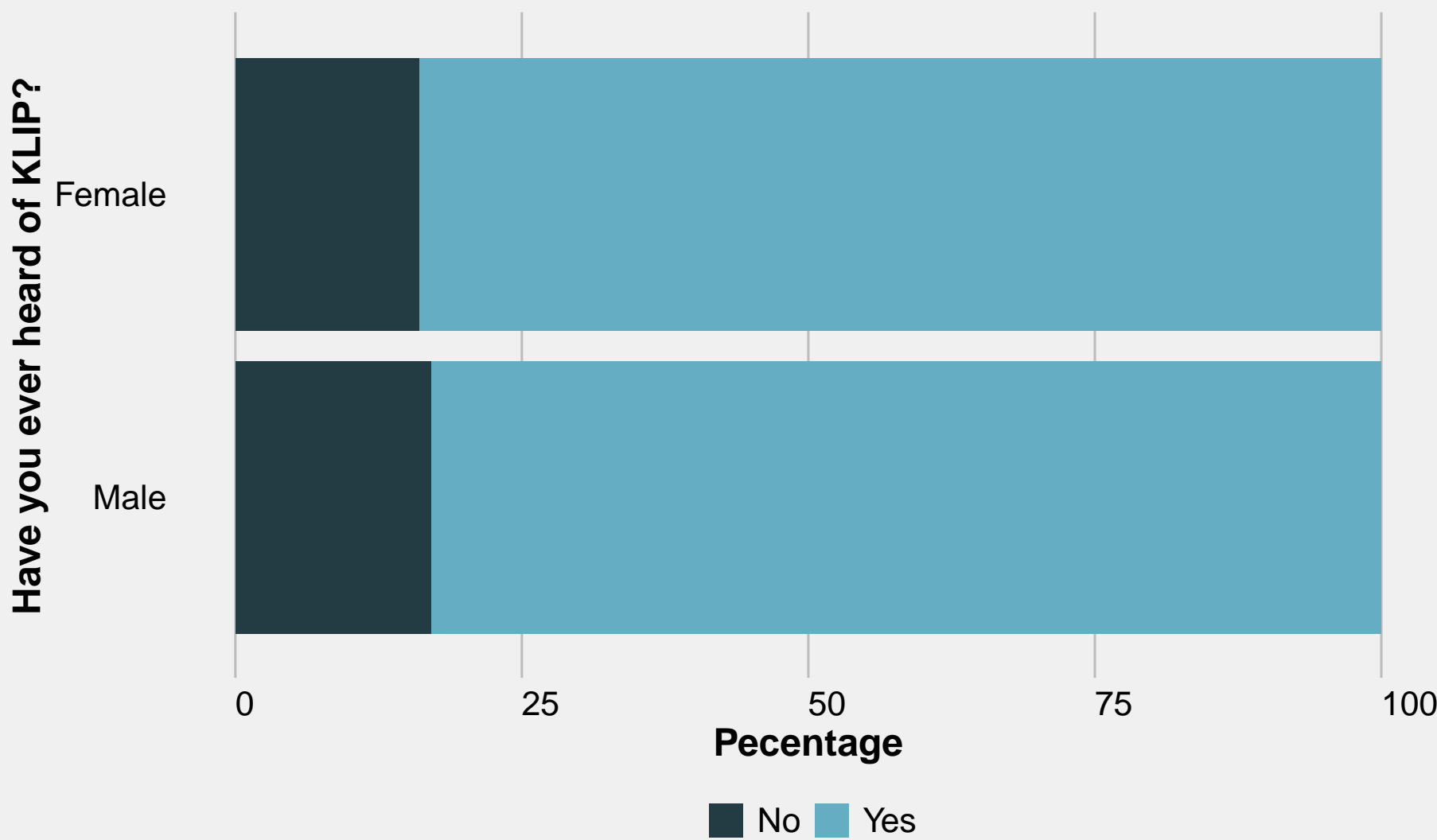
a) Age profile of respondents



b) Klip payouts 2019



c) Awareness of KLIP



d) Difference in education

