

OWNERS OF BUSINESS ENTITIES IN MONTENEGRO
IN 2011, BY GENDER



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Preface

Continuously increasing demand both at national and international level for statistics which is classified by gender poses new challenges for Statistical Office of Montenegro as the official statistical producer because of different reasons:

The first one, at national level, in addition to gender equality policy creation is that the statistics classified by gender is needed also for other policies which have indirect influence on aspects of relationship between women and men.

Secondly, at global level, the statistics classified by gender serves for measuring the progress in achieving Millennium Goals and other global policies aimed at gender equality. The third objective of MDG explicitly call for gender equality and women empowerment, and related to it indicators referring to education, employment, and decision making.

The third reason is that according to the Lisbon Strategy, EU members are obliged to increase the participation of women in the labour market and to decrease the employment gap between women and men until 2010, while the EU 2020 Strategy aims at "75% of population aged from 20 to 64 years should be employed", and as an indicator for measuring it, there was defined an employment rate by gender, for age group from 20 to 64 years.

To meet the mentioned challenges and needs of users, Statistical Office of Montenegro in cooperation with Government Office for Gender Equality has started to develop statistics classified by gender from 2005. Publication "*Women and Men in Montenegro*" is biannually published depending on the data availability.

Analysis "*Owners of Business Entities by Gender in 2011*", is a result of progress achieved by Statistical Office of Montenegro in relation with the statistics classified by gender. The aim of this analysis is to present a relation between owners of business entities by gender, i.e. percentage of share of female population in the total entrepreneurial population. This type of analysis is published for the first time in Montenegro, and we hope that it will be useful for gender equality policy makers.

DIRECTOR
Ms. Gordana Radojevic, MSc

Introduction

The subject of observation of this analysis is active business entity performing its activity at the territory of Montenegro. Active business entities are entities which perform any activity in the year observed, have employed persons, and they reach certain turnover.

On the contrary, business entities registered exist in the records as legal units, but they become really active upon the moment of presenting their first person employed and first turnover achieved, and thus they became a real subject of observation as a statistical unit.

The data presented and processed in this analysis by gender used the Statistical Business Register – SBR as a source. SBR is only used for statistical purposes, and it is a basis for conducting all statistical surveys which monitor enterprises, their parts, and entrepreneurs as reporting units. SBR is fundamentally significant for the collection of statistical data which are necessary for indicators on economic development, and being of satisfactory quality it contributes to a large extent to better efficiency and cost effectiveness of statistical surveys.

SBR keeps a record on all changes with different periodicity of updating, thus saving time and keeping shorter procedure of obtaining the data by possessing all data in one place. SBR presented provides a possibility for upgrading the level of coverage, i.e. discovering inaccuracies, especially visible in activities different from registered one, and also relating to contact data (address, phone number, e-mail contact).

SBR includes identification, stratification (financial), and demographic characteristics for any active business entity at the territory of Montenegro.

There is a continuous improvement of data quality and work on fulfilling our main aim - availability of accurate and updated data delivered in a timely manner.

External sources for the data updating are the data from Tax Administration, Central Register of Business Entities, as well as data obtained from various business and professional associations. Additionally, a very important source is statistical surveys providing feedback information, and thus contributing to the data quality of SBR.

The data from SBR are only published with different level of aggregation, which means that they are published classified by activity type; by municipalities the enterprises belong to, by size class where they belong based on defined criteria, etc.

This analysis as well as other analysis published by Statistical Office of Montenegro is intended to be used by both internal and external users - governmental organizations and non-governmental organizations, business people, scientific researchers, students...

