

# **ZADRUŽNIŠTVO NA SLOVENSKEM. MED PRETEKLOSTJO IN IZZIVI SEDANJOSTI.**

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Franci Avsec, Marta Rendla, Peter Kovačič Peršin, Anton Ratiznojnik,  
Miran Puconja, Tadeja Andrejek Sapač, Matija Kovačič, Alenka  
Marjetič Žnider, Jadranka Vesel, Karolina Babič, Polona Domadenik  
Muren, Bogdan Muren, Goran Šoster

## **ZADRUŽNIŠTVO NA SLOVENSKEM. Med preteklostjo in izzivi sedanjosti.**

**Avtorji:** Franci Avsec, Marta Rendla, Peter Kovačič Peršin, Anton Ratiznojnik, Miran Puconja, Tadeja Andrejek Sapač, Matija Kovačič, Alenka Marjetič Žnider, Jadranka Vesel, Karolina Babič, Polona Domadenik Muren, Bogdan Muren, Goran Šoster

**Uredniški odbor:** Goran Šoster, Alojz Štuhec, Slavko Petovar, Maja Šogorič

**Recenzenta:** Andrej Udovč, Tatjana Rakar

**Lektoriranje in prevod:** Mamblin d. o. o.

**Fotografije:** arhiv Splošne knjižnice Ljutomer OE Muzej, Anton Ratiznojnik, Digitalna knjižnica Slovenije <https://www.dlib.si/>

**Oblikovanje in prelom:** Smiljan Pintarič

**Tisk:** LegoArt, Jure Legen s. p.

**Založila:** SKZ Ljutomer Križevci z. o. o., Ljutomer

**Naklada:** 1.000 izvodov

Prva izdaja

Prva e-izdaja. Publikacija je v digitalni obliki prosto dostopna na  
[www.las-prlekija.com](http://www.las-prlekija.com)

**Ljutomer, 2023**

Publikacija je brezplačna.

CCIP - Kataložni zapis o publikaciji  
Univerzitetna knjižnica Maribor

334.4:63(497.4)

ZADRUŽNIŠTVO na Slovenskem : med preteklostjo in izzivi sedanjosti  
/ [uredniški odbor Goran Šoster ... [et al.] ; [fotografije arhiv Splošne  
knjižnice Ljutomer ... [et al.]. - 1. izd. - Križevci : SKZ Ljutomer, 2023

ISBN 978-961-07-1453-8  
[COBISS.SI-ID 138140163](#)

Aktivnost sofinancirata Evropska Unija iz Evropskega sklada za razvoj podeželja in Republika Slovenija v okviru Programa razvoja podeželja 2014-2020. Za vsebine je odgovorna SKZ Ljutomer Križevci z. o. o. Organ upravljanja, pristojen za izvajanje pomoči iz EKSRP je Ministrstvo za kmetijstvo, gozdarstvo in prehrano.



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## I. poglavje:

### RAZVOJ ZADRUŽNIŠTVA NA SLOVENSKEM

#### Franci Avsec, RAZVOJ ZADRUŽNEGA PRAVA NA SLOVENSKEM

Prve zadruge na slovenskem ozemlju so se ustanavljale kot društva. Zadružno gibanje se je razmahnilo po tem, ko sta avstrijski zakon (1873) in ogrski zakon (1875) uredila zadrugo kot poseben tip pravne osebe. V jugoslovanski državi je zadružno pravo poenotil Zakon o gospodarskih zadrugah leta 1937. Prvi jugoslovanski zadružni zakon, sprejet po drugi svetovni vojni (1946), je še urejal zadruge na splošno. Kasnejši predpisi so ločeno urejali posamezne vrste zadrag, zlasti kmetijske, obrtne in stanovanjske. Vsebino teh predpisov je določal lastninski sistem, najprej s prevladujočo državno lastnino nad zadružno in zasebno, kasneje s prevladujočo družbeno lastnino (ki je nadomestila državno in zadružno) in samoupravljanjem. Po uvedbi pluralizma lastninskih oblik je zadnji zadružni zakon SFR Jugoslavije (1990) načel lastninsko preoblikovanje zadrag in vračilo zadružnega premoženja, vendar s parcialnimi in vsebinsko nedodelanimi določbami. Ta vprašanja je dokončno rešil po osamosvojitvi Slovenije sprejeti Zakon o zadugah (1992), ki ureja tudi splošna statusna vprašanja zadrag.

#### Marta Rendla, KREDITNO ZADRUŽNIŠTVO NA SLOVENSKEM OD SKROMNIH ZAČETKOV DO RAZMAHA

Moderno zadružno idejo po nemškem vzoru na podlagi samoorganiziranja in samopomoči je v zadnji četrtini 19. stoletja najprej v narodnostno mešanih slovenskih deželah habsburške monarhije vzbudila gospodarska in socialna revščina večinskega dela slovenskega prebivalstva. Zadružništvo v okviru kapitalistične družbeno-ekonomske ureditve je vzniknilo v obrambo in zaščito eksistence zapostavljenih slojev prebivalstva, v mestih in trgih trgovcev in obrtnikov, na podeželju pa kmetov.

