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Abbreviations

EC - European Commission

EU - European Union

IPA: Instrument for Pre-Accession Assistance (IPA)

ICA - International Co-operative Alliance

ILO - International Labor Organization (ILO)

UN - United Nations

Intro

The textile industry in the Republic of North Macedonia, in the time of Yugoslavia, was a guarantor of jobs, productivity, competitiveness and quality. With the break-up of Yugoslavia, in the Republic of North Macedonia, the cities that were textile giants remained functioning in the textile sector, but working conditions and wages interacted with neoliberal cruel capitalism. Many years after the independence of the Republic of North Macedonia, the job of a textile worker was and still is associated with the minimum wage and miserable working conditions. Although the Law on Minimum Wage was changed in 2017¹ and the salary for the textile and the leather sector increased to the level of guaranteed minimum wage, 15 000 Denars, the textile industry remained a symbol of minimum wage and survival. The global crisis caused by the Covid-19 virus additionally revealed the miserable situation and the maximum exploitation of the textile workers in the Republic of North Macedonia. Although the textile sector was covered by the subsidies provided by the government to save the economy², still some employers did not understand the whole situation and appeared on the list of those who did not pay the salaries of their workers even though they received state subsidies.³

In the still present pandemic, profit turned out to be more important than other people's lives.

The further deteriorating situation in the textile sector in the Republic of North Macedonia desperately calls for seeking other solutions for workers who want to live on the needle and thread, but do not want to be eternal slaves to the profits of certain individuals. The concepts of self-organization in the economy give the chance to create cooperatives that as forms of economic organization date back to the 18th century. This form of organization operates horizontally and allows full and equal involvement of members in the activities of the cooperative, leaving room for creativity, while at the same time creating a sense of equality and connection.⁴

¹Law on Minimum Wage, Official Gazette of the Republic of Macedonia, No. 132/2017, https://www.slvesnik.com.mk/Issues/29e386280616444b906426bc91fb7005.pdf

²Government of RNM, set of economic measures, official website, https://koronavirus.gov.mk/merki/ekonomski-merki, last access 15.03.2021

³Government of RNM, official website, list of companies that did not pay salary, https://vlada.mk/sites/default/files/dokumenti/neplateno 2020 11.pdf, last access 16.03.2021

⁴International Labor Organization, ILO, www.ilo.com

On the other hand, the legal framework in the Republic of North Macedonia recognizes cooperatives as forms of economic organization and thus allows their smooth functioning and registration in the Central Register as legal entities.⁵

In order to give a clearer picture of how a textile cooperative can be created and function in the Republic of North Macedonia, and to make it easier to use other people's experiences and lessons, as an example we will take the textile cooperative "Kamensko", from the textile factory with the same name in Zagreb, Croatia. The analysis of this case is made through an interview with one of the founders and employees of the cooperative, Gjurgja Grozaj, who will explain the way of creating the cooperative and how to successfully operate a textile cooperative. This case study is additionally useful given the fact that Croatia is a member of the European Union and their experiences will be useful in creating cooperatives.

Since cooperatives are a for-profit organization whose goal is to create jobs for the founders, a business plan analysis is needed according to which the cooperative itself would function, what products it plans to make, where to procure the re-pro material and how and where to place the product.

The third favourable aspect with which the position of the country, that as a long-term candidate for membership in the European Union has access to certain funds of the Union, can be used. This section will present a brief analysis of the access of the Republic of North Macedonia to the funds for support of cooperatives and possible use of access to Erasmus funds in the form of training, sewing classes and other services that can be offered by the employees of the cooperative.

The ultimate goal of the analysis is to provide conclusions regarding the possibilities for creating textile cooperatives in the Republic of North Macedonia and proposed solutions on how to do so. By realizing the first step, which is the creation of the first textile cooperative in the Republic of North Macedonia and achieving its goal to be self-sustaining, but also to bring income to employees who can live decently, and not survive as before, will created space for further financial independence of textile workers. Financial independence and stability are a key priority and goal in creating stable and functional societies. By financially supporting women in the lowest paid sector in North Macedonia, we are creating generations to strengthen our society by creating conditions where the workforce is honestly and well paid.

⁵Law on Cooperatives, Official Gazette of the Republic of Macedonia, No. 54 / 02.84 / 05 https://agencija.gov.mk/download/%d0%97%d0%b0%d0%ba%d0%be%d0% bd% d0% be% d0% b4% d0% b0% d0% b2% d1% 81% d1% 82% d0% b2% d0% be / 13172649369Zakonzazadrugite.pdf

1. Cooperative: economic form of the future

1.1. A brief history of the formation of cooperatives and their current functioning in the world.

Cooperatives as forms of economic organization date back to 250 years ago. The short history of cooperatives takes us back to 18th century Scotland when the first weavers' association, Fenwick, was formed in 1761. The following century, in 1844, a group of 28 workers in cotton factories in the town of Rochdale in northern England formed the first modern business association, the Rochdale Society of Equitable Pioneers.⁶ Forced by poor working conditions and low wages, these workers decide to join forces and their modest resources and start working independently of their employers. In the beginning their cooperative worked only two nights a week and sold only flour, oatmeal, sugar and butter, but as sales went on they started working five days a week.

On the other side of the canal, in 1862, a modern financial services cooperative was established in Germany. Friedrich Wilhelm Raiffeisen and Franz Hermann Schultz-Delitsch. They first created credit unions that lent at low interest rates and later became the basis for the further creation of financial cooperatives around the world.⁷

With the spread of cooperatives as forms of economic association, their influence spread to other sectors, but also took on a new form. In Italy, social cooperatives were created in the 1970s as a new form of association that differed from the traditional form of cooperatives. In Italian law, the purpose of social cooperatives is to serve "the community or a particular group in a social group when it is outside the membership of the cooperative." Countries that have adopted legal frameworks for defining the operation of the new type of cooperatives are Portugal (1996 and 1998), Spain (1999), France (2001), Poland (2006) and Greece (1999 and 2011), South Korea (2011).

One of the organizations in which the cooperatives are united is the International Cooperative Alliance (ICA) which has been functioning for 125 years, they have already noticed as a new trend

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 $^{^{6} {\}it International~Cooperative~Alliance,~https://www.ica.coop/en/cooperatives/history-cooperative-movement,~last~accessed~17.03.2021}$

⁷ Ibid

⁸Defourny, J., Nyssens, M, (2012). Social Cooperatives: When Social Enterprises meet the Cooperative Tradition, Defourni 2012, Solidarity 2016

⁹Cooperatives for the 21st Century, Alternative Model for Economic Democracy and Development in Macedonia, Solidarity, Skopje, 2016, published by the Rosa Luxemburg Foundation, https://www.rosalux.rs/sites/ default / files / publications / Zadrugarstvo za 21 vek SOLIDARNOST.pdf

the creation of freelance workers' cooperatives and innovation cooperatives. Apart from agriculture, there are cooperatives for providing financial services, fisheries, insurance, housing, industry, medical services, education and offering various types of services. Founded in 1895, this alliance employs over one billion people in cooperatives and over 3 million registered cooperatives worldwide.¹⁰

According to the definition of the International Cooperative Alliance, a cooperative is: A self-governing association of individuals voluntarily united to address their common economic, social, and cultural needs and aspirations through joint ownership of a democratically run enterprise.¹¹

The principle of operation is specifically explained by the International Alliance of Cooperatives:

- · Voluntary and open membership
- Cooperatives are open to membership for all persons wishing to accept the responsibilities of membership without gender, social, racial, political or religious discrimination.
 - Democratic control by membership
- Cooperatives are democratic organizations run by their members that actively participate in decision-making. Men and women serving as elected representatives are accountable to the membership.
- In primary cooperatives, members have equal voting rights (one lane, one vote) and cooperatives at other levels are also democratically organized.
 - Economic participation of members
 - ${\color{blue} \bullet \textit{Self-government and independence}}$
 - Education, training and information
 - Cooperation between cooperatives
 - Community care¹²

¹⁰International Cooperative Alliance, https://www.ica.coop/en/cooperatives/history-cooperative -movement, last accessed 17.03.2021

¹¹bid

¹²International Cooperative Alliance, https://coopseurope.coop/policy-topic/regulatory-framework-cooperatives, Last accessed on 18.03.2021

On the other hand, the international institutions that recognize and encourage the work of cooperatives are the International Labor Organization (ILO) and the European Commission.¹³

With regard to the recognition and encouragement of co-operative associations, the International Labor Organization (ILO), in its Development Recommendations 1923/2002, affirms that co-operatives in their full forms fully promote participation in economic and social development for all who have taken participation. At the same time, the ILO emphasizes the emancipatory power of cooperatives through equal participation of women in the management process and a form of employment that is attractive to young people. In this recommendation, the ILO lists the conditions and services that the state should provide to cooperatives in order to be able to operate smoothly and contribute to society as support for finance, investment, accounting, public services, tax relief. It also supplements Recommendation on Cooperatives 127/1966. These recommendations are implemented in United Nations Resolution 56/114 entitled "Cooperatives in Social Development". The very fact that cooperatives are included in ILO and UN resolutions speaks volumes for their strong importance for the balanced development of society and the creation of stable and prosperous economies.