1. BUSINESS ENTITIES IN MONTENEGRO

There were 21 127 active business entities in Montenegro in 2011, from which the majority within the class of small enterprises, i.e. 98.7% (or 20 855).¹

The most active business entities were in retail trade (except trade with motor vehicles and motorcycles), and wholesale trade (except trade with motor vehicles and motorcycles)

Table 1: Number of business entities by activity sectors and by municipalities²

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	TOTAL
Andrijevica	2	0	7	0	0	0	28	5	4	0	0	0	1	0	2	1	0	0	0	0	0	50
Bar	8	3	89	1	2	152	829	334	232	26	2	91	110	72	3	1	8	24	96	1	1	2 085
Bijelo Polje	33	2	139	0	0	59	455	188	85	15	2	2	38	7	6	1	1	9	31	0	0	1 073
Budva	8	1	90	1	1	326	670	94	450	31	8	204	199	129	3	2	4	28	45	0	0	2 294
Danilovgrad	8	0	51	1	1	36	132	27	17	3	0	2	18	3	3	0	0	2	4	0	0	308
Zabljak	0	0	12	0	1	8	35	3	28	1	0	2	2	6	1	0	0	2	0	0	0	101
Berane	6	2	75	1	0	22	258	33	30	2	1	0	15	3	3	0	3	8	3	0	0	465
Kolasin	4	0	16	1	1	7	48	6	35	1	0	4	10	8	1	0	0	1	1	0	0	144
Kotor	10	5	52	1	0	84	343	38	109	13	5	125	102	44	2	2	2	12	18	0	0	967
Mojkovac	2	0	26	0	1	8	54	10	10	1	0	1	1	3	1	1	0	0	0	0	0	119
Nikšić	26	8	178	1	4	117	856	90	90	21	7	6	81	30	4	2	1	18	23	0	0	1 563
Plav	2	2	7	0	0	5	52	5	12	1	0	0	4	0	4	0	0	2	2	0	0	98
Pluzine	3	0	3	0	0	0	10	1	6	0	0	0	1	1	2	0	0	2	0	0	0	29
Pljevlja	10	1	60	0	0	23	229	50	49	4	2	1	9	5	3	1	1	5	26	0	0	479
Rozaje	14	1	117	0	1	37	136	40	30	2	0	0	11	5	4	2	1	1	2	0	0	404
Tivat	2	1	49	0	3	84	226	25	66	5	0	30	62	32	2	0	2	8	17	0	0	614
Podgorica	32	25	481	17	17	599	3 230	248	493	265	96	166	822	182	17	20	22	85	210	1	14	7 042
Ulcinj	4	1	68	0	1	55	397	102	165	14	0	21	33	23	2	0	0	4	21	0	0	911
H.Novi	14	2	122	0	2	210	597	88	301	33	13	125	154	55	3	6	10	19	53	1	0	1808
Cetinje	3	2	66	0	0	21	288	69	28	12	1	8	20	18	3	0	3	4	12	0	0	558
Savnik	1	0	1	1	2	1	7	0	1	0	0	0	1	0	0	0	0	0	0	0	0	15
TOTAL	192	56	1 709	25	37	1 854	8 880	1 456	2 241	450	137	788	1 694	626	69	39	58	234	564	3	15	21 127

The fact that can be clearly seen from the table above presented is that in each municipality the largest number of business entities performing activity in G sector – Wholesale trade and retail trade, repair of motor vehicles and motorcycles. Then, important sectors are the following: M- Professional, scientific and technical activities; F- Construction; I- Accommodation and food service activities, and C- Manufacturing.

¹Criteria for breakdown are on page 14.

²Full names of activities are presented in Annex 1 at the end of document.

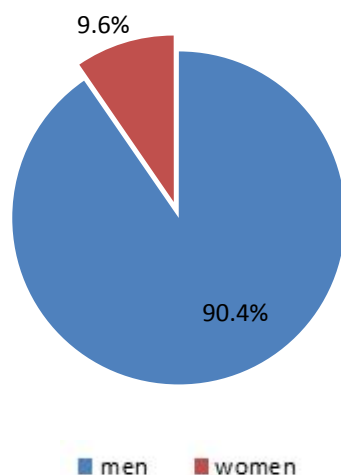
Sectors with the lowest number of business entities, according to table presented are the following: Q –Human health and social work activities; T – Activities of households as employers, and U – Activities of extraterritorial organisations and bodies.

Analysing situation by municipalities, the largest number of business entities for 2011 is registered in Podgorica, i.e. 7 042, which makes 33.3% from the total number, and the lowest number is in Savnik, i.e. 15 business entities making 0.1%.

2. OWNERS OF BUSINESS ENTITIES IN MONTENEGRO, TOTAL BY GENDER

Of the total number of active business entities, there were 19 102 business entities with male owners and 2 025 business entities with female owners.

