

Women's self-determination in cooperative tourism microenterprises

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LaPan, C., Morais, D. B., Wallace, T., & Barbieri, C. (2016). Women's self-determination in cooperative tourism microenterprises. *Tourism Review International*, 20(1), 41–55.
<https://doi.org/10.3727/154427216X14581596799022>

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Abstract:

The purpose of this study is to better understand how cooperative forms of microentrepreneurship influence women's self-determination. Utilizing the framework of self-determination theory, this study employed a multiple case study approach that involved in-depth interviews, content analysis, field notes, and direct observations. Findings indicate that livelihood opportunities afforded under cooperative tourism microentrepreneurship offer women increased levels of self-determination, but that economic improvements alone are not sufficient in enhancing overall well-being. This study provides a detailed account of the strategies indigenous women employ to enhance their self-determination under cooperative tourism microentrepreneurship models. The results of this study suggest that programs by governments and NGOs should consider non-individual benefits when they engage with communities in tourism planning initiatives. Additionally, interventions aimed at women must also engage men or women may suffer from tensions at home. Finally, this study indicates that simply offering access to credit does not foster self-reliant development. The structures of cooperative models determine outcomes. Therefore, whenever possible, microentrepreneurship models should be designed to enhance strong cooperative social structures.

Keywords: tourism | microentrepreneurship | gender | Guatemala | Maya | poverty

Article:

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WOMEN'S SELF-DETERMINATION IN COOPERATIVE TOURISM MICROENTERPRISES

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Key words: Tourism; Microentrepreneurship; Gender; Guatemala; Maya; Poverty

Introduction

The topic of microcredit has become popular in the development discourse over the past decade. It sprang onto the world stage in 2005, with the United Nations declaring it the International Year of Microcredit

(S. Ahmed, 2009) and the subsequent awarding of the Nobel Peace Prize to Muhammad Yunus and the Grameen Bank for pioneering work on microcredit in 2006. The provision of credit and financial services to the poor is seen as a powerful tool for poverty alleviation and equitable economic development.

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Authors propose that access to small amounts of credit through microfinance allows microentrepreneurs to earn their way out of poverty (Aigbokhan & Asemota, 2011) and, when implemented at scale, the process will lead to widespread economic development (S. Ahmed, 2009; Chandy & Narasimhan, 2011). Advocates also extol gains in social capital and empowerment (F. Ahmed, Siwar, & Idris, 2011; Aigbokhan & Asemota, 2011) because microcredit schemes are purportedly designed to engage even the most alienated segments of society (e.g., indigenous women) in microentrepreneurial activity.

In the tourism field, microentrepreneurship has not been well defined or examined (Morais et al., 2012). Small-scale entrepreneurs selling handicrafts, food, tours, and services to tourists are prevalent globally (Usher & Morais, 2009), but this population has been difficult to define and challenging to study. Women have been explicitly targeted in microcredit initiatives, under the claim of increasing empowerment (Moodie, 2013). Yet, tourism work for women is often an extension of traditional domestic duties (Garcia-Ramon, Canoves, & Valdovinos, 1995) and women are frequently excluded from higher-paying stable tourism employment (Vandegrift, 2008).

Tourism and microentrepreneurship have both been identified as strategies for poverty alleviation in economically depressed regions (S. Ahmed, 2009; Cabezas, 2008; Chandy & Narasimhan, 2011; Croes & Vanegas, 2008; United Nations World Tourism Organization [UNWTO], 2006; Usher & Morais, 2009) and women have been specifically targeted due to their role in influencing human development outcomes in their families and communities (Littlefield, Morduch, & Hashemi, 2003). Nevertheless, little attention has been given to the intersection of women, microentrepreneurship, and tourism. Consequently, this study examines the ability of microfinance and tourism to alleviate poverty, increase social connectedness, and contribute to overall well-being of female tourism microentrepreneurs.

Literature Review

Microcredit and Microentrepreneurship

According to Opportunity International (2012), microfinance is the provision of financial and capacity building services to people living in poverty.

The Virtual Library on Microcredit reports on the definition established at the 1997 Microcredit Summit as, “programmes [that] extend small loans to very poor people for self-employment projects that generate income, allowing them to care for themselves and their families” (Srinivas, 1997, para. 1). And some researchers (S. Ahmed, 2009) even suggest that microfinance may have the ability to lift all nations’ people out of poverty and restore peace around the world. Confronted with such optimistic claims, it is important to examine microcredit, microentrepreneurship, and their impacts with increasing rigor.

Although there are several models within microfinance and microcredit, there are some commonalities among them. The Grameen Model relies on lending very small amounts, primarily to women in village groups, who are communally responsible for the repayment of the loans. Grameen originated in Jobra, Bangladesh in 1976 when Yunus made personal loans of approximately US\$26 to women in a nearby community (Yunus, 2012). Microcredit loans are offered collateral free and are primarily targeted at rural areas. This is a common model that has been replicated around the world by many non-governmental organizations (NGOs). Typically, the loans come with relatively high interest rates, averaging around 35% (Kneiding & Rosenberg, 2008). Cull, Demirgüç-Kunt, and Morduch (2009) report that rates are raised so high in an effort to make microfinance institutions (MFIs) financially sustainable or in some cases to turn a profit. Despite these high interest rates, many MFIs frequently report repayment rates over 95% (Grameen Foundation, 2012). The argument is often made that the poor can afford to pay these high interest rates due to the short repayment terms of the loans (thus accruing less total interest), but repayment terms vary widely.