For the European Commission, cooperatives are "a great example of a company that simultaneously strives to achieve entrepreneurial and social goals, a way that is mutually enhancing", and at the same time vehicles for achieving many of the European Union's goals, such as employment, social integration, regional and local development and agriculture.¹⁶

In addition to the European Commission's encouraging attitude towards cooperatives, in its communication with the European Council and Parliament, it states that learning programs such as Erasmus/Socrates, Leonardo da Vinci I and II, and long-term learning programs will cooperate with cooperatives and provide programs for learning, distance learning, especially in transnational programs. This is of particular interest to Macedonian textile cooperatives as not only can they produce but these cooperatives can be involved in the education and training of textile workers.¹⁷

¹³Resolution 1923/2002, International Labor Organization, ILO, https://www.ilo.org/dyn/normlex/en/f? P = NORMLEX-PUB: 12100: 0:: NO:: P12100_ILO_CODE: R193, Last accessed 18.03.2021

^{14&}quot;Cooperatives in Social Development", United Nations, digital library, https://digitallibrary.un.org/record/454944, Last accessed 19.03.2021

¹⁵Bajo, Sanchez, C, Roelants, B. "Capital and the Debt Trap: Learning from cooperatives in the Global Crisis", Palgrave Macmillan, 2011]

¹⁶Cooperative working group "Fostering cooperatives' potential to generate smart growth & jobs" held between June 2013 to November 2014containing ideas and proposals for action https://eur-lex.europa.eu/legal-content/EN/TXT/? Uri = celex% 3A52004DC0018, Last accessed 20.03.20211

¹⁷ Ibid

Conclusion:

Cooperatives are world-renowned and functional forms of economic association. The very concept of equality in the association and operation of cooperatives, increasingly creates space for them to be seen as enterprises of the future.

1.2. Mondragon, the Spanish cooperative giant

One of the largest cooperatives that has been operating for more than 60 years is the Spanish cooperative Mondragon. It is a horizontally integrated group of 110 cooperatives operating in various industries, services, financial services, retail, education and research activities. Mondragon was founded and operates in the Basque Autonomous Region (Euskadi) in northern Spain and employs over 80,000 people. In the field of technology, they make parts for computers, home and office furniture, car parts, cooling systems, construction tools, medical equipment, catering, offer legal and financial services, banking, nanotechnology research, run a supermarket chain, bank and university.¹⁸

The corporation is the first largest employer in the Basque region and the fourth in Spain, and operates overseas in 18 countries in Europe, Asia, Africa and South America. Mondragon was originally established as a technical vocational school (Eskola Politeknikoa) for young boys who will learn the basics of technique and service, mostly in servicing existing machines to be able to contribute to the machine industry in the region. It was founded by the Catholic priest Jose Maria Arizmendiarieta, who with this type of education saw support for the local economy. After World War II, Mondragon expanded into other cooperatives in the household appliance sector as well as the small consumer cooperative sector. As the number of employees grew, so did their needs and interests, and in 1959 the first co-operative bank, Caja Laboral, and the Lagun Aro Social Insurance Fund were established in 1966.¹⁹

The management structure of Mondragon is set up as follows: The Board of Directors is the highest body of the cooperative, its members are elected for a term of four years and do not receive financial compensation for this function. They nominate the manager and the management team for the next four years. The manager has the right to express an opinion or position, but does not have the right to vote in the Board of Directors. All major decisions are made by the Board of Directors on the recommendation of the manager. The Audit Board that performs internal financial audit is composed of three members who are elected by the General Assembly. The guidance council cooperates with the manager and his task is to coordinate the heads of different sectors, to

¹⁸Bajo, Sanchez, C, Roelants, B. "Capital and the Debt Trap: Learning from cooperatives in the Global Crisis", Palgrave Macmillan, 2011.

¹⁹Ibid., 180

make suggestions, to write strategies, work plans and to propose how the executive decisions should be implemented.

The Social Council is responsible for activities within social protection, occupational hygiene, social protection projects and payroll. When decisions affecting these issues, such as social protection and wages, are made, the Governing Council must consult the Social Council, while the members of the Social Council are nominated by the General Assembly for a term of two years.²⁰

The cooperatives that are part of Mondragon are united in a humanistic concept of functioning, with a philosophy of participation and solidarity. This means that in addition to functioning as a business community, they put humanity, humanity and solidarity first. Mondragon operates on 10 principles of co-operation, namely: open admission, democratic organization, sovereignty of labour, instrumental and subordinate nature of capital, participatory management, solidarity of payment, mutual cooperation, social transformation, universality and education. These principles clearly show that business and capital are not above man but subordinate to him.²¹

What makes this cooperative corporation special is the presence in education. Since the cooperative started as an educational institution, six different educational institutions operate within Mondragon today and the cooperative supports primary and secondary education in the Basque Region. The University of Mondragon was established in 1997 by merging three different schools: Eskola Politeknikoa (engineering), ETEO (business studies) and Huhezi (studies in education and humanities. The university has about 4000 students, offers 22 different courses and trainings, 15 master studies and 8 specialized courses.²²

The mission of the university is aimed at developing a comprehensive education in which the technical and scientific knowledge is applied for maximum application in professional life together with the cooperative work. The research work of this university is focused on research that combines business innovation and academic training, in order to come up with methods and knowledge that can then be applied in practice.

²⁰Ibid., 186.

²¹Ibid., 194

²²Ibid., 198



Diagram of Mondragon structure with sectors

The main goal of the *Mondragon* Corporation is to create sustainable jobs and prevent workers from losing their job. If it happens that an employee is not competent to perform tasks at his/her job, the management finds a new job for him/her in another cooperative. Even if the employee is unable to find work for an extended period of time, he/she is not left without financial support from the Lagun Aro Social Insurance Fund. The salaries of the cooperatives that are part of Mondragon are agreed at the level of average salaries paid in the given sectors versus managerial salaries. The ratio between the minimum paid salary in a given cooperative versus the managerial salary ranges from 3 versus 1 to 9 versus 1, but the average difference is 5 versus 1. This means that the manager of a cooperative operating within Mondragon must not have more than 5 times higher salary than the minimum paid salary in that cooperative. On the other hand, the profits are reinvested in a way that 10% goes to education, culture and social protection and 3% (of those 10%) are for solidarity fund. The further distribution goes as follows: 45% is for the reserve fund, while the remaining 45% is called "cooperative return". This return is distributed proportionally to the employees in proportion to their working hours and the compensation index. The surplus is paid after the employees retire or leave the cooperative. This approach has enabled the stability of the cooperative capital and is characteristic of Mondragon.23

²³Ibid., 200

Since its inception, Mondragon has undergone several changes depending on local and global economic changes, from expanding its education business to the production of spare parts for household appliances (1943-1979), through Spain's accession to the European Union in 1981, which affected the corporation due to market competitiveness. Next was the global economic crisis of 2008, which the corporation overcame far better than corporations with a typical business capitalist model.²⁴

Conclusion:

Mondragon is not the only corporation in the world made up of cooperatives, but its value and success are measured at 80,000 employees, and \$ 33 billion in market value, longevity and a high degree of resilience to economic crises. The very human element in their functioning where the employee is most important and the creation of new jobs put them in the position of a model to be copied.

2. Analysis of the Macedonian Law on Cooperatives, the Croatian Law on Cooperatives and EU Legislation

The analysis of the Macedonian, Croatian and European legal framework for regulating the work is in order to locate the common points, but also changes that need to be made in the Macedonian legal framework. The Croatian Law on Cooperatives is taken as an example due to the fact that Croatia is a former Yugoslav state that shared the same space with the Republic of North Macedonia in the textile sector, is a member of the European Union and its legal framework can be taken as an example for further changes in the Macedonian law.