Chart 1: Owners of business entities in Montenegro



Participation of women in decision making process is a very important indicator of modernization of society. Owning an enterprise is a key step towards social and economic equality of women and men. In the same time, participation of women in decision making process from the aspect of business operations represents a true empowerment. Based on the above chart, the conclusion can be drawn that that majority of Montenegrin companies belong to men.

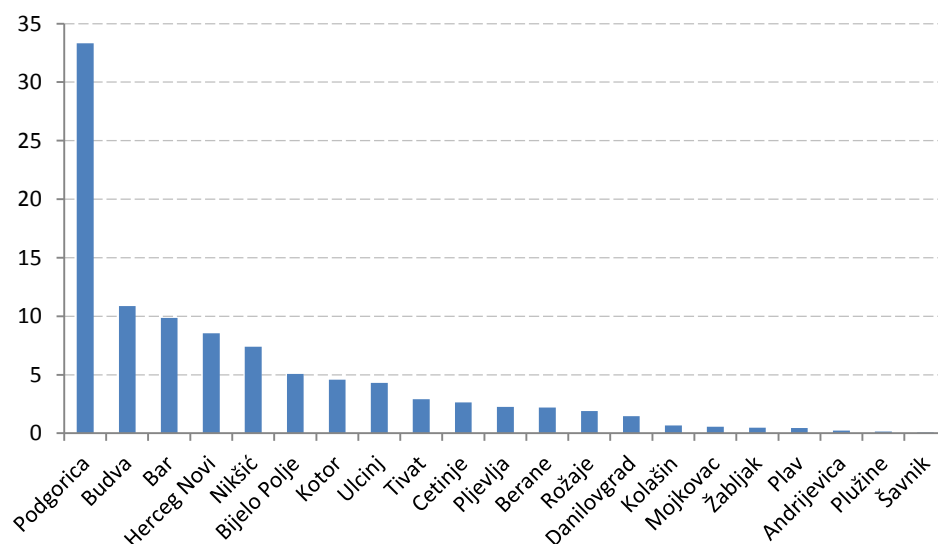
Having in mind achieved level of comparability of data for Montenegro with data from other countries, it is interesting to mention here the data on percentage of female owners in the following countries: Austria (33.9%), Bulgaria (37.7%), Estonia (35%), France (28%), Island (21%), Italy (24%), Lithuania (31.3%), Germany (31%), Hungary (30%), etc.³

³<http://suitcaseentrepreneur.com/entrepreneurs/how-successful-are-female-entrepreneurs-in-europe/http://europa.eu.int/comm/enterprise/entrepreneurship/craft/craft-women/wes.htm>

3. OWNERS OF BUSINESS ENTITIES IN MONTENEGRO BY GENDER, BY MUNICIPALITIES

Of the total number of active business entities in Montenegro, in addition to municipality Podgorica, the largest number is in municipality Budva (10.9%), and in municipality Bar (9.9%).

Chart 2: Business entities by municipalities in Montenegro, 2011



When observing the situation by gender of owners by municipalities in Montenegro, it can be noticed that the largest percentage of business entities owned by women is in the following municipalities:

- Kolasin (22.2%);
- Pluzine (17.2%);
- Mojkovac (14.3%);
- Danilovgrad (13%);
- Berane (12%), and
- Budva (12%).

Table 2: Owners of business entities in Montenegro, by municipalities

Name of municipality	Total	Number of business entities owned by women	Number of business entities owned by men	Percentage of business entities owned by women	Percentage of business entities owned by men
Andrijevisa	50	5	45	10%	90%
Bar	2 085	185	1 900	9%	91%
Berane	465	52	413	12%	88%
Bijelo Polje	1 073	89	984	8%	92%
Budva	2 294	269	2 025	12%	88%
Cetinje	558	37	521	6.6%	93.4%
Danilovgrad	308	41	267	13%	86.7%
Herceg Novi	1 808	149	1 659	8.3%	91.7%
Kolasin	144	32	112	22.2%	77.8%
Kotor	967	96	871	9.9%	90.1%
Mojkovac	119	17	102	14.3%	85.7%
Niksic	1 563	140	1 423	9%	91%
Plav	98	9	89	9.2%	90.8%
Pljevlja	479	51	428	10.65%	89.35%
Pluzine	29	5	24	17.2%	82.8%
Podgorica	7 042	695	6 347	10.5%	89.5%
Rozaje	404	22	382	5.45%	94.55%
Tivat	614	70	544	11.4%	88.6%
Ulcinj	911	52	859	5.7%	94.3%
Zabljak	101	9	92	8.9%	91.1%
Savnik	15	0	15	0%	100%
Total	21 127	2 025	19 102	9.6%	90.4%