Razvoj kreditnega zadružništva do prve svetovne vojne označuje dve obdobji. V prvem obdobju so s snovanjem kreditnih zadrag želeli doseči gospodarsko-finančno osamosvojitev Slovencev od nemškega kapitala. Do razmaha v ustanavljanju kreditnih zadrag je prišlo na Štajerskem na začetku osemdesetih let 19. stoletja, ko se je zadružništvu v Celju posvetil že upokojeni inženir Mihael Vošnjak. V drugem obdobju slovenskega zadružništva, ko

se je težišče razvoja iz narodnostno mešanih dežel preneslo s Štajerske na Kranjsko in iz urbanih okolij na podeželje, so v ospredje stopili gospo–darško-socialni vidiki. Podeželskemu okolju je bolj ustrezalo Raiffeisnova zadružništvo z velikim številom majhnih, krajevno omejenih zadrug. Zadružništvo Raiffeisnovega tipa, katerega duša je bil sociolog in teolog Janez Evangelist Krek, je omogočilo vstop tudi najrevnejšim slojem prebivalstva.

Proces premika težišča zadružništva je sovpadal tudi z nazorsko-političnimi, strankarskimi delitvami v slovenskem narodnem gibanju. Pozitivna posledica tega je bil nastanek izjemno široko razpredene zadružne mreže.

**Peter Kovačič Peršin,  
GOSARJEV POGLED NA ZADRUŽNIŠTVO**

Andrej Gosar je bil med vojnoma vodilni teoretik krščansko-socialne politike. Prva leta Kraljevine SHS je kot minister uveljavil napredno socialno politiko. Bil je član jugoslovanske delegacije pri generalni skupščini Društva narodov v Ženevi. Na novoustanovljeni ljubljanski univerzi je razvil mednarodno odmevne družboslovne študije. Svoje znanstveno delovanje je usmeril predvsem na tri področja družbene preobrazbe. Za vzpostavitev dejanske demokracije je domisliil model družbene samouprave, ki bi presegla interesno politiko parlamentarne vladavine političnih strank, ki so običajno transmisija kapitala. Ob tem je razvil teorijo, da je politika družbeno odgovorno delovanje, ki ga morajo voditi trdna moralna načela: družbena odgovornost, demokratičnost, enakopravnost in socialni čut. Zagovarjal je osebno lastnino, tržne zakonitosti kot gibalo ekonomije, kot temeljno socialno regulativo pa razpršeno lastništvo, ki ga je mogoče doseči na moralen način s podružbljanjem gospodarstva. Zato se je posvetil vprašanju organiziranja učinkovitega zadružništva, ki naj bi prežemalo celotno gospodarsko dejavnost, od kmetijstva in industrije do denarnih zavodov. Zadružništvo je razumel kot tržno in socialno naravnost, kot osnovni steber narodnega gospodarstva, ki je učinkovito, ker ga poganja interes lastnikov, ki so hkrati tudi delavci. Zavzemal se je za konzumno zadružništvo, ki združuje proizvodni, prodajni in potrošniški sektor. V svoji teoriji je dal delu primat pred kapitalom, zato naj bi delavec ustrezno participiral pri dobičku. V tem je videl model socialno odgovornega gospodarstva.

## **Anton Ratiznojnik, ZADRUŽNE HRANILNICE IN POSOJILNICE NA LJUTOMERSKEM OBMOČJU OD LETA 1872 DO LETA 1947**

Mejnik v razvoju zadružnih hranilnic in posojilnic na slovenskem Štajerskem je Okrajna posojilnica v Ljutomeru, prva slovenska zadružna denarna ustanova, nastala leta 1872. Do ukinitve leta 1947 je poslovala za celotni Ljutomerski okraj. Nastanek ljutomerske posojilnice je bil odraz narodnega preporoda, katerega višek je bil 1. slovenski tabor v Ljutomeru z zahtevo po Zedinjeni Sloveniji. Med drugimi zahtevami, sprejetimi z resolucijami, je bila tudi zahteva po ustanovitvi slovenskih denarnih zavodov. Posojilnico je ustavil Ivan Kukovec, lokalni liberalni politik in gospodarstvenik, ob pomoči Josipa Vošnjaka, vodilnega slovenskega liberalnega politika, in ob podpori ljutomerskih rodoljubov.

Nova doba v razvoju slovenskega zadružništva je povezana z dr. Janezom Evangelistom Krekom, vodilnim predstavnikom slovenskega kmečkega in delavskega krščansko-socialističnega gibanja in očetom ljudskih zadružnih posojilnic rajfajznovk. Tako je že konec 19. stoletja nastala ena največjih rajfajznovk na ljutomerskem območju – Posojilnica v Križevcih pri Ljutomeru (1899), sledile so: Posojilnica na Cvetu (1902), Hranilnica in posojilnica pri Mali Nedelji (1907), Hranilnica in posojilnica v Veržeju (1924), Viničarska kreditna zadruga v Slamnjaku pri Ljutomeru (1930), kasneje Viničarska kreditna zadruga Ljutomer, Agrarna kreditna zadruga v Ljutomeru (1939) in Hrvatska Kmečka hranilnica v Štrigovi (1929), ki je po letu 1935 spadala v Dravsko banovino, srez Ljutomer.