2.1. Macedonian legal framework

The legal framework in the Republic of North Macedonia regulates the work of cooperatives through the Law on Cooperatives adopted in 2002 and its amendment in 2005. It is an interesting fact that Article 2 prohibits the formation of cooperatives in the fields of banking and insurance, and cooperatives can be formed by at least three natural or legal persons.²⁵

²⁴Ibid., 203

²⁵Law on Cooperatives, Official Gazette of the Republic of Macedonia, No. 54/02, 84/2005, https://agencija.gov.mk/download/%d0%97%d0%b0%d0%b0%d0%be%d0%bd%d0%be%d0%b4%d0%b0%d0%b2%d1 % 81% d1% 82% d0% b2% d0% be / 13172649369Zakonzazadrugite.pdf.

According to Article 4, cooperatives may be established as cooperatives with limited and unlimited liability of members. The difference is that when the cooperative has unlimited liability "the cooperative is responsible for its obligations with all its property, and in case of liquidation or bankruptcy of the cooperative its members are jointly and severally liable for the obligations of the cooperative, their responsibility is unlimited and joint." In the case of a limited liability cooperative, the cooperative is liable for its obligations with all its property. The Statute of the limited liability cooperative may stipulate that in case of liquidation or bankruptcy of the cooperative, the members will be jointly and severally liable to pay an additional amount, which will usually be expressed as a multiple of the value of their shares in the company.

Article 6 determines the content of the Statute where it is clearly stated that the share of the members in the cooperative can be financial and non-financial, more precisely in addition to money, the founders can contribute to the cooperative with movable, immovable property or rights. Additionally, the Statute is the basic document that regulates the work of the cooperative, the participation of the members together and with the exclusion of the members from the cooperative and the cooperatives can establish subsidiaries (Article 9).

In the further articles of the law, the right to equality of the members in the cooperative is regulated. Article 23 states that each member has the right to proof of his share in the cooperative, while all have the right to inspect the accounts and annual reports, while Articles 29 and 30 clearly state that members have the right to share in the profits and calculation in the distribution, according to the rules for companies. These members clearly show the equality of the members in the cooperative.

Article 31 states that there is an obligation to create reserves from the realized profit and to enter them in the reserve fund in order to cover losses or to take measures for further functioning of the cooperative. The minimum amount to be deposited in the reserve fund is one twentieth of the profit, until it reaches one fifth of the capital of the cooperative.

The Law on Cooperatives emphasizes the responsibility of cooperatives towards the cooperative. Articles 64 and 65 govern the liability of cooperatives to cooperatives, creditors and members. Everyone is obliged to bear responsibility if damage is done, whether intentionally or through negligence. Article 67 states that three or more cooperatives may form a cooperative union and organize it in the form of a cooperative. The other articles of the Law on Cooperatives regulate the work of the cooperatives until the moment of bankruptcy and submission of equal responsibility to all cooperatives. The legal provisions for companies from the Macedonian legal framework apply equally to cooperatives.

Conclusion:

The horizontal and equal organization in the cooperative, in the absence of any kind of discrimination, creates a functioning where the responsibility and the interest are equally divided between the members. Everyone has an interest and desire to succeed. However, one of the shortcomings in the Macedonian legal framework is the ban on the establishment of cooperatives in the banking sector and the insurance sector and the lack of support by the competent ministries for the development of textile cooperatives.

2.2. Croatian legal framework

The Law on Cooperatives in Croatia was first adopted in 2011 and has undergone four amendments. Article 3 states that the cooperative will operate under the name "firm - cooperative" (tvrtka - zadruga) and must have an indication that it is a cooperative. The provisions of the Croatian Company Law apply equally to cooperatives.²⁶

Unlike Macedonian law, Croatian law stipulates that a cooperative can be established by a minimum of seven people. Also, the Croatian law does not restrict the activity of the cooperative as in the Macedonian law, which means that a cooperative can be established in both the banking sector and the insurance sector. The law prescribes the establishment of bodies of the cooperative, namely the assembly, the supervisory board and the manager (Article 16), just like in the Macedonian law, Article 36.

The stake brought by the cooperatives as initial capital cannot be less than 1000 Kuna, but if the stake is not in the form of money but in objects or rights, then the value of the stake is determined by a court expert. (Article 31).

The governing bodies of the cooperative and their operation in the Croatian law are regulated in the same way as in the Macedonian law. In the Macedonian law there is an obligation to create a reserve fund, while in the Croatian law it is stated that 20% of the profit is allocated for the development of the cooperative, and 5% for the so-called custody, until that amount reaches the level of the total amount of the members' contribution (Article 37). Article 39 states that no member of the cooperative, without the consent of the Assembly, may engage in an activity that is the same as the activity of the cooperative or establish cooperatives that have the same activity as the original cooperative. This is regulated in order to prevent competition from the cooperative.

The work of the cooperative is regulated in more detail in the Croatian legal framework than in the Macedonian law. The reasons for termination of work of a cooperative in Croatia are stated in detail in the law (Articles 43-47), while the Macedonian law lists four reasons (Article 61): in accordance with the statute, by decision of the Assembly, if the number of members is additionally

²⁶Law on Cooperatives, Narodne Novine, 34/11, 125/13, 76/14, 114/18, 98/19, https://www.zakon. hr/z/458/Zakon-o-zadrugama.

reduced below the minimum of three and in all other cases provided by law. This is a general definition of the reasons for termination of the work of the cooperatives, which leaves room for additional changes in the Macedonian law. In addition, Article 50 of the Croatian law lists the responsibilities of the Ministry of Economy towards cooperatives, such as monitoring the work of cooperatives, providing advice and professional assistance to cooperatives, and encouraging cooperation between cooperatives. This type of cooperation between the competent Ministry and the cooperatives is not in the Macedonian law.

The more detailed regulation of the work of certain cooperatives in the Croatian law is stated in Articles 57-69, which explains the basic fields of activity of cooperatives that have certain specifics. These are: agricultural, labour, fishing, residential, construction, social, consumer, secondary cooperatives.

Conclusion:

The Croatian Law on Cooperatives regulates the work of cooperatives more specifically and more clearly. Although the procedure for establishing and running cooperatives is almost the same as in the Macedonian legal framework, there is no restriction on the activity of cooperatives and additionally states the responsibility of the Ministry of Economy towards cooperatives. Also, the Macedonian legal framework lacks regulation of the possible occurrence of competition between cooperatives. For possible further changes in the Macedonian regulations for the establishment and operation of cooperatives, it is advisable to take into account the Croatian Law on Cooperatives.

2.3. Legal framework for European Union cooperatives

Regulations for cooperatives exist in almost all EU member states. Article 54 of the Treaty on the Functioning of the European Union recognizes the so-called plurality in the forms of entrepreneurship. In addition, in 2003 the European Commission adopted a Regulation on the Statute for the European Cooperative Society (Statute for the European Cooperative Society, 1435/2003) which regulates the operation of cooperatives wishing to expand their operations beyond the borders of their home countries.²⁷

This regulation is based not only on the pillars of the European Union for the free movement of capital and services but also on the resolutions on cooperatives in the European Community from 1983, the cooperatives' contribution to regional development in 1987, the role of women in cooperatives and local employment initiatives in 1989 and the role of cooperatives in increasing

²⁷Council Regulation (EC) No 1435/2003 of 22 July 2003 on the Statute for a European Cooperative Society (SCE), https://eur-lex.europa.eu/legal-content/en/TXT/?uri=CELEX: 32003R1435

women's employment in 1988. This is further proof of how useful cooperatives are in increasing women's employment.²⁸

As in the analysis of the previous legal frameworks, the cooperative is defined as economic associations that have a different way of functioning from other associations. Their principle of operation is based on a democratic structure and supervision and the distribution of profits is fairly distributed (Article 7). In addition, the regulation regulates the work of cooperatives at EU level: one person, one vote, there is equal participation in the work of the cooperative, and members can be suppliers, workers, founders. In addition to this, the regulation regulates another moment that is not in the Macedonian legislation. That is, interest rates on loans and fixed capital should be limited (Article 10). As in the previously analysed laws, the work of the cooperatives is regulated by the Statute of the cooperative, which lists the bodies that will manage the work of the cooperative.²⁹

In the further articles, the regulation states that the supervisory bodies of the cooperative are a governing and supervisory body together with the Assembly and the work of these bodies is determined within the Statute. (Articles 35-47) On the other hand, it is allowed to merge with other cooperatives and reshape the cooperative, but without changing the previously registered headquarters of the cooperative, nor changing the basic activity of the cooperative. The seat may not be transferred to another Member State (Article 35). However, this has been amended by Directive 2003/72, which is an amendment to the Regulation, supplementing the Statute of European Cooperatives with regard to employee participation.³⁰

The governing body is responsible for running the work of the cooperative and the members of the governing body are appointed and recalled by the supervisory body. No member of the cooperative can be a member of the supervisory and administrative body at the same time (Article 37). The oversight body only oversees the work of the governing body, but cannot take action on their behalf, while the number of members in both bodies is determined by the Statute.