In comparison with the total number of active business entities, municipality Podgorica possesses an extremely small number of business entities owned by women –only 10.5%.

There is an apparent advantage of male entrepreneurial population in municipalities: Savnik (100%), Rozaje (95.5%), Ulcinj (94.3%), Cetinje (93.4%), Niksic (91%), Bar (91%), Bijelo Polje (92%) and in other municipalities.

4. OWNERS OF BUSINESS ENTITIES IN MONTENEGRO BY GENDER AND BY ACTIVITY SECTOR

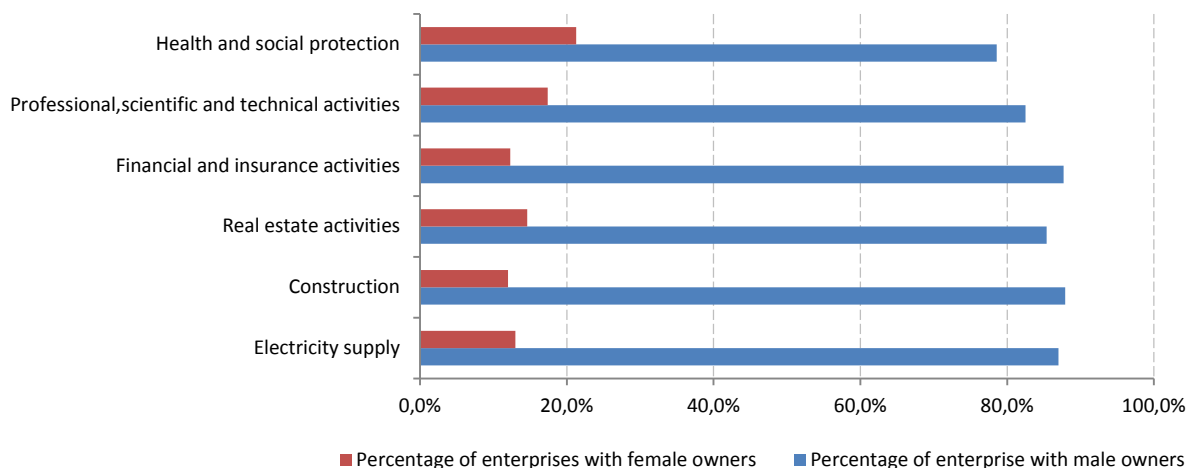
Activity sector represents the first level of classifying and it is titled with a letter. There are 21 activity sectors within the Activity Classification 2010 in comparison with previous classification which included 17 sectors.

Table 3: Owners of business entities in Montenegro by gender and by activity sectors

Title	Name of sector	Total number of enterprises	Number of business entities owned by men	Number of business entities owned by women	Percentage of business entities owned by men	Percentage of business entities owned by women
A	Agriculture, forestry and fishing	207	195	12	94.2%	5.8%
B	Mining and quarrying	56	53	3	94.6%	5.3%
C	Manufacturing	1 693	1 576	117	93.1%	6.9%
D	Electricity, gas, steam and air conditioning supply	23	20	3	87.0%	13.0%
E	Water supply	29	26	3	89.7%	10.3%
F	Construction	1 848	1 625	223	87.9%	12.0%
G	Wholesale and retail sale; repair of motor vehicles and motorcycles	8 590	7 878	712	91.7%	8.2%
H	Transportation and storage	1 415	1 355	60	95.8%	4.2%
I	Accommodation and food service activities	2 165	1 963	202	90.7%	9.3%
J	Information and communication	445	406	39	91.2%	8.7%
K	Financial and insurance activities	138	121	17	87.7%	12.3%
L	Real estate activities	760	649	111	85.4%	14.6%
M	Professional, scientific and technical activities	1 363	1 125	238	82.5%	17.4%
N	Administrative and support service activities	635	564	71	88.8%	11.1%
O	Public administration and defence; compulsory social security	59	50	9	84.7%	15.2%
P	Education	115	100	15	87.0%	13.0%
Q	Human health and social work activities	384	302	82	78.6%	21.3%
R	Art, entertainment and recreation	296	270	26	91.2%	8.7%
S	Other service activities	890	809	81	90.9%	9.1%
T	Activities of households as employers	1	0	1	0%	100%
U	Activities of extraterritorial organisations and bodies	15	15	0	100%	0%