Women and Microcredit

Advocates consider microfinance an innovative direction in international development that will substitute large, government-driven interventions. Vargas (2000) argued that macroeconomic solutions have often been offered as tools for poverty alleviation, but that microeconomic approaches are better suited to reach the “most vulnerable and

marginalized" (p. 11). Moodie (2013) argues that the concept of microfinance also appeals to lenders in the West because they feel that microloans enable people to help themselves, rather than providing a handout that may lead to continued dependency. Yet, there are scholars that caution for the hidden shortcomings of microcredit schemes, particularly as they relate to women (Karides, 2005; Moodie, 2013).

Research suggests that not all microentrepreneurship is equally successful in leading to poverty alleviation or improving well-being and that women pursue microentrepreneurship for a variety of reasons, some of which are not financially motivated (Franck, 2012). Karides (2005) suggests that women in the Caribbean have long turned to self-employment due to race and gender discrimination in the formal labor market. She suggests that the microfinance framework reproduces a woman's role as guardian of the household, while at the same time taking advantage of her labor and economic contribution to society. Moodie (2013) suggests that women involved in microloan programs experience an elevated level of peril: the "daily threats to life and limb when one just doesn't have enough and is either subjected to the routine violence of deprivation or must perform the difficult work of getting by" (pp. 279–280). This is due to the fact that the work of female microentrepreneurs is often difficult and lacks stability (Karides, 2005). Microfinance may not, in fact, solve issues of women's inequality, but may actually reproduce unequal relationships (Karides, 2005; Moodie, 2013).

Microentrepreneurship, Poverty, and Well-Being

Microcredit and Poverty Alleviation

At its most basic level, access to credit is thought to help alleviate poverty through consumption smoothing and help individuals invest in activities that may lead to improved income-earning opportunities (Aigbokhan & Asemota, 2011; Besley, 1995). The poor are challenged by income uncertainty and are especially vulnerable to shocks in income-earning ability. According to Morduch (1995), "households can smooth consumption by borrowing and saving, depleting and accumulating nonfinancial assets, adjusting labor supply, and employing formal and informal insurance arrangements" (p. 104).

Over the past three decades, poverty has begun to be viewed more holistically and many scholars recognize that access to financial capital alone does not necessarily alleviate poverty nor contribute to improved well-being. Based on Amartya Sen's work, the United Nations Development Programme (UNDP) introduced the Human Development Index (HDI) in 1990 (Martínez, 2012), and now most authors attempt to integrate human welfare measurements of health and education along with purely economic data when studying poverty (Dervis & Klugman, 2011).

Self-Determination, Empowerment, and Social Capital

Microcredit programs are frequently credited with generating social benefits (Jain & Jain, 2012; Rankin, 2002). When access to credit is structured on participation in group processes, these programs are expected to help participants build trusting connections with peers, building social capital, and leading to empowerment. Authors like Maclean (2010) and Rankin (2002) report that microcredit programs can effectively bring women together to form social networks, allow them to work outside of the home to increase household incomes, and provide them with opportunities to learn entrepreneurial skills. However, overall, empirical evaluations of the socioeconomic impact of microcredit programs reveal mixed results.

Rankin (2002) suggests that both bonding social capital (i.e., integration and intracommunity ties) and bridging social capital (i.e., linkages and extracommunity networks) are necessary to create social opportunity for microentrepreneurs. However, some scholars suggest that the group lending format can also have negative results. Maclean (2010) suggests that trust forged within relationships in the lending groups functions as collateral for the bank, subsequently reducing administration costs. Women lose their reputation if they default and the shame can be difficult for borrowers to bear (Fishman, 2012; Maclean, 2010). Fishman (2012) even suggests that suicides have increased over the past several years among borrowers in India who have succumbed to the social pressure to repay. Theories of development have long focused on concepts of human agency (Sen, 1999), capability (Frediani, 2010; Sen, 1977),

and self-determination (Deci & Ryan, 2000). Sen (1999) suggests that human agency is more important than economic development in understanding well-being. He argues that we must think of people as agents rather than patients as well as focus on capability deprivation rather than income poverty (1999). Possessing human agency, according to Sen (1999), refers to “someone who acts and brings about change, and whose achievements can be judged in terms of her own values and objectives” (p. 19).

Self-determination theory (SDT) is premised on the notion that in addition to basic physical needs, humans must also fulfill essential psychological needs in order to thrive (Deci & Ryan, 2000). Fundamental to self-determination theory are concepts of autonomy, competence, and relatedness. Autonomy is the need to experience freedom, competence is the need to be perceived as capable and knowledgeable, and relatedness is the need to feel connected with others. Self-determination also explores the impact of the meeting of these needs on physical and psychological well-being. Research on agency and self-determination among Maya women who participate in tourism, however, has shown mixed results (Usher & Morais, 2010). Usher and Morais (2010) found that the impact of education and income are interrelated in determining self-determination and agency, but that the results might be hierarchical. That is, when education levels are very low additional income may not be sufficient to create sustained improvements in agency and self-determination.

Cons and Paprocki (2010) found that the ready availability of microloans was actually having a negative impact on self-determination among women in Bangladesh. Many women burdened with debt from three or four different microlending agencies were also pressured by their husbands to secure additional financing, even if they were not confident they could pay it back. The criticism posed by Cons and Paprocki (2010) was that even with something as seemingly beneficial as access to capital, lenders are actually perpetuating neoliberal economic policies that further limit their borrowers' autonomy. Individual freedoms of women may be sacrificed for the common good (i.e., a more prosperous family, community, world).