The Assembly, on the other hand, decides on the basis of this regulation or within the Law on Cooperatives of the state in which the cooperative is registered.

The distribution of the profit is determined by the Statute and a legal reserve is determined in which the profit is entered before it is distributed. (Article 65). Dividend payment can also be

²⁸Resolution on Cooperatives in the European Community https://op.europa.eu/en/publication-detail/-/publication/29099c91-ced5-41e2-a5c1-3938b28b8d21/language-en.

²⁹Council Regulation (EC) No 1435/2003 of 22 July 2003 on the Statute for a European Cooperative Society (SCE), https://eur-lex.europa.eu/legal-content/en/TXT/?uri=CELEX:32003R1435]

³⁰Council Directive 2003/72/EC of 22 July 2003 supplementing the Statute for a European Cooperative Society with regard to the involvement of employees, https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32003L0072.

determined by the Statute. The legal reserve must not be less than 15% of the annual profit from which the losses are covered.

Article 67 distributes the profit as follows: the profit is distributed after deducting from it the percentage of the legal reserve, the paid dividend and the payment of all losses and the transferred profit and all reserves are added.

Although the regulation covers the procedures for establishing and running a cooperative, it does not cover the legal areas of taxation, protection of intellectual property, market competition or bankruptcy, while cooperatives are governed by the rules for running companies. Such wide-ranging regulation leaves room for each member state to regulate taxes, patent protection, competition and the closure of cooperatives differently.

The European Union's position on cooperatives is that they should not remain an 18th century relic. In the Union economy, cooperatives are a significant part of the economic machine and a significant contributor to job stability. Over 300,000 cooperatives operate within the EU, generating 2.3 million jobs. In the Netherlands 83% of agricultural production comes from cooperatives, while in banking services in France are 50% cooperatives, and in Cyprus 37%. In the food supply system in Finland, 35% of food comes from cooperatives, while in Spain 21% of the supply of medical services comes from cooperatives. However, the development of cooperatives remains within the scope of the principle of competition between Member States and is governed by the rules governing companies.³¹

Conclusion:

The functioning of cooperatives in the EU is based on the four principles of the Union itself, freedom of movement of workers, services, capital and goods. The very fact that cooperatives can be established by merging cooperatives from different countries, the headquarters of one cooperative can migrate to another country, there is no restriction on the sector in which the cooperative can provide services, is sufficient proof that cooperatives are equal participants in the market labour, services, goods and capital. On the other hand, cooperatives are recognized as economic forms of association that contribute to increasing women's employment and their economic empowerment.

3. Case analysis: from a textile giant to the cooperative "Kamensko" Zagreb (interview with the manager Gjurgja Grozaj)

The history of the textile factory "Kamensko" from Zagreb begins in the Second World War when in 1943 in Kamensko, Lika, the first partisan tailor shop was established. After the war in 1949, the tailor shop grew into a textile and fashion giant that operated in the centre of Zagreb.

³¹ Communication from Commission to Council and European Parliament, European Economic and Social Committee on the promotion of co-operative societies in Europe, https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=celex%3A52004DC0018]

"Kamensko" was not only a textile factory but was, in a real sense, a European fashion house with its own designers and fashion lines. Unfortunately, after the transition period from socialism to neoliberal capitalism, it was more important for the political parties and the construction mafia in independent Croatia to close the factory and occupy the attractive location in the centre of Zagreb than to keep the jobs of 500 employees. The workers' Golgotha began in 2010 when they decided to strike because they had not been paid for seven months. Under pressure to lose their jobs while on strike, completely ignored by the yellow union and the government, the women of Kamensko went on a hunger strike in November 2010.³¹ But the government was completely deaf and allowed the factory to be closed. Persistent in the struggle for survival, the women of "Kamensko" under the leadership of Gjurgja Grozaj, establish a textile cooperative. For the purposes of this research, an interview was conducted with Ms. Grozaj, who explained in detail the Golgotha they went through and the way they managed to establish a cooperative and make it work successfully.

With criminal activities by the management, the Kamesko factory was brought to liquidation. Ms. Grozaj's testimony states:

"We reported the financial crimes to the owners of Kamensko and demanded that they pay us the honestly earned money. Due to the corruption, the reaction of the institutions was: - And why do you demand so much to get your salaries?"

"The finance minister brought us coats for repair to do them for free, while the women were hungry, without pay and with bailiffs knocking on their doors."

As the government remained deaf to their calls for help at a time when a woman was prime minister, Jadranka Kosor, from whom they were most expected as a woman, they decided to go on strike. Calling on the Prime Minister to come to their aid, they made a brooch from tulle and felt that became popular with the public because it imitated the Prime Minister's brooches, which she often wore and changed. Their 2-month strike, which was covered by the media, did not save them from losing their jobs. "We did not have money even for coffee or water, and we could not meet in some pub. We met in the park and we had to meet at least once a week so we wouldn't go crazy."

Nearly 500 employees remained on the streets and received financial assistance from the state to survive for only one year, as Prime Minister Kosor pushed through a legal framework in January 2011 that reduced the time period for financial support from the state. Some workers decided to retire for a miserable 900 Kuna (120 Euros) after 40 years of service. "You can imagine how humiliated we were. Then I told the women that we had to do something and we decided to make a cooperative. We had nothing, not a cent. When we wrote petitions to the city that we needed space because we wanted to open a cooperative, we could not come in line to be answered."

³¹Milat, A., Kamenskog's Workshop and How Capitalism Resists (II.), Slobodnifilozofski.com, http://slobodnifilozofski.com/2012/09/andrea-milat-pobuna-radnica-kamenskog-i 28.html. Last accessed 24.03.2021

They asked for a meeting with the mayor of Zagreb, Milan Bandic, to ask for space for the cooperative, but they did not get it. Thanks to the engagement of the journalist Lupic from Radio Sljeme who started calling the mayor live in his office at every missed meeting, their fight gained greater visibility. At one of the traditional Christmas bazaars, they made handicrafts and offered cookies that sold out in an hour. Again due to the engagement of the journalist Lupic who once again called the mayor to see what was happening at the bazaar, he immediately came to the bazaar and said in surprise: "I am ashamed, I did not know about it, I just didn't know, you women really deserved to have priority".

Although they were formally assigned a ruined space, they were unable to enter for another three months due to the slow administration and the government's lack of interest in them. When they finally received the keys to the space, they called on journalists to photograph the "opening" in order to see how much ruined space they had received, which, unfortunately, they had to enable themselves to function. The opening was exactly on May 1, Labour Day, which was attended by Mayor Bandic and was faced with the look of the space.

Thanks to donations from 13 sewing machines and 300 meters of material, they were able to start with work, but a flood occurred in the area and the material was destroyed. Once again, with the help of journalists, they received new material donations and managed to organize their own fashion show. The show included models for women aged 18 to 65 in which the models were women of different age categories and professions. The show was titled "Equally Beautiful" where the target group were all women of all ages in order to show the beauty of women in every profession and age, that women are not only beautiful and capable when they are young, but at any age have their own qualities. "Men and women will be on our runway and everyone will have the right to their 10 minutes in which they will say to themselves: well, I can do that. I experienced that too. It was a spectacle, worn by journalists, lawyers, scientists, housewives."

"Every year we do two or three fashion shows to prove to everyone who said we were old and not worth it. A woman has value in every age. We have experience, we raised children. They brought the materials to the show themselves, we have to prove that we are different, that we are not boring."

Through their cooperative, apart from fashion lines, they give sewing lessons to all those interested, and they train their future employees for complete sewing, and not just a chain system of work as they had in the factories, to work only one and the same type of sewing, be that a sleeve or sewing buttons. Also at the top of the employment list were women in difficult social and financial conditions, as well as women victims of domestic violence.

"The first condition when we started the production was: women, do not come to me scared, relax. "If you had a bad night, make yourself coffee, rest."

Regarding the procurement of repro materials, the working principle is a direct relationship with the client who brings the material himself in order to avoid misunderstandings and wrong material. The order is also received by e-mail, a calculation is made for labour and material costs. An additional principle of operation is that the customer can not pick up the product until he has paid the full amount. "Once a boy from Pantovchak (the president's residence) came and said that the president (Grabar Kitarovic) was very satisfied with the sewn material but brought only pens and notebooks. A colleague returned it and told him to bring money, and only then could he leave the notebooks."

International cooperation is developed with companies from Australia, Stuttgart (Germany), New York (USA). However, certain orders must be rejected, especially for leather products, as they do not yet have a leather sewing machine.