Zadružne posojilnice so imele namen vzpodbjati varčevanje prebivalstva in omogočiti kreditiranje slovenskih drobnih obrtnikov in kmetov v okraju po nizkih obrestnih merah in so tako utrjevale kmetov gospodarski in socialni položaj. Posojilnice so imele tudi velik družbeni pomen; z donacijami so pomagale k nastanku in podpirale dejavnost številnih slovenskih kulturnih, športnih, humanitarnih in drugih društev in ustanov.

## **Miran Puconja, ETNOLOŠKI IN ZGODOVINSKI VIDIKI ZADRUŽNIŠTVA V SEVEROVZHODNI SLOVENIJI**

Reakcija na nemško Südmarko, kakor tudi na neustrezne ukrepe Štajerske kmetijske družbe, je dejavnik, ki je po predhodni zamisli J. E. Kreka v zadnjih desetletjih 19. stoletja vodil v ustanavljanje kmečkih zadrug. Tovrstne zadruž-

ne organizacijske oblike so ustrezale kmečkemu načinu življenja, saj so predstavljale gospodarsko utemeljeno nadgradnjo dotlej uveljavljenih oblik medsebojne pomoči. Hkrati so bile še v dodani vlogi stopnjevanja narodne zavesti.

Povsem nekaj drugega vidimo v ustanavljanju kmečkih delovnih zadrug v prvih letih po drugi svetovni vojni. Prenos sovjetskega modela kolektivizacije vasi v takratne jugoslovanske razmere je pomenil popolno destrukcijo zgodovinsko utemeljenega srednjeevropskega modela kmetijstva pa tudi kmečkega načina življenja. Prav iz tega vzroka so kmečke množice tovrstne oblike združevanja odločno odklonile.

**Tadeja Andrejek,**

**GOSPODARSKA ZADRUGA ZA PREKMURJE, MURSKO POLJE IN SLOVENSKE GORICE**

Gospodarska zadruga za Prekmurje, Mursko polje in Slovenske gorice s sedežem v Gornji Radgoni je bila ustanovljena 6. julija 1919. Svoje podružnice je imela v Murski Soboti, Cankovi, Beltincih, Dolnji Lendavi in Križevcih pri Ljutomeru. Zadruga je bila ustanovljena z namenom, da na domačih tleh ustvari središče za socialno-zadružno delo, omogoči domačim ljudem, da sami trgujejo, pri čemer bodo lahko pridelke prodajali dražje in potrebščine nakupovali ceneje. Zadruga je imela pomembno vlogo pri oskrbi Prekmurja z živilji in drugimi življenjskimi potrebščinami po priključitvi k tedanji Kraljevini Srbov, Hrvatov in Slovencev. Kot je razvidno iz dokumentov o vpisih novoizvoljenih članov načelstva, je edini Prekmurec, ki je bil izvoljen na to mesto v letih 1920–1921, najpomembnejša prekmurska politična osebnost preveratnega obdobja in časa med svetovnima vojnoma, župnik in politik Jožef Klekl. Od leta 1928 dalje zadruga ni več služila svojemu namenu in je bila aprila 1933 izbrisana iz zadružnega registra.

**Matija Kovačič,**

**KMETIJSKO ZADRUŽNIŠTVO V SLOVENIJI PO LETU 1945**

Kmetijsko zadružništvo Raiffeisnova tipa gradi na klasičnih zadružnih načelih, ki so: prostovoljnost članstva, samopomoč, soodgovornost za poslovanje zadruge, poslovna zvestoba, solidarna demokracija (en človek, en glas), pomoč članom pri gospodarjenju na njihovih kmetijah, pokritje stroškov (načeloma ne ustvarjanje poslovnega presežka za zadružni obrat) ter delitev poslovnega presežka med člane po principu ristorna in načelo istovetnosti (ustanovitelji zadruge so hkrati lastniki zadružnega obrata in njegovi

poslovni partnerji). Po vojni so kmetijske zadružne organizacije postale nosilec »podružbljanja zasebne kmetijske proizvodnje«. V začetnem obdobju tega procesa so oblike »socialistične kooperacije« pomembno prispevale k razvoju zasebnega kmetijstva. V politično usmerjanem procesu združevanja in njihovega povezovanja v večje gospodarske sisteme pa so postopoma povsem izgubile poslovno samostojnost in zadružne značilnosti svojega poslovanja. Začele so se ukvarjati tudi z vzporednimi dejavnostmi, ki so nato pogosto prevladale. Člani so postali le še običajni poslovni partnerji. Nov zakon o zadrugah je omogočil reformo kmetijskega zadružništva po klasičnih načelih, vendar so mnoge zadruge ohranile star poslovni model in postale zgolj komercialni servis za oskrbo kmetij s proizvodnimi sredstvi in storitvami ter življenjskimi dobrinami za podeželsko prebivalstvo, vzporedno pa so se začele samoiniciativno pojavljati nove oblike poslovnega sodelovanja med kmetijami. Ključni problem je, da zadruge in kmetije na trgu nastopajo nepovezano in neuskajeno.