Because of a large number of activity sectors provided in Table 4, a chart overview is only provided for certain sectors where the share of female population is significant and comparable: Supply with electrical energy; Construction; Real estate activity; Financial and insurance activities; Professional, scientific and technical activities; and Human health and social work activities.

Chart 3: Owners of business entities in Montenegro by gender and by activity sectors



When observing the ownership by gender and by activity sectors, active business entities in sectors: Art, entertainment and recreation (91.2%); Transportation and storage (95.8%); Accommodation and food service activities (90.7%); Information and communication (91.2%) are mostly owned by men.

5. OWNERS OF BUSINESS ENTITIES IN MONTENEGRO BY GENDER AND BY ACTIVITY AREAS

A new activity classification 2010 entered into force on 8 April 2011, with a complete correspondence in terms of structure to NACE Rev.2 classification. The difference between new one and prior classification of activities is that there was 5-digit code of activity, where the fifth figure was introduced because of national needs, and according to new classification the activity code is 4-digit. Additionally, there are significant differences in the contents because there are introduced new sectors, and some current ones are divided.⁴

Table 4: Owners of business entities in Montenegro, by gender and by activity sectors

Name of activity area	Total number of business entities	Number of business entities owned by men	Number of business entities owned by women	Percentage of business entities owned by men	Percentage of business entities owned by women
Agricultural production, hunting and supporting service activities	140	128	12	91.4%	8.6%
Forestry and cutting of the trees	34	34	0	100%	0%
Fishery and aqua culture	33	33	0	100%	0%
Mining of coal	1	1	0	100%	0%
Mining of metal	2	2	0	100%	0%
Other mining	52	49	3	94.2%	5.8%
Service activities related to mining	1	1	0	100%	0%
Production of food	458	426	32	93.0%	7.0%
Production of beverages	31	30	1	96.8%	3.2%
Production of textile	45	43	2	95.6%	4.4%
Production of clothes	50	44	6	88.0%	12.0%
Production of leather and leather products	13	13	0	100%	0%
Manufacturing of wood and wood, cork and straw products, apart the furniture	266	258	8	97.0%	3.0%
Production of paper and paper products	48	40	8	83.3%	16.7%
Print and copying of audio and video records	120	106	14	88.3%	11.7%
Production of coke and oil derivative	1	1	0	100%	0%
Production of chemistry and chemical products	32	29	3	90.6%	9.4%
Production of basic pharmaceutical products and preparations	6	6	0	100%	0%
Production of tire and plastic products	64	59	5	92.2%	7.8%
Production of products of other non-metal minerals	118	108	10	91.5%	8.5%
Production of basic metals	30	28	2	93.3%	6.7%
Production of metal products ,apart from machines and devices	163	154	9	94.5%	5.5%
Production of computers, electronic and optical products	27	23	4	85.2%	14.8%
Production of electric equipment	9	8	1	88.9%	11.1%
Production of machines equipment non mentioned elsewhere	13	12	1	92.3%	7.7%
Production of motor vehicles, trailers and semi-trailers	7	7	0	100%	0%

⁴Detailed information are accessible in Publication–Activity Classification, on the internet at www.monstat.org

Table 4: Owners of business entities in Montenegro, by gender and by activity sectors
/continued/