Unfortunately, there is no cooperation with EU funds to support cooperatives. The reason is the lack of staff for project preparation, but still "Kamensko" invests in training an employee who will perform this work. Although they are registered under Croatian cooperative law, because they are a for-profit organization like any other cooperative, they pay VAT at the company level and have no tax breaks.

The profits of this cooperative are reinvested in job creation that will also pay a solid salary. Everything that is brought as inventory by the employees, donation, machine, is recorded in a special book as property of the cooperative, investment. In the cooperative the salary is 7-8000 Kuna (930 Euros), they have eight employees, allowances are paid for holidays and awards and this salary is within the average paid net salary in Croatia. Also, this cooperative is the only one of its kind in Croatia. For comparison, the minimum net wage in Croatia, paid for 2021, is 3400 Kuna (453 Euros), which is on a par with the wage paid in the textile industry in this country.³³

"Yes, they have a salary here and that is why there are not many people. It has been an underrated profession since the turn of the century. No one can go naked, everyone wants to look beautiful, and you need a lot of knowledge and effort to make clothes. Famous designers come up with an image from the internet for a fashion show and do not know how to make it themselves. Therefore, my people have good salaries and then retire well. They have paid for everything and I think that only a satisfied worker can work."

The Covid-19 crisis did not stop these women from working. With good organization they started sewing masks, cooperated with the supermarket chain Mercator, donated to the homeless and hired another woman. They see the chance to increase production in cooperation with students at the Faculty of Textile Industry because students have knowledge of new techniques for making material and design, but have no experience in sewing. They have also collaborated with Ikea

³³Statistical Office of the Republic of Croatia, https://www.dzs.hr/Hrv_Eng/publication/2012/09-01-03_01_2012.htm, Last accessed 25.03.2021.

where they have a sewing workshop with two female employees. Constant cooperation with the media is a great help in their work, because they would hardly have succeeded without media coverage.

Ms. Grozaj's recommendation to all textile workers who want to form a cooperative is as follows:

"First they have to agree on what they want. They must not be closed and they must not be silent. They have to move because they are right. When a person is right he must never lower his head. They have to come together and when they find a leader, I think they will do a lot. I can always give advice when they need it. Distance is not a problem, you are just a problem. Whether you like it or not. There is no half. If there is momentary euphoria, let it not begin. First you have to make a good foundation, then everything will be easy. We women can do a lot. We are always underestimated, and there is no life without us. You have to get the most out of the day, you have it today, you will not have it tomorrow. How will you know that you can if you have not tried. The point is not to give up. "Nobody deserved to be worshipped."

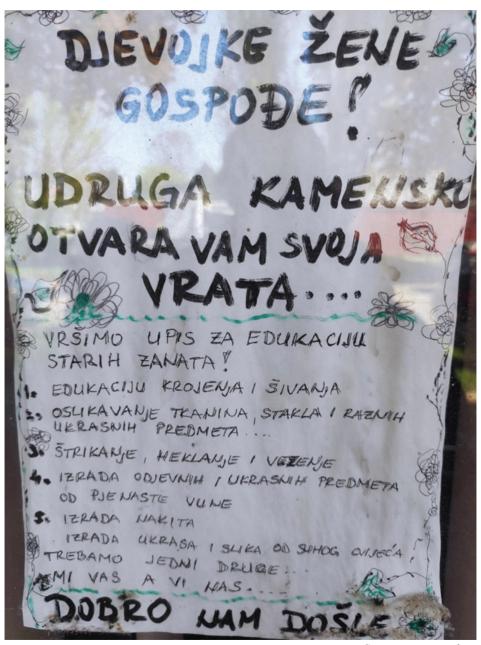
Conclusion:

The road of the workers of the factory "Kamensko" from a giant factory with an international name and brand to a cooperative with eight employees was indescribably torturous and thorny. They were deliberately ignored by the state and left to the construction mafia to destroy the factory due to its attractive location in the center of Zagreb. The brutal transition from socialism to neoliberal unscrupulous capitalism aimed only at grabbing and making a profit for a small number of people has left 500 workers on the streets. But the secret of their success lies in perseverance and good communication with the public. Formed under the Croatian Law on Cooperatives, Kamensko still does not use EU funds, but therefore continued the quality of its former brand through its fashion shows, making orders, repairs, its own products in the form of backpacks and jewelry. This cooperative also offers sewing and tailoring classes at an affordable price for all, and the courses for the unemployed are free. The additional benefit that this cooperative gives to the society is the recognition of the quality of their employees through intensive cooperation with various companies in Croatia. normal and humane working conditions. The message from the employees of Kamensko and their leader Gjurgja Grozaj is to be persistent to the end and not to create a cooperative if there is no goal to function for all and to provide a decent salary for all employees.

Photos from the cooperative "Kamensko"



Source: TRIS Portal-Šibenik, www.tris.com.hr



Source: private archive



Source: private archive

4. Utilization of EU funds and Erasmus to expand the activity of textile cooperatives

The Republic of North Macedonia, as a long-term candidate for EU membership, has access to certain funds that can be used to develop textile cooperatives. These are IPA pre-accession assistance with components 3 and 4, Erasmus Plus, COSME, Progress Plus and Life Plus funds. The purpose of this part of the analysis is to present the possibilities for application and financing of the cooperative through these funds.

4.1. IPA III, components 3 and 4

Cooperatives as economic associations, according to the notes of the working groups in the European Commission and the data after the outbreak of the economic crisis in 2008, proved to be more resilient than other types of businesses.³⁴ They proved to be most effective in developing the EU's transport, energy and communication infrastructure, especially in rural areas.³⁵ The very approach of maximum inclusion in the principle of work of cooperatives creates a huge space for inclusion of various types of social groups. This principle of inclusion directly affects the reduction of unemployment in society, especially women.

As a country with long-term EU candidate status, the Republic of North Macedonia has access to certain EU funds that can be used to create a textile cooperative. Under the IPA III program for 2022, component 3 covers the green agenda and sustainable connectivity while component 4 is reserved for competition and inclusive growth. The thematic priority of this component is education, employment, social protection, inclusive policies and health, and the budget is 6,600,000 euros.³⁶

One of the focuses of this component is to support gender equality through policies and services that will reduce gender inequality. Within these activities, special attention will be given to services and local initiatives that will encourage women in various segments of society (education, employment). Activities under this component will support the employment of women, women-run businesses and the employment of women with low or no qualifications.

Within this component, the possibility of the textile cooperative lies in applying for employment grants for women from the textile industry as well as women from socially endangered groups.

The activities of this component are related to the following strategic documents:

• National Employment Strategy of the Republic of North Macedonia 2016-2020 together with the action plan 2018-2020. One of the goals of these documents is an effective employment policy for vulnerable groups in society, increasing the capacity of the private sector to create jobs, education that produces knowledge and skills according to the needs of employers,³⁷

³⁴Social Committee and the Committee of Regions on the promotion of co-operative societies in Europe, https://eur-lex.eu-ropa.eu/legal-content/EN/TXT/?uri=celex%3A52004DC0018

³⁵International Cooperative Alliance, ICA, official page https://coopseurope.coop/about-co-operatives/cooperatives-agenda-2020.

³⁶Secretariat for European Affairs, IPA funds, https://www.sep.gov.mk/page/? id = 1114 # .YQlkVvZx3eQ, Last accessed 25.03.2021

³⁷National Employment Strategy of the Republic of North Macedonia 201602020, https://www.mtsp.gov.mk/content/pd-f/strategii/Nacional-

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- Strategy for formalization of the informal economy 2018-2020 together with the Action Plan 2018-2020. The purpose of this strategy is to build a system for effective reduction of informally employed persons and unregistered businesses,³⁸
- Strategy for safety and health at work 2020 and Action Plan 2017-202 which aim to improve health and safety at work,³⁹
- \bullet Decent Work Program 2019-2022 of North Macedonia which focuses on improving the labour market and creating more and better jobs, 40
- \bullet Strategy for Gender Equality 2013-2020 and the National Action Plan for Gender Equality 2018-2020, 41
- Action plan for implementation of the Convention for Prevention and Combating Violence against Women and Domestic Violence 2018-2023,42
- Strategy for development of women entrepreneurship 2019-2023 which focuses on economic empowerment of women and building an entrepreneurial ecosystem.⁴³
- This program is compatible with the EU Strategic Framework for Occupational Safety and Health 2014-2020 and the EU Gender Action Plan 2016-2020.⁴⁴ Globally, the activities are related to the United Nations (UN) Sustainable Development