**Alenka Marjetič Žnider,  
ČLANICE ZADRUŽNE ZVEZE SLOVENIJE, TRDEN PODPORNİ  
STEBER SLOVENSKEGA KMETIJSTVA, PODEŽELJA IN  
PREHRANSKE VARNOSTI**

Slovensko zadružništvo, ki je nastalo iz potrebe po zaščiti slovenskega kmeta in ohranitvi slovenske zemlje v njegovi lasti, oznamuje 150. obletnico obstoja. Kot svetovno zadružništvo je tudi slovensko dokazalo, da zadružne vrednote, poslovni model, ki ga razvija, in trajnostna načela, ki jih spoštuje, omogočajo posameznikom lažje prebroditi krizna obdobja, saj so bili vedno temelj preživetja in napredka. Med prvimi kmetijskimi in gozdarskimi zadrugami, ki so bile na Slovenskem ustanovljene na prehodu v dvajseto stoletje, številne delujejo še danes, čeprav si je politika po drugi svetovni vojni prizadevala njihovo delovanje preprečiti. Sestavlajo močno članstvo Zadružne zveze Slovenije. Ta je bila znova ustanovljena v Ljubljani 6. julija 1972, zlasti z namenom ponovnega organiziranja kmetijskih in gozdarskih zadrug v Sloveniji, da bi se izboljšal ekonomski in socialni položaj kmetov, organiziral trg s kmetijskimi pridelki in gozdarskimi proizvodi ter da bi dosegli tehnološki napredek v pridelavi, reji, predelavi in povezanih dejavnostih. Danes Zadružna zveza Slovenije povezuje, zastopa, predstavlja in s kakovostnimi storitvami razvija zadruge s področja oskrbe s kmetijskimi, gozdno-lesnimi in drugimi proizvodi trajnostnega biogospodarstva ter trgovine v slovenskem in mednarodnem okolju. Ima poglavito vlogo pri zastopanju interesov kmetijskih in

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gozdarskih zadrug pri načrtovanju ukrepov skupne kmetijske politike. Zaradi težkih svetovnih razmer, ki so posledica dolgotrajne zdravstvene krize zaradi covida-19 in krize zaradi ruske agresije proti Ukrajini, samooskrba vsake države s hrano znova postaja bistven del prehranske varnosti, zadružništvo pa poslovni model, ki lahko zagotavlja dolgoročno stabilnost tako kmetu kot družbi. Ali bo to v novem programskem obdobju skupne kmetijske politike ustreznno prepoznano? Prav vsi deležniki v verigi oskrbe s hrano »od vil do velic« in odločevalci se namreč moramo zavedati, kako močan temelj prehranske varnosti in skladnega regionalnega razvoja ima Slovenija v zadružništvu.

## **II. poglavje: AKTUALNI IZZIVI ZADRUŽNIŠTVA**

**Jadranka Vesel,**

### **SPREMEMBE V POJMOVANJU IN DOJEMANJU ZADRUG IN ZADRUŽNIŠTVA**

Spreminjanje dojemanja in pojmovanja zadrug in zadružništva je prisotno vse od začetkov nastajanja prvih zadrug pri nas in v svetu. Če so nastale iz nuje ob začetkih industrijske revolucije, še vedno kažejo svoj vzajemni značaj, predvsem pa svojo trdnost v časih kriz. Dejstvo je, da so zadruge izjemno odporne predvsem takrat, ko dosledno upoštevajo zadružna načela in delujejo v skladu z njimi. Odnos do njih se je skozi slovensko zgodovino spremenjal, njihovo dojemanje niha v odvisnosti od mnogih dejavnikov, vendar so v slovenskem prostoru trajno prisotne, čeprav ne tudi vedno sprejete. Ker gre za organizacije in skupnosti hkrati, je njihovo dojemanje toliko težje in odzivi nanje skozi čas različni. Čeprav so se pogoji obstoja in delovanja zadrug spremenjali od časov Avstro-Ogrske, Italije, dveh Jugoslavij in zdaj Slovenije, so zadruge prisotne in bolj ali manj delajoče skozi vsa obdobja in na celotnem nacionalnem teritoriju. Izobraževanje v zvezi z zadružništvom in poznавanje zadrug in zadružništva v širši skupnosti lahko bistveno spremenita dojemanje in pojmovanje zadrug in zadružništva in jim s tem odpirata nove razvojne možnosti.