Name of activity area	Total number of business entities	Number of business entities owned by men	Number of business entities owned by women	Percentage of business entities owned by men	Percentage of business entities owned by women
Production of other transport means	3	3	0	100%	0%
Production of furniture	77	74	3	96.1%	3.9%
Other manufacturing activities	43	39	4	90,7%	9.3%
Repair and installation of machines and equipment	69	65	4	94,2%	5.8%
Electricity, gas, steam and air conditioning supply	23	20	3	87,0%	13.0%
Collection, procession and distribution of water	6	6	0	100%	0%
Collection, procession and waste disposal	17	16	1	94.1%	5.9%
Cleaning of environment and other activities Related to waste management	6	4	2	66.7%	33.3%
Building of residential construction	778	685	93	88.0%	12.0%
Building of other construction objects	255	219	36	85.9%	14.1%
Specialized construction works	815	721	94	88.5%	11.5%
Wholesale and retail sale and repair of motor vehicles and motorcycles	545	530	15	97.2%	2.8%
Wholesale except the trade with motor vehicles and motorcycles	3 632	3 358	274	92.5%	7.5%
Retail trade except the trade with motor vehicles and motorcycles	4 413	3 990	423	90.4%	9.6%
Road traffic and pipe-line transport	1 116	1 076	40	96.4%	3.6%
Watery traffic	19	16	3	84.2%	15.8%
Air traffic	10	9	1	90.0%	10.0%
Storage and supporting activities in traffic	262	247	15	94.3%	5.7%
Postal and courier activities	8	7	1	87.5%	12.5%
Accommodation	424	374	50	88.2%	11.8%
Catering and food and beverages serving activity	1 741	1 589	152	91.3%	8.7%
Publishing activities	75	65	10	86.7%	13.3%
Film, video and TV production, sound record and issuing music record	74	66	8	89.2%	10.8%
Programme activities and broadcasting	29	28	1	96.6%	3.4%
Telecommunications	82	75	7	91.5%	8.5%
Computer programming and consulting and related activities	159	149	10	93.7%	6.3%
Information service activities	26	23	3	88.5%	11.5%
Financial services excluding insurance and pension funds	72	67	5	93.1%	6.9%
Insurance, re-insurance and pension funds, except compulsory insurance	16	15	1	93.8%	6.3%
Supporting activities in financial services and insurance	50	39	11	78.0%	22.0%
Real estate activity	760	649	111	85.4%	14.6%
Legal and accounting jobs	295	262	33	88.8%	11.2%
Administration activities; consultation related to administration	470	351	119	74.7%	25.3%
Architecture and engineering activities. engineering enquiry and analyses	272	238	34	87.5%	12.5%
Scientific research and development	7	7	0	100%	0%
Advertisement and market research	172	135	37	78.5%	21.5%
Other professional, scientific and technical activities	106	94	12	88.7%	11.3%

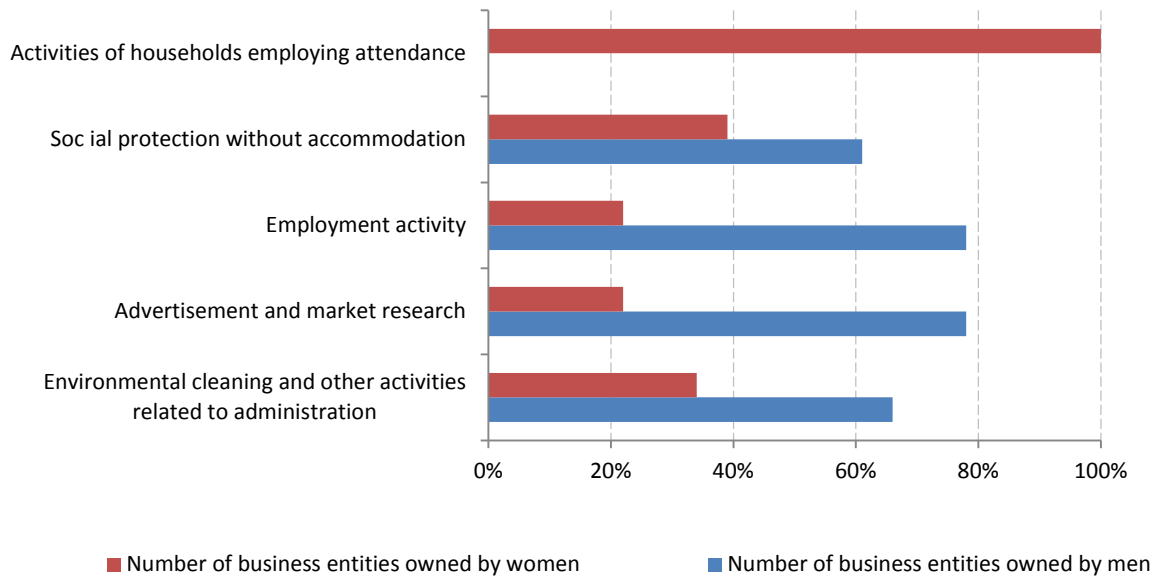
Table 4: Owners of business entities in Montenegro, by gender and by activity sectors
/continued/