Globally, the activities are related to the United Nations (UN) Sustainable Development Agenda 2030 UN Sustainable Development Agenda 2030, especially where it promotes sustainability,

³⁸Strategy for formalization of the informal economy 2018-2020, https://www.mioa.gov.mk/? Q = mk / node / 2544, Last accessed 25.03.2021

³⁹Strategy for safety and health at work 2020, https://www.mtsp.gov.mk/content/pdf/bzr/New%20node/2.pdf, Last accessed on 26.03.2021

⁴⁰Decent Work Program 2019-2022 of North Macedoniahttps: //www.ilo.org/budapest/what-we-do/decent-work-country-programs / WCMS 676249 / lang - en / index.htm, Last accessed on 26.03.2021

⁴¹Strategy for Gender Equality 2013-2020 and the National Action Plan for Gender Equality 2018-2020, http://bcm.mk/wp-content/uploads/2018/01/strategija rodova april.pdf, Last accessed on 27.03.2021

⁴²Action plan for implementation of the Convention for Prevention and Combating Violence against Women and Domestic Violence 2018-2023https: //mtsp.gov. mk / pocetna-ns_article-nacionalniot-plan-za-sproveduvanje-na-kon-vencijata-za-sprecuvanje-i-borba-protiv-nasilstvoto-vrz-zen.nspx, Last accessed on 26.03.2021

⁴³Strategy for development of women entrepreneurship 2019-2023, https://bit.ly/3iiIeHM, Last accessed on 27.03.2021

⁴⁴EU Strategic Framework for Occupational Health and Safety 2014-2020 and the EU Gender Action Plan 2016-2020). [EU Gender Action Plan 2016-2020, https://europa.eu/capacity4dev/public-gender/wiki/eu-gender-action-plan-2016-2020, Last accessed 28.03.2021

inclusiveness and sustainable economic development, full protection and productive employment, empowerment of women and girls of all societies levels.⁴⁵

As component 3 envisages coverage of activities in the areas of green agenda and sustainable connectivity, the Macedonian government has adopted an Industrial Strategy focusing on the manufacturing industry and Action Plan 2018-2027. The vision of this strategy is to encourage and enhance manufacturing, to catalyse green industry and manufacturing, to create a manufacturing training sector.⁴⁶

In addition to this, the European Green Deal envisages the transformation of the European Union into an industry with clean technologies. To achieve this it is necessary to invest not only in the development of human capital but also in the financial support of women entrepreneurs, the development of business ideas of young people, support for people with disabilities to start their own businesses and promote a policy of zero waste and pollution tolerance.⁴⁷

4.2 Erasmus Funds

The new Erasmus Plus program 2021-2027 has a budget of 26 billion Euros for the next seven years of planned activities. This program is intended for the education of adult citizens who have specific educational needs. The aim is to increase mobility, exchange of knowledge and partnerships between organizations in the exchange of knowledge and skills.⁴⁸

The activities provided for support are the so-called job shadowing or learning through work and exchange of knowledge through practice, courses, training, support for adult mobility, cooperation and visit of experts, cooperation and partnerships.

Through this program, the textile cooperative can apply in the framework of training and exchange of knowledge through practice and cooperation with other textile cooperatives in the region and Europe. As a cooperative that aims to employ women seamstresses, it has the opportunity to hold training and classes in basic knowledge of tailoring and sewing. This offer of knowledge exchange also falls under the framework of adult learning where there will be no age limit for all who would express interest in this type of training and knowledge exchange. The Croatian cooperative Kamensko offers this type of training and cooperation with them can be established within Erasmus Plus.

⁴⁵United Nations, Sustainable development goals, https://www.un.org/sustainabledevelopment/development-agenda/, Last accessed 28.03.2021

⁴⁶Industrial strategy with a focus on manufacturing and Action Plan 2018-2027, https://economy.gov.mk/Upload/Documents/Finalna%20Industriska%20Strategija.pdf, Last accessed on 29.03.2021

⁴⁷European Green Deal, https://ec.europa.eu/info/strategy/priorities-2019-2024/european-green-deal_en, Last accessed 28.03.2021

⁴⁸Erasmus plus, https://ec.europa.eu/programmes/erasmus-plus/opportunities/overview_en, Last accessed 29.03.2021

4.3. Other EU accession funds

Other funds where the textile cooperative can apply for financial support are: COSME, Progress Plus and Life.

The COSME 2014-2020 program, which is a program for competitiveness and innovation, aims to support small and medium-sized enterprises, internationalize and improve access to EU markets.⁴⁹

Progress Plus program is a program for employment and creation of qualified staff, a program that provides small and medium enterprises with the opportunity to build the capacity of employees.⁵⁰

Life Plus, on the other hand, is a program that focuses on environmental protection and the main goal of the program is companies that take measures to protect the environment. The work of this program is regulated by regulation 1293/2013 and for the period 2014-2020 the budget it had was 3 456 655 000 Euros.⁵¹

The opportunities of the textile cooperative within the programs COSME, Progress Plus and Life Plus are applying for financial support as a small enterprise, support for the creation of qualified staff and care for the environment. All these principles of work should be implemented within the business plan through which the cooperative will be able to gradually build its operations.

Conclusion:

Access to the above-mentioned EU funds that enable the development of the cooperative opens a large space for the development of the cooperative. With the plan to make the products from recycled textiles, the cooperative will put itself on the map of environmentally oriented and conscious cooperatives that contribute to reducing pollution. Setting its work within the European Green Deal (European Green Deal) will significantly contribute to the recognition of the work and products of the first textile cooperative in Northern Macedonia.

5. Business plan for development of a textile cooperative

The business plan presented in this part of the research was created by the association *Glasen Tekstilec*. The procedure for creating a textile cooperative will be conducted according to the already created business plan.

The textile cooperative will be a social enterprise that has a plan to employ women textile workers who still work for the minimum wage in this sector, Roma women and women from socially vulnerable groups. The business plan includes planning and providing repro-material for work.

⁴⁹COSME Program, https://www.euro-access.eu/programm/ cosme, Last accessed 29.03.2021

⁵⁰Progress Plus program, https://ec.europa.eu/social/main.jsp? langId = en & catId = 1082, Last accessed 29.03.2021

⁵¹Life plus program, https://ec.europa.eu/environment/archives/life/funding /lifeplus.htm, Last accessed 29.03.2021

One of the first steps in providing material for work is to collect waste and material left over from textile mills. Given the fact that the material is surplus and waste, the purchase price would be low. By collecting and recycling this type of waste, it will contribute to reducing pollution. While the cooperation will be realized with the textile companies and the textile cluster. The aim is to produce promotional items such as shopping bags, rugs, aprons, sheets, children's clothing, cosmetics and make-up accessories, household products, clothing repairs, backpacks, computer bags, telephones, school bag bags, wallets, sportswear that will be offered to legal entities in need of advertising material, as well as to central and local governments, state institutions, NGOs, foundations, embassies. One of the goals to be achieved with the involvement of state institutions is for them to themselves be incentives for employment of socially vulnerable groups and to contribute to the protection of the environment by purchasing products from the textile cooperative. Apart from the fact that the cooperative will offer sewing and tailoring training for the new employees with the support of the Employment Agency, it is able to give tailoring and sewing classes to all interested parties, following the example of the Kamensko cooperative. An additional source of working material can be obtained from second-hand textiles, so-called second hand, which can be used for new products and provided through donations from citizens. The structure of the company would be in two parts, one would be part for commercial products, while the other part would be for working with recycled material and production of toys, woven and knitted material, jewellery. It is planned to seek financial support and workspace from the local government.

The mission of the textile cooperative is socialization and re-socialization of women who receive minimal or no income and strengthening of their capacities through qualifications and additional qualifications. The cooperative will aim at economic strengthening of the marginalized groups from the municipality of Shtip and the eastern region and their financial stability and independence which will have a stable basis for socialization and re-socialization with and in the society. The short-term mission of the cooperative is to raise the economic status of these groups of citizens, and the long-term mission is their complete economic and social inclusion.

The initial investments needed to start the first textile cooperative are working space with basic working conditions, water, electricity, air conditioning, toilet and place for meals and rest, sewing machines, threads, needles, textiles, glues, trinkets for making necklaces and earrings. Initial capital is required for accounts and employment of an accountant and an administrative person, transport is also needed for delivery of finished textile products, and the market that should be covered by the offer of the textile cooperative is the eastern region together with the city of Shtip.