**Karolina Babič,**

### **ČETRTI VAL RAZVOJA ZADRUŽNIŠTVA V SLOVENIJI: ZADRUGE KOT MODEL IN VZOR NOVIH DRUŽBENOEKONOMSKIH PRAKS**

Avtorica prikaže sodobni razvoj zadružništva v Sloveniji kot novi, četrti val razvoja, ki sledi bogati zadružniški zgodovini. Že trikrat v dobrem stoletju in pol je slovensko zadružništvo doživel močan vzpon in močan padec, po letu 2000 pa lahko govorimo o novem, četrtem valu zadružništva. Tokrat se razvoj novih zadrug močno povezuje z drugimi sodobnimi družbenogospodarskimi praksami, še posebej z domaćim, evropskim in globalnim razvojem socialnih in solidarnostnih ekonomij. Zato se tudi pri iskanju virov ter razvoju podpornega okolja za zadruge prizadevanja močno prepletajo s prizadevanji za razvoj širšega socialnoekonomskega sektorja, tako glede zagotavljanja finančnih virov in ugodnih javnih politik in zakonodaje kot na področju vključitve vsebin zadružništva ter vsebin socialnih in solidarnostnih ekonomij v formalna in neformalna usposabljanja in izobraževanja.

**Polona Domadenik Muren, Bogdan Muren,  
ZADRUŽNIŠTVO IN EKONOMSKA DEMOKRACIJA: POSLOVNI  
MODEL »NOVE EKONOMIJE«?**

Prihodnost zadružništva tako v Sloveniji kot drugje temelji na dejstvu, da zagotavlja pravičnejši in trajnostni razvoj družbe, pri čemer ima posameznik bistveno večjo vlogo pri odločanju. Kolektivna usmerjenost vodi v pristop ustvarjanja vrednosti, ki presega klasično paradigmo ustvarjanja dobička za delničarje podjetij in je v luči družbenih izzivov, povezanih s staranjem prebivalstva in energetsko tranzicijo, tisti, ki prinaša enakomernejšo porazdelitev dobrobiti in stroškov prihodnjega razvoja. Prispevek analizira izzive zadružniške oblike organiziranja podjetniških aktivnosti skozi prizmo delovanja organov upravljanja in sprejemanja odločitev v okolju, kjer zaposleni sodelujejo pri pomembnih odločitvah po sistemu »en človek, en glas«. To vpliva tako na hitrost sprejemanja odločitev kot tudi na sprejemanje bolečih odločitev, ki se zaradi soupravljanja zaposlenih pogosteje odlagajo. V prispevku najprej predstaviva model upravljanja podjetja v okviru teorije agenta in teorije skrbnika, model zadružništva v kontekstu demokratičnega načina upravljanja z redkimi resursi ter pravni okvir upravljanja zadrug v Sloveniji, pri čemer identificirava ključne izzive v primerjavi z državami, kjer je kooperativni sistem bolj prisoten. V zadnjem delu podava priporočila, ki so ključna za uspešno soočanje zadružništva z izzivi digitalizacije in sprememb poslovnih modelov.

**Goran Šoster,  
ZADRUŽNIŠTVO NA SLOVENSKEM V PERSPEKTIVI LOKALNIH  
EKONOMIJ**

Ob vse bolj izraziti globalno naravnani civilizaciji doživlja lokalizem v zadnjih desetletjih pravi razcvet. Lokalne ekonomije ponujajo družbi kompletnaren, doslej zapostavljen način vzpostavljanja odnosov v gospodarskih in drugih dejavnostih, v katerih osnovni motiv ni kopiranje kapitala, kakor je to značilno za večji del globalno naravnega gospodarstva. Zadružništvo se po vseh kriterijih umešča med lokalne ekonomije in jih pomembno dopolnjuje z bogato tradicijo in razvejanim področjem dejavnosti. Za razvoj zadružništva in aktualne izzive sta značilna razpetost in nihanje med socialnimi in gospodarskimi motivi. Potrebe lokalnih okolij na eni strani in na drugi družbeno-zgodovinski kontekst pomembno vplivajo na privlačnost te oblike povezovanja posameznikov. Na razvoj zadružništva odločilno vplivata po eni strani družbeno-ekonomska ureditev in po drugi strani tehnološki razvoj. Simulacija prihodnje družbe ponuja izhodišče za razmislek o dolgoročnejših razvojnih scenarijih zadružništva. Zadružništvo bo moralno poiskati svojo vlogo v dinamiki kompleksne družbe, zaznamovane s hitrim tehnološkim razvojem.

## **ABSTRACTS**

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## **Chapter 1:DEVELOPMENT OF COOPERATIVES ON SLOVENE TERRITORY**

**Franci Avsec,**

### **DEVELOPMENT OF COOPERATIVE LAW ON SLOVENE TERRITORY**

The first cooperatives on Slovene territory took the form of societies. The cooperative movement gained considerable momentum after Austrian law (1873) and Hungarian law (1875) began to regulate cooperatives as a special type of legal entity. In Yugoslavia, cooperative law was unified by the Cooperatives Act in 1937. The first Yugoslav act on cooperatives passed after WWII (1946) still regulated cooperatives in general, while later regulations pertained to individual types of cooperatives, especially agricultural, craft, and housing cooperatives. The content of these regulations was determined by the system of property rights in effect, first with state property dominating over cooperative property and private property, and later with prevalent collective property (which replaced state and cooperative property) and self-management. Following the introduction of a plurality of ownership forms, the last cooperatives act in Yugoslavia (1990) aimed to transform cooperatives in terms of ownership and return cooperative property, but with partial and crude provisions. After Slovenia gained independence, these issues were finally resolved by the Cooperatives Act (1992), which also regulates general issues regarding the status of cooperatives.