Although there is evidence that microcredit can stimulate microentrepreneurship and allow

individuals to earn their way out of poverty, research suggests that this desired change will greatly depend on the social structures that harness the force of microcredit and microentrepreneurship. Microcredit, specifically based on the Grameen model, is thought to generate social dynamics between borrowers that are essential during their acquisition of the microloans (Woodworth, 2008). The poor are widely seen as the most disenfranchised members of society and group borrowing is thought to generate connections that improve social capital. Yet, the frequency and duration of social contact can affect microcredit outcomes (Feigenberg, Field, & Pande, 2013) and social capital is often used loosely to describe any type of social connection (Ito, 2003). Further, there is limited research about the role of traditional social structures in comparison to the relatively imposed social networks created by group lending in enhancing the benefits of microcredit.

Cooperative Models of Entrepreneurship

Many microfinance schemes include cooperative aspects of group savings and loan repayment in an effort to foster reciprocity and collaboration among group members. Production cooperatives are also common worldwide but these social structures are seldom utilized in interventions fostering microentrepreneurship. Cooperatives emerged to help small producers compete with mass producers that benefit from economies of scale. Although there has been substantial research on agricultural cooperatives (Wadsworth, 2011), there has been less scholarship on cooperatives formed by microentrepreneurs in developing regions. Additionally, community capacity building is viewed as an important tourism development strategy (Aref & Redzuan, 2009), but few researchers in tourism have looked specifically at the role of cooperatives in tourism development (LaPan, Morais, Wallace, & Barbieri, in press). Morais and Usher (2009) note that “Women are typically the first to suffer from poverty and are paradoxically the pillars for many successful poverty alleviation efforts” (p. 7). Furthermore, Torri and Martinez (2014) suggest that women deserve special attention due to numerous social, cultural, economic, and political burdens that undermine their well-being. Therefore, the purpose of this study was to explore the role of

tourism-based weaving cooperatives in improving the well-being of indigenous Maya women.

Methodology

Employing a controlled comparison multiple case study method (Eggan, 1954; Nyaupane, Morais, & Dowler, 2006), we studied five women's weaving cooperatives in the community of San Juan La Laguna in the region of Lake Atitlán, Guatemala. Controlled comparison involves the in-depth analysis of cases that share a variety of characteristics, where attention can be given to the differences. Although the cooperatives in this study shared a geographic location, sociocultural structure, and gender and ethnic composition, they were characterized by diverse management styles and incorporated women at different levels in production, sales, and management. Three of the cooperatives were organized in some capacity for a number of years prior to becoming officially licensed by the municipality; one had been operating officially for more than 10 years and two were organized for less than 1 year before the study.

We conducted ethnographic fieldwork in the region between May and July 2013. Two of the authors immersed themselves in the community by living in the field during this time, with one staying with an indigenous Maya family; the other has lived in the region for several months during each of the last 15 years. We employed ethnographic fieldwork methods including the use of field notes, direct observations, participant observation, and informal and formal interviews. During fieldwork we also collected brochures and other written materials from the select cooperatives.

In addition, five in-depth interviews were conducted with one woman from each of the select weaving cooperatives; some had participated in several cooperatives throughout their lifetime, but others had just recently become involved in cooperative weaving organizations. Some of these women worked in formal, permanent structures of the cooperatives, and others worked in informal wooden lean-to displays. They ranged in age from 23 years old to 84 years old. Three were unmarried with no children, one was unmarried with children, and two were widows with children. All women self-identify as members of the Tz'utujil Maya ethnic group.

The in-depth interviews were semistructured and consisted of 15 core questions, with the space for probing and prompting when opportune (Guest, Namey, & Mitchell, 2013). In addition to basic demographic data (age, income, community of residents, languages spoken, etc.), the open-ended questions included topics related to how the women were organized in their cooperative, perceptions of tourism in their community, and overall well-being in their community. The open-ended questions enabled the respondents to talk freely; however, the depth of the information retrieved varied. The interviews, averaging 30 minutes in length, were conducted in Spanish and were audio recorded.

Interviews were transcribed verbatim and uploaded into QDA Miner (Provalis Research, 2011). Brochures were scanned and uploaded to QDA Miner for analysis. Interviews, brochures, and field notes were initially open coded, followed by axial and theoretical coding as suggested by Charmaz (2006) and Henderson (2006). Two of the authors led the analysis through a process of constant comparison, that is the systematic comparison and contrasting of segments of text leading to theoretical models that are continuously revised as data are collected (Guest et al., 2013). Findings and interpretations were then checked with the other coauthors and participants to assure validity.

In the following section, we explore five in-depth selected case studies of women's microentrepreneurship through weaving cooperatives in San Juan La Laguna. The stories of these women have been selected on the basis that they illustrate a range of ages and experiences, particularly in regards to different models of cooperative microentrepreneurship. All women have been provided pseudonyms to protect their identity.

Results

Women's Microentrepreneurship in San Juan La Laguna: Case Studies

Analysis revealed several themes that characterize the lives of women working in weaving cooperatives and involved in tourism in San Juan (Table 1). Namely, we identified seven axial codes: motivations for cooperative membership, market conditions, market constraints, capabilities, social