Name of activity area	Total number of business entities	Number of business entities owned by men	Number of business entities owned by women	Percentage of business entities owned by men	Percentage of business entities owned by women
Veterinary activity	41	38	3	92.7%	7.3%
Loaning and leasing	199	177	22	88.9%	11.1%
Employment activities	9	7	2	77.8%	22.2%
Activities of travel agencies, tour operators, service reservations and supporting activities	270	237	33	87.8%	12.2%
Protection and investigating activities	42	40	2	95.2%	4.8%
Services of maintaining facilities and environment	41	37	4	90.2%	9.8%
Office and administrative and other supporting activities	74	66	8	89.2%	10.8%
Public administration and defence ; compulsory Social insurance	59	50	9	84.7%	15.3%
Education	115	100	15	87.0%	13.0%
Health activities	366	290	76	79.2%	20.8%
Social protection with accommodation	5	4	1	80.0%	20.0%
Social protection without accommodation	13	8	5	61.5%	38.5%
Creative, artistic and entertainment activities	8	8	0	100%	0%
Archives museums and others	12	12	0	100%	0%
Gambling and betting	88	81	7	92.0%	8.0%
Sports, entertainment and recreation	188	169	19	89.9%	10.1%
Associations activities	355	344	11	96.9%	3.1%
Computer repair and devices for local usage And usage in households	166	156	10	94.0%	6.0%
Other personal service activities	369	309	60	83.7%	16.3%
Activities of households employing attendance	1	0	1	0%	100%
Activities of extraterritorial organizations and bodies	15	15	0	100%	0%

Because of a large number of activity areas presented in Table 4, only activities in which the share of female population is significant to some extent and is comparable are provided in the chart, as the following:

- Cleaning of environment;
- Advertisement and market research ;
- Employment activity;
- Social protection without accommodation;
- Activities of holdings that employ attendance.

Chart 4: Owners of business entities in Montenegro, by gender and by activity sectors



Share of active business entities owned by women is the highest in area of social protection (38.5%), employment (22.2%), advertisement and market research (21.5%) and cleaning of environment (33.3%). Then, there are health protection (20.8%), social protection with accommodation (20%), supporting activities in financial services and insurance (22%), and other personal service activities (16.3%).

When observing the owners by activities sectors (at the two-digit level), what can be noticed that active business entities whose activity is connected with forestry, fishing, mining and quarrying, production of leather, production of pharmaceutical products, production of motor vehicles, production of other transport means, scientific research and development, are completely owned by male population (100%).

6. OWNERS OF BUSINESS ENTITIES IN MONTENEGRO BY GENDER AND BY SIZE CLASS

Classification of business entities by size classes is done based on the Law on Accounting and Revision of Montenegro (Official Gazette of Montenegro 80/08), and based on criteria proposed by EU regulations.

Size class is determined based on three criteria:

- Number of employed,
- Turnover achieved, and
- Assets

Legal persons within a meaning of this Law are classified in small, medium and large, according to an average number of employed persons, total turnover on annual level and total assets.

Medium legal persons comprise legal persons who on the day of composing financial reports fulfil two of the three following criteria:

- That average number of employed in the year for which the annual report is submitted is from 50 to 250;
- That total annual turnover is from 10 000 000 to 50 000 000 EUR;
- That total assets are from 10 000 000 to 43 000 000 EUR.