**Marta Rendla,**

### **CREDIT COOPERATIVES ON SLOVENE TERRITORY FROM HUMBLE BEGINNINGS TO SUCCESS**

In the late 19<sup>th</sup> century, the economic and social poverty of the majority of Slovenes resulted in the idea of modern cooperatives, following the German example based on self-organization and self-help, at first in the multinational Slovene provinces of the Habsburg monarchy. In the capitalist socioeconomic system, cooperatives emerged to safeguard and protect the existence of the underprivileged classes – merchants and craftsmen in towns and squares, and farmers in rural areas. There are two periods marking the development of credit cooperatives up until WWI. During the first period, the formation of cooperatives aimed to achieve the economic and financial independence of Slovenes from German capital. An upswing in the formation of cooperatives occurred in the Štajerska region at the beginning of the 1880s, when Michael Vošnjak, a retired engineer, committed to the cooperative cause in Celje.

During the second period of the cooperative movement on Slovene territory, as the center of development shifted from the multinational provinces, i.e., from the Štajerska region to Carniola and from urban areas to rural ones, economic and social perspectives came to the foreground. The rural regions found the Raiffeisen cooperatives, with a large number of small, localized cooperatives, much more suitable. The Raiffeisen type cooperatives, advocated by the sociologist and theologian Janez Evangelist Krek, provided even the poorest of classes with the opportunity to participate. The process of shifting the center of the cooperative movement also coincided with the ideological, political and party divisions present in the Slovene national movement. A positive result was the emergence of an extensive network of cooperatives.

**Peter Kovačič Peršin,  
GOSAR'S PERSPECTIVE ON COOPERATIVES**

Andrej Gosar was the leading theorist of Christian socialism between the world wars. Serving as minister during the first years of the Kingdom of Serbs, Croats and Slovenes, he put in effect an advanced social policy. He was a member of the Yugoslav delegation with the General Assembly of the League of Nations in Geneva and established internationally acclaimed social studies at the newly founded University of Ljubljana. He focused his scientific work mainly on three fields of social transformation. In order to establish genuine democracy, he came up with a social self-government model that could transcend the policies of the ruling parliamentary parties, which generally concern the transmission of capital. He developed the theory that engaging in politics is a socially responsible activity that has to be based on firm moral principles: social responsibility, democracy, equality, and social sensibility. He advocated personal property, market laws as the driving force of the economy, and dispersed ownership, which can be achieved in a morally sound way through the collectivization of the economy, as the fundamental social regulator. That is why he devoted himself to organizing an effective cooperative system that would permeate all economic activities, from agriculture and industry to financial institutions. He perceived the cooperative movement as a particular stance towards the market and society, as the cornerstone of national economy, which is efficient because it is driven by the interest of owners who are simultaneously workers. He also supported consumer cooperatives that would combine production, sales, and consumer sectors. In his theory, he perceived labor as more important than capital, insisting that workers be adequately involved in sharing the profit. He considered this to be the model of a socially responsible economy.

**Anton Ratiznojnik,  
COOPERATIVE SAVINGS BANKS AND LOAN BANKS IN THE AREA  
OF LJUTOMER BETWEEN 1872 AND 1947**

The district loan bank Okrajna posojilnica v Ljutomeru, the first Slovene co-operative financial institution, established in 1872, represents a milestone in the development of cooperative savings banks and loan banks in the Slovene Styria. It covered the entire district of Ljutomer until it was terminated in 1947. Establishing a loan bank in Ljutomer was a reflection of the national revival movement, the culmination of which was the 1<sup>st</sup> Slovene camp in Ljutomer, where the demand for a United Slovenia was voiced. Among other demands adopted through resolutions was the demand for Slovene financial institutions. The loan bank was founded by Ivan Kukovec, a local liberal politician and economist, with the help of Josip Vošnjak, a leading Slovene liberal politician, and the support of patriotic locals from Ljutomer.

A new era in the development of Slovene cooperatives is associated with Dr. Janez Evangelist Krek, a leading representative of the Slovene Christian socialist movement among farmers and workers and father of the people's cooperative loan banks called *rajfajznovka*. At the end of the 19<sup>th</sup> century, one of the largest *rajfajznovka* banks emerged in the area of Ljutomer – the loan bank Posojilnica v Križevcih pri Ljutomeru (1899) – followed by the savings and loan banks Posojilnica na Cvenu (1902), Hranilnica in posojilnica pri Mali Nedelji (1907), Hranilnica in posojilnica v Veržeju (1924), the vineyard workers' credit cooperative Viničarska kreditna zadruga v Slamnjaku pri Ljutomeru (1930), later called Viničarska kreditna zadruga Ljutomer, Agrarna kreditna zadruga v Ljutomeru (1939), and Hrvatska Kmečka hranilnica v Štrigovi (1929), which belonged to the Drava Banovina, district of Ljutomer, after 1935.