Table 1
Qualitative Coding of Interviews and Brochures

Theoretical Coding	Axial Codes	Open Codes
Autonomy		
High	Motivations for cooperative membership	Earn more money from weavings; Fill a market gap; Improve livelihoods; Increased income; Self-help; Employment for women; Diversification; Be a market leader; Acquire prestige; Penetrate national and international markets; Improved opportunities for children; Supplement husband's income
Mid	Market conditions	Competition; Seasonality; Low tourist arrivals; Issues with unemployment; Gatekeepers; Pre-tourism economic structure; <i>Turistas de paseo</i> ; Limited lodging; Limited publicity
Low	Market constraints	Debt; Increased overhead; Poverty; Cost of living; Health challenges
Competence		
High	Capabilities	Capacity building; Feelings of self-worth; Skills gained through tourism; Skills hoped to gain in the future; Demonstrating scientific knowledge
Mid	Capabilities	High quality; Handmade; Variety
Low	Capabilities	Variation in quality; Copying designs; Lack of language skills
Relatedness		
High	Social support	Parental support; Sibling support; Support of children; Support of women in cooperative; Strengthen cultural patrimony; Reconstruct ethnicity
Mid	Community benefits	Support education; Support community projects; Shared community benefits; Expand organizations; Community pride
Low	Social/cultural tensions	Conflict resolution; Discrimination; Changing gender norms; Age tensions; Constrained by children; Domestic issues; Drugs

support, community benefits, and social/cultural tensions. The broad themes were theorized according to their relationship with the afore-stated dimensions of self-determination; that is, autonomy, competence, and relatedness (Ryan & Deci, 2000). Table 1 provides a summary of the codes and corresponding themes. The ways in which involvement in weaving cooperatives and tourism affects women's self-determination is illustrated in greater detail through the examples of these five women and their cooperatives.

Josefa, ASOAC

The Asociación de Autoayuda Chinimayá (ASOAC) was established in 1992 by a core group of 10 women. It obtained legal licensing and was recognized by the municipality of San Juan La Laguna in 2000. The cooperative now has 27 female members. On marketing materials (e.g., brochure, website), the group emphasized that the motivation for establishing the cooperative was to both conserve cultural heritage and increase income for the women to support their children. The name of the group also indicates that self-help (*autoayuda*) is a central goal of the organization. Josefa, one of two women who

work at the ASOAC store, explains that the majority of the cooperative members are widowed mothers who primarily joined to improve the economic situation of their families. ASOAC was originally funded by several sources (Table 2), including a German political organization and a local nongovernmental organization (NGO). They were able to use the money to get established by purchasing raw materials for the women to use in weaving and renting a storefront. However, they were not satisfied with the terms of participation with the local NGO, which had them selling weavings from other women affiliated with the NGO, but not members of the cooperative. The women of ASOAC didn't feel like their weavings were being prioritized, so they paid off their debt to the NGO in 2011 and branched out on their own without the support of the organization. The cooperative covers administrative costs (e.g., rent, electricity, salary for women who staff the store) by retaining a percentage of sales earned from the weavings. Although the women were initially struggling to maintain *autonomy* within the NGO, they were able to relieve themselves of the financial and supervisory burden by leaving the organization.

Members of ASOAC conduct weaving primarily at home, where they can balance this task with

Table 2
Membership Structure

Microentrepreneurship Organization	Year Established ^a	No. of Women Involved	Collaborates With Local NGOs
ASOAC	2000	27	Previously worked with NGO, but has left
<i>Asociación de mujeres de telar de pie y cintura</i>	2012	26	No
<i>Batz'</i>	2013	13	No
<i>Ch'ejkeem</i>	2013	18	No
Ecologic Maya	2012	20	No

^aYear recognized by the municipality; cooperative may have been organized as a group for longer.

childcare and domestic activities. Once a woven item is completed, the weaver takes it for sale in the store. The store is staffed by two young women, one that works from Monday through Friday, and Josefa, who staffs the store on Saturday and Sunday. Josefa is 24 years old, unmarried, and does not have any children. She lives with her mother because she cannot afford a home of her own on the 300 quetzales (approximately US\$39) she earns per month. She was previously employed on an environmental project, but the work was contractual and the contract expired. She has a high school education, but laments the lack of job opportunities in San Juan. She explains how she is constrained by her life and family situation. She says of her inability to find her own home,

But in a family, there would be the parents and the children . . . they would come together with the little they earn to support each other and make monthly payments. But, in the case of my mother—she was a stay-at-home mom. And she had to care for me because she is a widow. She already can't weave, she can't lift heavy things . . . then she couldn't help me in this case.

Therefore, Josefa is not only constrained by her current economic situation, but she sees the vulnerable economic status and poor health condition of her mother as contributing to her current position. Her lack of social support or *relatedness* is threatening her ability to secure a stable livelihood.

Camila, Asociación de Mujeres de Telar de Pie Y Cintura

The *Asociación de mujeres de telar de pie y cintura* is the most informal of the organizations

presented here. It is a group of 26 women, although it is primarily staffed by Camila, a 64-year-old widow. Camila has participated in women's weaving organizations for the past 40 years and has been involved with several of the more well-known cooperatives in town. Currently, however, she weaves every day in a small open-air wooden lean-to with a dirt floor. She displays several weavings by other women, but the selection is rather sparse. However, she is one of the few women who can easily be seen weaving in her stall throughout the day, which draws onlookers. Despite a visible location on the main street leading up from the dock, Camila argues that it is very difficult for them to attract tourists due to the practices of the tour guides and *tuk tuk* (small three-wheel taxis) drivers. These individuals essentially work as gatekeepers who craft the tourist experience and choose to highlight certain attractions and ignore others. Camila explains,

Sometimes they just come in. They will look, nothing more. A few . . . but most go to the other stores. Maybe they are paying the guides. So, yeah . . . they are getting the money—the guides. But we would also pay if they wanted us to. Five, ten percent we would pay.

Camila's perception is that the tour guides and the taxi drivers only bring tourists to those cooperatives that pay and she suggests later in the interview that they would pay if tourists actually bought something and didn't only come to look. Whether the guides actually receive a percentage, it is true that they generally stop at the same well-known cooperatives in town. Therefore, Camila's lack of *relatedness* with these influential gatekeepers is hindering her ability to earn income.