Ideas and potential challenges: At the workshop entitled "Institutional and economic empowerment of women and girls from the eastern region" which was organized within this research and which was attended by women textile workers, were identified ideas and potential challenges that can be face the functioning of the first textile cooperative. The challenges were located in:

- Potential lack of interest from buvers:
- Limited access to the waste material that remains from the textile factories, because the textile factories have an agreement for non-sale of the waste material to the brands with which they cooperate and that will make the access to this resource more difficult;
 - Access to the market is limited:
- There is competition between the already present textile factories which further complicates the situation on the market of textile products in the Republic of Northern Macedonia:
 - Lack of support from local authorities;
- The distance between the cities and the members of the cooperative who will cooperate.

The reasons why the successful operation of the first textile cooperative is expected are the following: the products that will be offered will be of quality material and affordable prices, because the products on the market so far are from imports from China which, although they have affordable prices, are still of poor quality. The products will be made of recycled textiles which will further add value to the product, as it directly affects the reduction of pollution. The sale, in addition to direct contact with local authorities and legal entities, will be placed online and will use the existing presence of Glasen Textilec on social media (Facebook, website, Twitter, Instagram). The textile workers who participated in the workshop have already come up with ideas for the production of bags and decorative products whose production can be started immediately. One of the plans is also for these zero waste products to be a new brand on the Macedonian market that can be presented through fashion shows.

Although window 4 of the IPA 3 funds to which the Republic of Northern Macedonia has access is still in the programming process, the Erasmus Plus program and other donors that support sustainable fashion on the principle of KA2 strategic partnership, exchange of experiences and knowledge can be used. The Erasmus Plus Fund supports green projects that influence consumer habits and aim to further promote so-called slow fashion products that will match global fast fashion and mass production of short-lived textiles. Through these funds, cooperation can be established with two social collectives from Croatia, the Alavera brand and the Humana Nova collective, which produce fashion pieces from recycled textiles and at the same time have a social dimension, because they employ people from socially disadvantaged groups.⁵² ⁵³

⁵²AlaVera Textile, Croatia, https://croatia.socialimpactaward.net/project/alavera-fashion-workshop/

⁵³ Humana Nova, Croatia, https://humananova.org/

The very structure of the functioning of the cooperative will be horizontal with equal participation of all members and founders. In addition to this, the working atmosphere will be humane, without discrimination and stigmatization of employees, which, unfortunately, is a practice very widespread in almost all levels of society.

Conclusions and recommendations:

In times of continuous economic crisis, cooperatives have proven to be resilient forms of economic association. Their very prevalence and high number of employees in Europe and the world show that these are economic forms of the future within which financial stability and gender equality are achieved. These two components are key to creating stable and productive societies. Freedom of movement within the four pillars of the European Union enables further development of cooperatives and even more employment.

The Macedonian legal framework creates a restriction in the sectors in which a cooperative can be registered. It is necessary to change and reward the law, enable the creation of cooperatives in the banking and insurance sector and the involvement of the Ministry of Economy in financial support for the development of cooperatives. Let's not forget that the German Raiffeisen Bank started as a cooperative that gave low interest loans.

The Kamensko brand survived and continued to function by reforming itself into a cooperative that protected the livelihoods of a dozen employees who were ready to fight for their profession. Although they still do not use the help of European funds, their way of functioning carries an example to follow.

As a long-term candidate for EU member state, the Republic of Northern Macedonia has access to certain funds that can be used in the development of the cooperative. IPA III with components 3 and 4 can significantly contribute to the employment of women and the creation of a cooperative that will contribute to reducing pollution through the use of recycled textiles. Erasmus Plus, Life Plus, COSME and Progress Plus programs provide additional support and a chance for the development of cooperatives. The Erasmus Plus Knowledge Exchange Program also facilitates cooperation between cooperatives that may be useful to the first textile cooperative in order to exchange experiences, knowledge and cooperate with cooperatives in the region that work with recycled textiles and employ women from social vulnerable groups.

- For better functioning of the cooperatives in the Republic of Northern Macedonia, changes are needed in the legal framework that regulates and supports their work.
- Enabling the registration and operation of cooperatives that offer services in the banking and insurance sector.
- Funds and support from the Ministries of Economy and Finance for the development of textile cooperatives in the country.
- Greater information and incentive to use the opportunities offered by EU funds to which the Republic of Northern Macedonia has access with a special focus on employment of women from vulnerable social groups and support for women entrepreneurs.

- Raising awareness and the way in which textiles and other recycled material can be used in the production of new products and thus contribute to reducing pollution.
- Involvement of the local community and local government to support the work of textile cooperatives in the form of purchasing their products, allocating workspace and financial support.

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Annex: Integral interview with Gjurgja Grozaj, Kamensko Cooperative Zagreb, Croatia

How did the "Kamensko" cooperative come into being?

"We reported the financial crimes to the owners of Kamensko and demanded that they pay us the honestly earned money. Due to the corruption, the reaction of the institutions was: - And why do you demand so much to be paid your salaries?"

"We have decided: Nine workers have been on hunger strike for nine days and nine nights in a nearby park. The director came to us and wanted to pay us kebabs just so we would not go on strike. Lying on the bench, one night I thought of Prime Minister Jadranka Kosor in a warm apartment, in silk pyjamas, preparing for the next day and choosing the brooch she would put on. The next day when I went to my colleagues, I asked them to make a tulle and felt brooch. They made a brooch with a big heart and we wrote: Jadranka, the first woman of the union. We were forced to go to work every day, even though we received emergency assistance and the union did not react to us at all. We were allegedly not allowed to strike by law, and they were allowed to keep us at work without pay. As our shift ended at quarter to 2, thousands of people, journalists, were waiting for us in front of the entrance of "Kamensko" and so we made marches to Relikovicheva and the square. We had protection from the police and we did that for 60 days. We were loud, everyone heard us, but no one cared. When the journalists asked me what that brooch was like, I explained to them that it was important for our Prime Minister to put a different brooch every day instead of having one for a whole month, and everything else she had to give to the people is to buy bread because she did not gave them the opportunity and did not provide them with conditions for their work to receive a salary. Thus the brooch became a symbol, everyone wore it. No matter how hard we fought, in December 2010 we remained on the streets. In January 2011, Kosorica knew that we would all be jobless and quickly changed the law so that those women were only entitled to a one-year allowance from the job centre. They became just numbers as if they did not work at all and as if they did not give anything to the society. And sadly, some had to retire for 900 miserable Kunas (120 Euros) for 40 years of work given to society. You can imagine how humiliated we were.

We had no money for coffee or water, we could not meet in a tavern. We met in the park and had to meet at least once a week to avoid going crazy. When we could no longer take it, I told them: Girls we have to change something. After we got the documents, we all went to the job centre, we all wanted to get some money. So they were angry there: - Where did you come from now, how did you come so much?

I said to them: - How are you not ashamed, you do not know what it is like to live seven months without a salary. You should have prepared, you knew that those women could not wait to come and get some money.

While I was waiting on Chernomerec to get a ticket for the metro for the socially vulnerable, I was feeling so ashamed. There was no door that I did not knock on looking for work, there were some who shouted at us: - We do not need grandmothers, there are

young people. Such people briefly lowered my head, but in fact that moved me. Then I said to the women, "We have to do something!" And ... we decided to make a cooperative. We had nothing, not a cent. When we wrote petitions to the city that we needed space because we wanted to open a cooperative, we could not come in line to be answered. Then I made an appointment with the mayor and while

I was waiting for the secretary, a guy, with his hands in his pockets, said arrogantly: - So who are you to want a place, do you know how many are waiting in front of you?"

I replied: - Obviously you want us to set ourselves on fire because you are ashamed of us! Those women did nothing wrong to you, and I'm sure you wore at least one of our pants. If you are a gentleman as you present yourself, and no gentleman stands with his hands in his pocket like you, you would say: - Well, those women have an advantage over the folklorists, over the entertainers, because their lives depend on it.

We do not need luxury, just so that it does not rain on our heads. And again for a month there is nothing, and media as media, I agreed with Lupic from Radio Sljeme, who called every Wednesday the mayor live, directly in the office. And then we made a plan, we agreed on a meeting, in December we waited for him in the park and when he saw us all frozen he was shocked. We agreed, because Christmas was approaching, Bandic (the mayor of Zagreb) gave permission to a friend on the square to set up a huge tent and the whole public was invited. He said that it is for all citizens. Then, through the media, we invited all the people from Zagreb to hang out in that tent. We baked cakes and weaved angels out of material. In one hour there were no cookies or presents. Then at ten o'clock Lupic called his office and said: - What is the point of this gathering, what is happening! And he let me talk to him. In ten minutes he was in the tent and said: - I am ashamed, I did not hear about the situation, I did not know, you women really deserved to have priority. Then one of his men called, we got in the car and went to a place that was ruined. We went to another place that had a working floor, that was for us. The place was in a terrible condition, with wires coming out, walls destroyed, mice jumping from everywhere. But I said: We will fix this. No, no, the city will fix it.