The purpose of the cooperative loan banks was to encourage saving among the population and to enable the crediting of Slovene craftsmen and farmers in the area at low interest rates, thereby strengthening the farmers' economic and social status. Loan banks also carried great social significance – through donations, they helped to create and support the activities of many Slovene cultural, sports, humanitarian, and other societies and institutions.

**Miran Puconja,**

### **ETHNOLOGICAL AND HISTORICAL ASPECTS OF COOPERATIVES IN NORTHEAST SLOVENIA**

The response to the German Südmarke, as well as to the inadequate measures of the Styrian agricultural company, was a factor that led to the establishment of farmer cooperatives in the late 19<sup>th</sup> century, following the ideas of Janez Evangelist Krek. Such organizational forms of cooperatives corresponded to the farmers' way of life, since they represented an economically grounded upgrade of the previously established forms of mutual aid. At the same time, they raised national awareness.

In the first years after WWII, a completely different approach to establishing agricultural labor cooperatives can be seen. The transfer of the Soviet model of village collectivization to the then Yugoslav conditions meant the utter destruction of the historically grounded central European agriculture model and the farmers' way of life. This is why farmers strongly rejected such forms of integration.

**Tadeja Andrejek,**

### **THE ECONOMIC COOPERATIVE FOR PREKMURJE, MURSKO POLJE AND SLOVENSKE GORICE**

The economic cooperative for Prekmurje, Mursko polje and Slovenske gorice, with headquarters in Gornja Radgona, was founded on July 6, 1919. Its branches were located in Murska Sobota, Cankova, Beltinci, Dolnja Lendava, and Križevci pri Ljutomeru. The cooperative was founded to create a center for social and cooperative work in the area, to enable locals to trade on their own, selling their produce at higher prices and buying supplies cheaper. After it was annexed to the then Kingdom of Serbs, Croats and Slovenes, the cooperative played an important role in supplying Prekmurje with food and other daily supplies. As seen from the documents on the registration of newly elected members of the organization's leadership, the only person from Prekmurje elected to this position between 1920 and 1921 was the most important political figure from Prekmurje during the period of upheaval and the time between the world wars – Jožef Klekl, a priest and a politician. After 1928, the cooperative no longer served its purpose and was erased from the cooperative register in April 1933.

**Matija Kovačič,**

**AGRICULTURAL COOPERATIVES IN SLOVENIA AFTER 1945**

Agricultural cooperatives of the Raiffeisen type are based on traditional co-operative principles, such as voluntary membership, self-help, shared responsibility for the business performance of the cooperative, commercial loyalty, democracy based on solidarity (one person, one vote), providing assistance to members in managing their farms, covering costs (in principle, not creating an operating surplus for a given cooperative facility), and the division of the operating surplus among members according to the principle of *ristorno* and the principle of identity (the founders of the cooperative are simultaneously the owners of the cooperative facility and its business partners). After the war, agricultural cooperative organizations became the cornerstone of the "collectivization of private agricultural production." In the initial period of this process, forms of "socialist cooperation" contributed significantly to the development of private agriculture. In the politically directed process of grouping and integration into larger economic systems, however, these organizations gradually completely lost their commercial independence and the cooperative features of their operations. They also began to engage in parallel activities, which often prevailed. Members became just ordinary business partners. Although the new law on cooperatives made it possible to reform agricultural cooperatives in line with traditional principles, many cooperatives kept the old business model and became a mere commercial service for supplying production assets and services to farms, and vital goods to the rural population. At the same time, new forms of business cooperation between farms began to appear on their own initiative. The key problem is that cooperatives and farms appear on the market in a disjointed and uncoordinated manner.

**Alenka Marjetič Žnider,**

**MEMBERS OF THE COOPERATIVE UNION OF SLOVENIA – A CORNERSTONE OF SLOVENE AGRICULTURE, RURAL AREAS, AND FOOD SECURITY**

The Slovene cooperative movement, which arose out of the need to protect the Slovene farmer and preserve the Slovene land in his possession, is celebrating its 150<sup>th</sup> anniversary. Just as the global cooperative movement, Slovene cooperatives have proved that the values they pursue, the business model they continue to develop, and the sustainable principles they adhere to make it easier for individuals to get through periods of crisis, as they have

always been the basis of survival and progress. Of the first agricultural and forestry cooperatives founded in Slovenia at the turn of the 20<sup>th</sup> century, many are still active today, even though political efforts after WWII tried to prevent them. Together they form the Cooperative Union of Slovenia, which was re-established in Ljubljana on July 6, 1972, particularly with a view to reorganizing agricultural and forestry cooperatives in Slovenia in order to improve the economic and social situation of farmers, organize the market of agricultural crops and forestry products, and to achieve technological progress in production, farming, processing and related activities. Today, the Cooperative Union of Slovenia connects, represents, presents, and uses its quality services to develop cooperatives for the supply of agricultural, forestry, and other products of the sustainable bioeconomy and trade in the Slovene and international environments. It plays a major role in representing the interests of agricultural and forestry cooperatives in the planning of common agricultural policy measures. Due to the difficult global conditions resulting from the long-term COVID-19 health crisis and the crisis due to the Russian aggression against Ukraine, the food self-sufficiency of each country is once again becoming an essential part of food security, and cooperatives are a business model that can provide both the farmer and society with long-term stability. Will this be adequately recognized in the new programming period of the common agricultural policy? All decision-makers and stakeholders in the "farm to fork" food supply chain strategy must be aware of how strong a foundation cooperatives represent for Slovenia in terms of food security and a coherent regional development.