An additional challenge for the women who participate in cooperatives in San Juan is the debt burden they suffer once they receive a line of credit to establish the organization. Camila explains that,

We did a credit. Germany gave us credit. They gave us a little credit, but only for a time . . . nothing more. And we complied for 3 years and we received money from the gentleman and now he is leaving us alone. That is why we are here, but it is a shame there are no buyers.

The line of credit that the *Asociación de mujeres de telar de pie y cintura* has with the Germans remains unpaid. With the precarious situation of the cooperative, this debt burden has limited the group's *autonomy* to pursue other avenues, such as partnerships with local NGOs.

Malena, Batz'

Batz' is another new cooperative. It has been formed primarily by young married mothers. The goal of this group is to supplement the income earned by their husbands, many of whom work as day laborers in agriculture. They feel there are few job opportunities in town and that those that are available do not pay much. The cooperative started with three women, but has grown to include 20. Malena is a 23-year-old single woman with no children who is paid 25 quetzales per day (approximately US\$3) to work in the small store. She lives with her parents. She explains that the husbands of the women in the cooperative only earn between 30 and 40 quetzales (between US\$4 and US\$5) per day and that their sales through the cooperative are essential to support their children. Malena discusses how the level of competition in the town makes it difficult to sell the products. She explains,

Well, here [in San Juan La Laguna] there are several associations. But, rather, it is the same work. It is natural dye, but each institution works differently. But what I think . . . is that one cannot change the work even if they wanted to because they are doing the same thing. It is a line. One can only take their experiences and take different materials and make different types of bags and scarves. One has to be very creative or there are no sales and the product is not equal. I think that if there are different products to buy here and buy there . . . there's something for every taste. And that's what I think.

Malena is articulating a sentiment that was expressed by a number of women working in cooperatives. Although many of the women are working in a similar fashion (e.g., natural dyed textiles), there is little coordination among them. Several women talked about the challenges of copying designs and the lack of diversification among the cooperatives. A few suggested that each cooperative should have its own designs that could not be replicated by other groups. Here, she talks about how the lack of *competence*, or what she terms creativity, of the women can constrain their ability to make sales. Women often expressed wanting training on how to make new designs and their lack of knowledge in this area was seen as a challenge to participating fully in the tourism economy.

Adela, Ch'ejkeem

Ch'ejkeem is a cooperative made up of 18 women, many of whom are widows. Although the women have worked together informally for many years, they received formal recognition from the municipality only recently. *Ch'ejkeem* is spearheaded by Adela, who is 53 years old, unmarried, and has no children, as well as her 84-year-old mother, Marta. The store is attached to their domestic residence. Marta spent 40 years traveling to Panajachel to sell her weavings before tourism came to San Juan. Adela explains that she has not received an education because her father did not believe in sending girls to school. She speaks limited Spanish and struggles to read and write, hindering her tourism transactions. Her nephew helps her with the book-keeping. Adela was nominated by the women of the cooperative, primarily on the basis that she has no husband or children and is therefore perceived to have adequate free time to devote to running the store. Although she is grateful for the opportunity, she laments the lack of *competence* she has to carry out her assigned tasks. She explains,

We have no training. We get training—but from the Mayor. They call us sometimes. They come from the capital and we meet here in the meeting room or other gathering such as Atit Ala' [local NGO]. They invite us and here we are . . . I am participating because sometimes the members don't want to. So, only I am involved with them. To receive training, to receive ideas about how to

work, how to unite the women because one, two cannot work. . . . Then we come together to work and get ideas there from those who trained us.

This quote not only illustrates the lack of training the women of *Ch'ejkeem* have, but also the importance of *relatedness*. There are a number of opportunities that arise in San Juan, but as Adela points out, sometimes those without the proper connections might not be made aware of these opportunities or they simply aren't interested in attending. They might not feel welcome in some of these situations or they are unable to attend due to domestic responsibilities.

Evita, Ecologic Maya

Ecologic Maya is a new weaving cooperative located in the town of San Juan La Laguna. It has 20 members and was established in 2012. Members weave a variety of goods made from natural dyes to fill the shelves of the store and they also take turns staffing it on a rotating basis. The members range from 25 to 52 years old. Ecologic Maya was formed when the women recognized that individually they did not have enough artisanal products to fill a store, nor did they have enough capital to forge out on their own, but by joining with others they found they could more easily sell their weavings. They have received funding from an international NGO based in Mexico and volunteer assistance from Japanese NGOs (Table 3). The cooperative retains 10% of sales to pay for renting the space and for electricity.

Many of the women specialize in a specific accessory (e.g., scarves, shawls, purses) and each creates

their own designs. It is expected that all women spend some time in the store interacting with customers and making sales. The group recognizes, however, that some women do not have the capacity to staff the store on their own, particularly those who only speak Tz'utujil. Therefore, they pair women who do not speak Spanish with those that do and two women staff the store together. Although some women might feel that they lack *competence* to interact with tourists, the manner in which responsibilities are structured ensures that all the women are exposed to the same opportunities to practice and enhance their language and customer service skills. Ecologic Maya serves as a gathering space for the women members. There is a courtyard area behind the store for women to weave if they wish and throughout the day women and young children are often in the back crafting products for sale or teaching classes. Women are in and out of the store throughout the day even if it is not their day to staff the store. Women also help cover the store for each other when they need to tend to their children or fulfill other domestic responsibilities. The store itself is not only a place where materials can be sold, but it serves as a social space for its members. In these ways, Ecologic Maya enhances the *relatedness* between the women of the cooperative by encouraging social support among the women.