What happened next? All spring no one fixed anything, no keys, I called, they gave us the keys in March. I decided to call everyone for May 1, Labour Day. I told them: - I invite you all, not to say that I did not call you.

I told my colleagues: - We will put a big, red ribbon, when the mayor comes, he will cut it. Before that, I called on all my journalists to cover all that horror. And when everyone came, Bruno Langer from Rijeka came, he was our honorary member from day one. There was so much media out there as if some great statesman had come. We all prepared well, we put the ribbon. He came and we made crepe paper roses because they are given for May 1st. I prepared a speech and told them: - Since we have no money for carnations, we made the symbol of labour ourselves. And today we celebrate the holiday of unemployment because we do not work.

After me, the mayor said he had nothing to say and I told him that he had the honour to cut the ribbon. When he entered, he started sweating, and the woman from the protocol said to me: Give Gjurgja, she should cut the ribbon. And I: -You take it off, so the electric shock could hit you. Do not say that I did not warn you.

It lasted all year, I wrote letters to companies for help." Were you registered and under what law?

"Yes, we were registered to work."

You have a law on cooperatives since 2003.

"Yes, but it is updated every year. We are no longer a non-profit organization, we are a profit organization. We pay VAT every year. When we got all together, we had nothing. The first and basic condition for me to lead this is to make our own survival program. How will we work when we have nothing? But so we decided. Everyone in turn replied that they were glad we contacted them, but they only fund healthy living programs. I replied to all of them that I was sorry that in such a difficult time they did not recognize that man must first survive, in order to be able to live. People from all over Croatia sent us machines, threads, everything they did not need, and they knew they could help us. We collected 13 machines and 300 meters of material. Everything was arranged on the floor. We are preparing for an exhibition and what happened to us. We had a flood and again we were left with nothing. I broke my leg, and only one designer helped us. Every day I was at minus 20 degrees only for the women not to give up. When Paparello, a journalist, came, when he saw me with the plaster on his leg, how frozen we were, and out of spite we laughed, he cried. Then he wrote a text. And again all the people gave us new machines and materials. And we left again. That man and that medium did move us and gave us strength not to give up. Out of spite, from the old computer keyboard we made a picture frame for ourselves. Our first show was in 2012. Women, we will have a fashion show in a month. They will be from 18 to 65 on our runway and it will be called: "Equally beautiful". There will be men and women on our runway and everyone will have the right to their 10 minutes in which they will say to themselves: "Well, I can do that. I experienced that too." It was a spectacle, worn by journalists, lawyers, scientists, housewives. Every year we do two or three fashion shows. In defiance of all those who said that we are grandmothers and we are not worth it. A woman has value in every age. We have experience, we have raised children. I am very careful not to hurt any woman who came to look for a work. Not everyone knows how to sew. What was the problem with us when we left. Those women did not know how to work. They worked the chain system at work all their lives. For example, some sewed sleeves for 35 years, she was perfect in that because that was the production system. And what to do now? I sat down with the people from the stock market and we agreed to train them. They protested, we could not according to the law because they were not allowed to work anywhere for three years. So we hired the first woman to be a victim of domestic violence. So I hired them one by one, when the first two retired for the show "Good Morning Croatia", we prepared a spa massage, tambourines and catering. I connected with good people with whom we also designed educations. I owed all the people who donated sewing machines to us to use for the good of all. We educate everyone, there are no years, a layer of life.

We taught whole theatre ensembles to sew. They call us to the theatre, we got tickets. We took the women by ferry, they travelled by plane. When they found out that I had been to the cinema once, they opened the whole Cinestar just for us. We cried from happiness. The first condition when we started the production was: Women, do not come to me under stress, just relax. If you had a bad night, make yourself a coffee, take a rest. They brought the materials to the show themselves, we had to prove that we are different, that we were not boring."

How do you procure raw materials and where do you place your product?

"We work to order, we work to measure. You must have a well-organized and professional team. We do not have many, but we are all top professionals. When we receive an order, I ask them to procure the material and the raw material themselves because each chapter has a different vision. Let's say: a shade of red. So there are hundreds of different shades. Here we set the rules from the very beginning. The order is sent to us by e-mail, we calculate how much the material costs, costs, we tell them where to get the material. In the end, we work, from construction to packaging. You must also be careful and set a rule: no one can get the order until it is paid for it. Nobody owes us. Once a boy from Pantovchak (the president's residence) came and said that the president (Grabar Kitarovic) was very satisfied with the sewn material, but brought only pens and notebooks. The colleague returned it and told him to bring money, and only then could he leave the notebooks."

Do you cooperate with foreign companies?

"We worked for Australia, Stuttgart, for America, for New York masks. Some offers we had to refuse because we do not have certain machines, we do not have leather sewing machines. What kind of machine we have, we accept such work. From the first moment of establishment we have a job. After the Covid crisis started, we did not seek financial support, we earned everything ourselves."

Did you use EU funds for cooperatives?

"No, because we do not have such a person to write those projects. For the third year in a row, the National Fund is giving money to a colleague who is training for that job. We educate ourselves step by step. At a conference in Brussels, I said that I came from the most beautiful country in the world for me, but with poor living conditions where the honestly earned money are not paid to the workers."

The law on cooperatives states that the profit is evenly distributed. How do you share the profits and do you reinvest?

"I do not spend on machines, but I invest in workers, in jobs. As soon as capital is created, I hire a woman. It is important for us all to have a salary, a good salary."

Are your wages far better than in the factory?

"Yes, they have a salary here and that is why there are not many people. It has been an underrated profession since the turn of the century. No one can go naked, everyone wants to look beautiful, and you need a lot of knowledge and effort to make clothes. Famous designers come up with a picture from the internet for a fashion show and do not know how to make it themselves. Therefore, my people have good salaries and then retire well. They have paid for everything and I think that only a satisfied worker can work."

Have you had a problem with the crisis of the last year?

"No, because I had a plan. We started making masks, our own designs, two layers. First I found a donor to buy us material, then we distributed the masks to the homeless, to old people's homes, to all those whom society has forgotten. The media got involved again, a campaign started. We sewed masks for Mercator, we hired another lady. We as a society have invested a lot in those young people with master's degrees, from the textile faculty that no one is interested in. They are a chance for me. We did not know those techniques 40 years ago. We learn from each other. And they all achieved something, some went out. But they are probably afraid of smart people. You have to present yourself well to the public."

How many employees do you have?

"We have eight and two in Ikea because Ikea is our partner. We set up a workshop there, we do not pay anything and two of our colleagues are employed there. You need to conquer the medium, to be followed. You should always remember them on all holidays, but I also helped them many times on Sunday, documentaries were filmed in our premises. We have always been available to them. You need to have a good relationship with the media, to have someone to lead you. You must have a good leader who will not think of himself but of the cooperative."

What would you recommend to your colleagues from Macedonia? How would you advise them other than to find a good leader like you?

"They must first agree on what they want. They must not be closed and must not be silent. They have to move, because they are right. When a person is right he must never lower his head. They have to come together and when they find a leader, I think they will do a lot. I can always give advice when they need it. Distance is not a problem. Whether you like it or not, people themselves are a problem. There is no half. If there is momentary euphoria, let it not begin. First of all you have to make a good foundation, then everything will be easy. We women can do a lot. They constantly underestimate us, and there is no life without us. You have to take the maximum from the day, you have it today, you will not have it tomorrow. How will you know that you can if you have not tried. The point is not to give up. I was called to conferences. I was glad it was live on air, and everyone lowered their heads. When civil society organizations called me in 2018, I embarrassed everyone. After all these years, the road we went through, I had to take them all without a psychologist, and I needed help too. Why are you calling me now? It is sad now to meet the ombudsman for gender equality.

the ombudsman for gender equality. How can you write about something you have not seen? Nobody deserved to be worshiped. Do you know what kind of camp we worked in? They fainted without air conditioning at 50 degrees, no ambulance was to be called. "Kamensko" was both state and private, but everything was corrupt. There were women in office but they were "sold" women. They were worse than men."

What salary did you have in the factory, and what here in the cooperative?

"We had a minimum wage there, here they have 7-8000 Kuna (930 Euros), plus they receive a supplement for holidays and bonuses."

Are you the only cooperative of this kind?

"Yes, we are unique."

Is the property of the cooperative equally divided among the members?

"The machines are in the name of the cooperative. We have a book of inventory. When people bring us material or a machine, their name and contact are written down. I want it to be in a book and to know the names of people for better times."