## **Chapter II: CURRENT CHALLENGES OF THE COOPERATIVE MOVEMENT**

### **Jadranka Vesel, CHANGES IN THE CONCEPTION AND PERCEPTION OF COOPERATIVES AND THE COOPERATIVE MOVEMENT**

The perception and conception of cooperatives and the cooperative movement have been subject to change ever since the first cooperatives emerged in our country and the world at large. While they arose out of necessity at the beginning of the industrial revolution, they continue to show their reciprocal character, and especially their strength in times of crisis. The fact is that cooperatives are extremely resilient, especially when they consistently follow cooperative principles and act in accordance with them. The attitude towards them has changed several times throughout Slovene history. The perception of cooperatives fluctuates depending on many factors, but even though they may not have always been accepted, they have been permanently present on Slovene territory. Since they are organizations and communities at the same time, it is that much more difficult to apprehend them, which is why responses to their existence differ over time. Although the conditions of the existence and operation of cooperatives have been changing since the times of Austria-Hungary, Italy, the two Yugoslavias and now Slovenia, cooperatives have been present and more or less active all along on the entire Slovene national territory. Education on the cooperative movement and familiarity with cooperatives in the wider community can significantly change the perception and conception of cooperatives, opening up new prospects for their development.

### **Karolina Babič, THE FOURTH WAVE OF THE COOPERATIVE MOVEMENT IN SLOVENIA: COOPERATIVES AS A MODEL OF NEW SOCIOECONOMIC PRACTICES**

The author portrays the modern development of cooperatives in Slovenia as a new, fourth wave of development, following in the footsteps of the rich history of the cooperative movement. In a good century and a half, Slovene cooperatives experienced a strong rise and fall three times already, and after 2000 we can speak of a new, fourth wave of cooperatives. The development of new cooperatives is strongly connected with other modern socioeco-

nomic practices, especially with the domestic, European, and global development of social and solidarity economies. Consequently, efforts involved in the search for resources and the development of a supportive environment for cooperatives, too, are strongly intertwined with efforts to develop the broader socioeconomic sector, in terms of securing financial resources and favorable public policies and legislation, as well as in terms of including content pertaining to cooperatives and to social and solidarity economies in formal and informal training and education.

**Polona Domadenik Muren, Bogdan Muren,  
COOPERATIVES AND ECONOMIC DEMOCRACY: THE BUSINESS  
MODEL OF A “NEW ECONOMY”?**

The future of cooperatives, both in Slovenia and elsewhere, rests on ensuring a fairer and sustainable development of society, where the individual plays a significantly greater role in decision-making. The collective focus leads to a value creation approach that reaches beyond the traditional paradigm of generating profit for corporate shareholders, and in the light of social challenges related to population aging and energy transition, it is this approach that should bring about a more even distribution of the benefits and costs of future development. The paper analyzes the challenges of the cooperative form of organizing business activities through the lens of management and decision-making in an environment where employees are involved in making important decisions according to the “one person, one vote” system. This affects both the speed of decision-making and the making of painful decisions, which tend to be postponed more often due to employee co-management. In the paper, we first present company management models according to the agency theory and the stewardship theory, the cooperative model in the context of the democratic manner of managing scarce resources, and the legal framework of managing cooperatives in Slovenia, identifying the key challenges in comparison with countries where the cooperative system is present to a larger extent. In the final section, we provide recommendations that are key to successfully managing cooperatives in the era of digitization and changing business models.

**Goran Šoster,**

### **SLOVENE COOPERATIVES FROM THE PERSPECTIVE OF LOCAL ECONOMIES**

With an increasingly pronounced globally oriented civilization, localism has been experiencing a veritable boom in recent decades. Local economies offer society a complementary, thus far neglected way of establishing relationships in economic and other activities, in which the basic motive is not the accumulation of capital, as is characteristic of the greater part of the globally oriented economy. According to all available criteria, cooperatives tie in with local economies and significantly complement them with their rich tradition and diversified field of activity. Characteristic of the development of the cooperative movement and the current challenges is a tension and fluctuation between social and economic motives. The needs of local environments, on the one hand, and the social and historical context, on the other, have a significant impact on the appeal of this form of connecting individuals. The development of the cooperative movement has been influenced decisively by social and economic regulation, on the one hand, and technological development, on the other. A simulation of future society offers a starting point for thinking about the longer-term scenarios of developing cooperatives. Cooperatives will have to find their role within the dynamics of a complex society characterized by rapid technological development.