Evita, a member of Ecologic Maya, is 28 years old and a single mother. She has two young children under the age of six and left a difficult domestic situation. Her participation in Ecologic Maya has allowed her to make a better life for her children. She has taken a leadership position in the group and has worked to expand the group's tourism offerings, recently developing several tour

Table 3
Funding Structures

	Funding Bodies					
	Local/ National Bank	International Bank	National NGO	International NGO	National Government	International Government
Microentrepreneurship Organization						
ASOAC		✓	✓		✓	✓
Ecologic Maya				✓		
<i>Ch'ejkeem</i>	✓					
<i>Asociación de mujeres de telar de pie y cintura</i>						✓
<i>Batz'</i>				✓		

experiences as well as organizing Posadas Mayas (homestays). Evita explains that it is particularly difficult for women and children to find work that allows them to balance these responsibilities. For her, working in the store can be challenging to balance with childcare, but also affords her flexibility. Her siblings sometimes help care for the children, and her son attends daycare that is provided by the government, but she also must bring them to the store on occasion. Evita earns 150 quetzales a week (approximately US\$19) when she is working in the store, which she supplements by selling weavings. Although it is still challenging for her to get by on the salary from Ecologic Maya, she is grateful for the work because employment opportunities, particularly for women, are limited in San Juan.

Evita explains how training programs provided by the government and NGOs have allowed her to earn new skills to use in tourism. She tells of a recent training program in which she was able to participate. The opportunity was provided by INTECAP (Instituto Técnico de Capacitación y Productividad), which was partially subsidized by the government. Twelve individuals received training on how to be tour guides. In the interview, Evita emphasized that more women than men were involved. She explains,

[There are] *more* women than men [emphasis hers]. More women than men. Now in this we are seeing how to form something of communitarian [cooperative style] tourism. Then, and otherwise, they have educated the women. We have what are Posadas Mayas [local homestays]. We have meetings . . . it's something basic I am doing for them. Well, otherwise, they have another economic income because we can do many things. We have potential.

These capacity-building initiatives have led Evita to believe in her own abilities. Nevertheless, these initiatives can also lead to conflict in social relations eroding *relatedness*, particularly when they challenge gender norms. Evita adds,

Maybe you've heard of Entremundos [a NGO] in Quetzaltenango. . . . They are training these men and women—because what we have done is not only include the women but also the men. Because previously, let's say that people who are 35 years old to . . . those 35 and older truthfully suffered a lot of discrimination. So what I have said—well, it's good that the woman participates—but also that the man is involved because our world is one.

Yes, because unfortunately in our areas, they have discriminated a lot. It's like watching the women here—we cannot say, “you have to be here one day” because she has to care for her children. She has to care for her husband. And if the husband does not agree . . .

Despite the opportunities the training events provide to the women, it can also cause tensions for women who are expected to maintain the home in addition to these added responsibilities. Although other cooperatives have selected women who do not have families to tend to (i.e., are young and unmarried or older and widowed), Ecologic Maya integrates these wives and mothers into the operation of the association. As Evita explains, one way to combat these tensions is by also including men in the capacity-building sessions. If they see value in what the women are doing, they may be more likely to support it.

Discussion

Results in this study indicate that cooperative models of tourism entrepreneurship can afford women greater self-determination, but gains in some areas may have to coexist with still some limitations and/or shortcomings in others (Figs. 1 and 2). Namely, select critical aspects of the social processes afforded by microcredit and tourism microentrepreneurship appeared to determine women's competence, autonomy, and relatedness.

Competence

Women can gain skills organically by owning their own business; however, respondents repeatedly stressed how important *capacitación* (training) has been for them. Women have traditionally woven textiles at home for sale or exchange among individuals of nearby communities. As they have transitioned to a tourism-based economy, women have felt they needed to learn more about what tourists expect, how to interact with them, and how to expand their business. Women's *competence* can be influenced by both personal characteristics (e.g., level of education) as well as cooperative characteristics (e.g., type and quality of training programs). Despite access to credit lines, *Asociación de mujeres de telar de pie y cintura* and *Ch'ejeem* struggle to break even. In these instances, the group

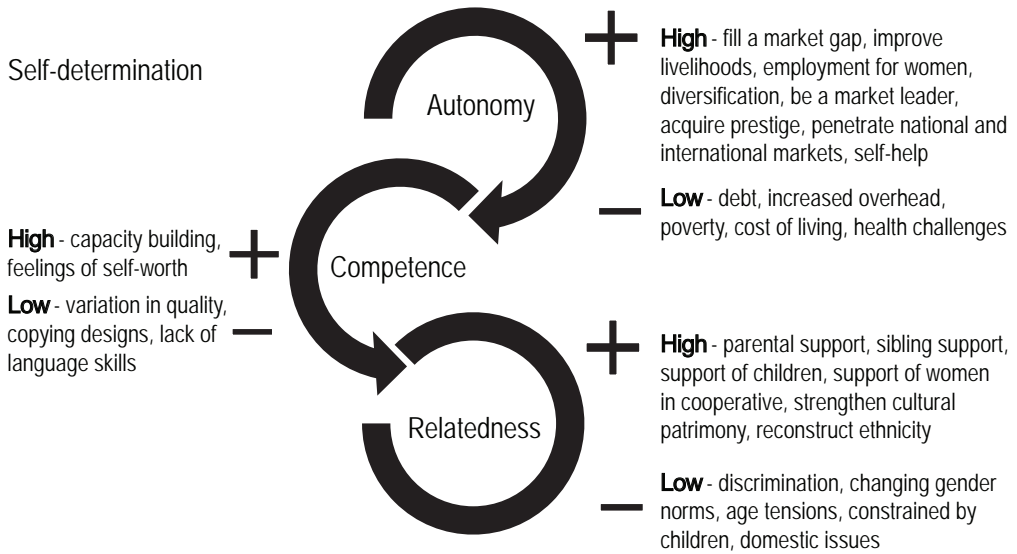


Figure 1. Self-determination in San Juan La Laguna.