Legal persons whose two of three criteria are less from the lowest criteria referred to in paragraph 2, Article 3a, are classified into small legal persons. Legal persons whose two of three criteria are higher than the highest criteria from paragraph 2 of the same Article are classified into large legal persons.⁵

In Montenegro, only one woman is owner in enterprise that belongs to the class of large enterprises.

Table 5: Owners of business entities in Montenegro, by size class

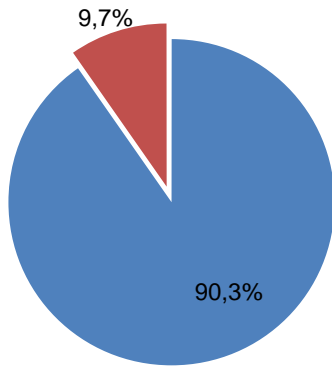
Size class of enterprises	Total	Number of enterprises owned by men	Number of enterprises owned by women	Percentage of enterprises owned by men	Percentage of enterprises owned by women
Small	20 855	18 838	2 017	90.3%	9.7%
Medium	230	223	7	96.9%	3.1%
Large	42	41	1	97.6%	2.4%

Analysing the situation by gender of owners over active business entities, and by size class, we reach the data that although the priority of ownership are possessed by men in all three size classes, the largest percentage of ownership women have in class of small enterprises (9.7%).

⁵Source: Law on Accounting and Revision of Montenegro (Article 3a) (Official Gazette of Montenegro 80/08 from 26 December 2008)

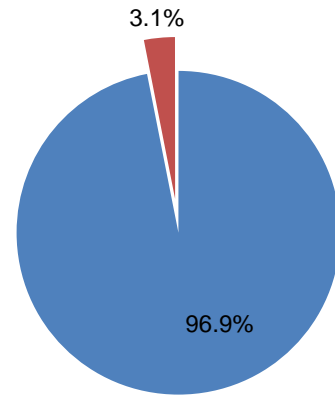
Chart 5: Structure of owners in Montenegro, by size class

small



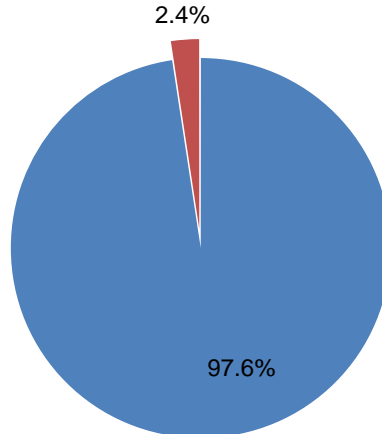
■ Percentage of enterprises owned by men
■ Percentage of enterprises owned by women

medium



■ Percentage of enterprises owned by men
■ Percentage of enterprises owned by women

large



■ Percentage of enterprises owned by men
■ Percentage of enterprises owned by women

7. CONCLUSION

Observed from several different aspects, this analysis indicates that women are still in an unequal position as owners over business entity in comparison with men.

Considering municipalities, the conclusion is that the percentage of women as owners of business entities is the highest in municipalities: Kolasin, Pluzine and Danilovgrad, but the lowest in municipality Savnik.

Activities in which women are presented the most as owners, based on this analysis are social protection, employment activity, advertisement and market researching, and environment cleaning.

Additionally, when an observation of owners by size class of business entities was performed, results did not differ from previous ones. The presence of women as owners is the largest in class of small enterprises, but it is also a small percentage.

This analysis provided a short, but realistic, insight into the structure of enterprises related to the owners by gender. Further planned regular analysis will provide comparisons also in this field.

Annex 1

LABEL	NAME
A	Agriculture, forestry and fishing
B	Mining and quarrying
C	Manufacturing
D	Electricity, gas, steam and air conditioning supply
E	Water supply
F	Construction
G	Wholesale and retail sale; repair of motor vehicles and motorcycles
H	Transportation and storage
I	Accommodation and food service activities
J	Information and communication
K	Financial and insurance activities
L	Real estate activities
M	Professional, scientific and technical activities
N	Administrative and support service activities
O	Public administration and defence; compulsory social security
P	Education
Q	Human health and social work activities
R	Art, entertainment and recreation
S	Other service activities
T	Activities of households as employers
U	Activities of extraterritorial organisations and bodies

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