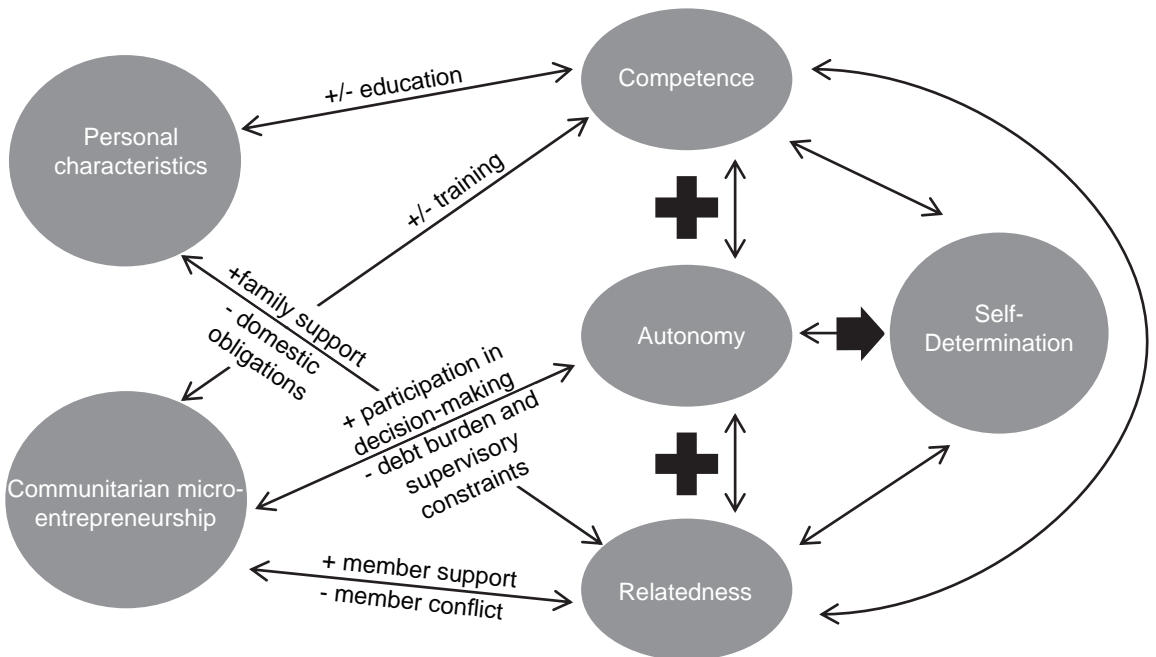


Figure 2. Components that foster and erode self-determination in communitarian tourism organizations.

leaders are both older women who received no formal education and lack the *competence* or skills to fully participate in the tourism economy. *Competence* can also interact with *autonomy* and *relatedness*. Ecologic Maya and *Batz'* are relatively new, but are aggressively pursuing capacity-building initiatives to enhance their members' *competence*, which subsequently strengthens their *relatedness* within the cooperative (bonding ties) and outside the cooperative (bridging ties; Putnam, 2000; Rankin, 2002). Both of these cooperatives are made up of young women, most of whom are married with children. As these women gain competence, they may begin to expect more *autonomy* in household decisions, particularly in terms of finances, because they are now contributing in that regard. Capacity building activities (*competence*) also take them away from domestic responsibilities, leading to tensions between husband and wife, ultimately eroding familial support or *relatedness* (Fig. 1).

Autonomy

Microcredit organizations claim to empower women and there is some evidence to support these claims (F. Ahmed et al., 2011; Jain & Jain, 2012); however, results are mixed, with some scholars suggesting that in certain circumstances microcredit actually disempowers women (Keating, Rasmussen, & Rishi, 2010; Selinger, 2008). In reality, empowerment is often dependent on household dynamics, with husbands having the ability to facilitate or limit women's strategies for use of financial resources (Vonderlack-Navarro, 2010). In San Juan La Laguna, many women are widows having lost their husbands to either natural causes or the 30-year Guatemalan civil war that ended in 1996 (Green, 1995). Therefore, access to credit provides them with opportunities to build businesses or provide income smoothing in times of need (Morduch, 1995). In many ways, this enhances their *autonomy*. However, women also become constrained by the burden of debt and bound to the funding organization and the terms of the loan, ultimately limiting their *autonomy*. Josefa at ASOAC explains how that organization was able to pay off their debt to a local NGO when they were not satisfied with the terms. This demonstrates a rather high level of autonomy as the group was able to navigate these

relationships and move beyond the status of borrower to become fully in control of the future of the organization. However, it is impossible for women to be empowered through microcredit if they continue to face an overarching patriarchal structure (Kabeer, 2011; Selinger, 2008). *Autonomy* is associated with *relatedness* in the sense that as women begin to expect more decision-making authority, they may confront conflicting patriarchal social norms (Selinger, 2008), which can strain social relationships. This can erode *relatedness* among familial and social groups (Fig. 2), which can limit their ability to fully achieve self-determination.

Relatedness

Kabeer (2011) stresses that *relatedness* has been a particularly important focus of development schemes directed at women on the premise that they rely heavily on relationships with others (e.g., spouse, family, other women). Prilleltensky and Prilleltensky (2006) stress the interdependence of personal, relational, organizational, and community well-being. This is particularly relevant here, as individual women rely on relational well-being inside the cooperative and with family members. Well-being is influenced by both the personal *relatedness* a person has and the *relatedness* afforded by the cooperative. Furthermore, organizational well-being is essential. Although the organization of women in groups can enhance *relatedness* as well as social capital, not all organizations are created equal, with some being more successful than others at fostering these connections. In many instances, the women simply weave at home and come together once a month to collect their earnings. Beyond that, they interact minimally. This is observed in the cases of *Ch'ejkeem*, *Batz'*, and ASOAC. In the examples of *Batz'* and ASOAC, young women who are not members of the cooperative are hired to staff the store. In the example of *Ch'ejkeem*, Adela works in the store alone each day. The women gather once a month to discuss issues with the cooperative and to distribute the money earned from sales. In the case of Ecologic Maya, on the other hand, women are encouraged to physically be in the cooperative, lending to a shared social space that not only enhances *relatedness* but allows for an exchange of ideas, increasing *competence*. Women support each

other in their designs and with childcare while in the store, something that was not observed at any of the other cooperatives.

Members of ASOAC, *Batz'*, and Ecologic Maya have also benefitted from connections they have made with national and international NGOs. Members of *Asociación de mujeres de telar de pie y cintura* and *Ch'ejkeem*, on the other hand, lack *relatedness* to connect with the trainers who come to San Juan to conduct capacity building initiatives. Their lack of *relatedness* hinders their ability to gain additional *competence* they need to grow their business. They have incrementally improved their livelihoods, but have not been able to move beyond poverty and truly increase their well-being because they are deficient in these areas. Further, they face market inequalities and are therefore less successful in penetrating both the local and international markets (Aigbokhan & Asemota, 2011). The *relatedness* ASOAC, *Batz'*, and Ecologic Maya have fostered has resulted in a web presence for each group as well as the selling of their weavings online.

Camfield, Choudhury, and Devine (2009) argue that *relatedness* may subsume *relatedness* in importance and that in some instances it is the primary means through which *autonomy* is realized. However, *relatedness* can be seen as a contraction to *autonomy*, particularly from a feminist perspective (Kabeer, 2011). Kabeer (2011) explains that the feminist focus is often on the construction of identities in terms other than that of the relations of marriage and family. These tensions have been evident in San Juan La Laguna and as women work to forge relationships outside their familial network (e.g., bridging ties; Putnam, 2000), it can cause strain on their spousal and family relationships (e.g., bonding ties).

Limitations and Future Research

This study utilizes self-determination theory to explore issues of competence, autonomy, and relatedness with regards to women's roles in collaborative tourism microentrepreneurship organizations. As noted by Nyaupane et al. (2006), controlled comparison multiple case study methods lend themselves well to theory development; nevertheless, additional studies across a variety of regions and contexts are now needed to gradually develop

a broader understanding of the way women may earn self-determination through tourism microentrepreneurship. Additionally, social structures play an important role in determining the success of cooperative microentrepreneurial ventures and in providing social support for women. Therefore, as interest in microcredit development schemes continue to grow and tourism is promoted as a means of income generation for people with vulnerable livelihoods, more studies are needed to explore this nexus within a variety of cultural contexts. Longitudinal studies are also direly needed with the cooperative microentrepreneurial venture serving as the "treatment" variable. Such methodology would provide richer insight into the complementary or competing effects of participants' social structures and the participation in collaborative tourism microentrepreneurship in shaping self-determination.

Conclusion

Self-determination is an important framework guiding development scholars and practitioners (Pugno, 2007). This study confirms the arguments by Sen (1977) and Deci and Ryan (2000) that economic improvement alone is not sufficient to enhance overall well-being. This study uses the concept of self-determination to understand the role of cooperative tourism microenterprises in fostering well-being among indigenous women. The broad conclusion that emerges is that although cooperative entrepreneurship offers opportunities for enhanced *competence*, *relatedness*, and *autonomy*, a number of competing factors can erode gains in these areas. Current gender norms and an overarching patriarchal structure constrain women, particularly if husbands are not supportive of women's involvement (Kabeer, 2011; Selinger, 2008). Furthermore, there may be unforeseen negative outcomes resulting from these efforts. As mentioned previously, microcredit schemes can lead to increased domestic violence (Cons & Paprocki, 2010), unmanageable social pressures (Fishman, 2012), greater exposure to peril (Moodie, 2013), and arduous and unstable work (Karides, 2005). Additionally, these programs can encourage neglect of traditional knowledge for the increased focus on imported knowledge (Burkey, 1993).

Although gains may be made in *competence*, *relatedness* suffers and *autonomy* is difficult to

achieve. *Relatedness* within the cooperative can also be an important place of support (Camfield et al., 2009), both in terms of entrepreneurial involvement as well as helping with childcare and domestic burdens, but levels of participation in the cooperative vary greatly, as do the benefits gained.

Therefore, if microcredit-based tourism micro-entrepreneurship programs are to be successful, they should not only provide financial resources to support tourism microenterprises; they should also offer training programs and aim to foster a true sense of *relatedness* among its members, not simply artificially fostered peer pressure (Fishman, 2012; Maclean, 2010). Further, if the true goal of these programs is poverty alleviation and increased well-being (rather than shareholder profits) they should consider the role of debt burden in eroding microentrepreneur's *autonomy* and look for creative ways to maintain repayment rates without shackling the borrower to terms they have no hope of repaying. Evidence suggests that both microfinance and tourism can reach their potential in economic development, but they aren't there yet. Precautions must be taken to ensure that benefits reach the most vulnerable. Access to capital alone and the arrival of tourists are not enough to lift the poorest out of poverty nor alleviate social problems. An integrated and culturally sensitive approach will be necessary.

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