

Elements of success in cooperatives conformed by Maya women in the Yucatan Peninsula, Mexico

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Abstract: This paper describes different elements leading to the success of cooperatives formed by indigenous Maya women of the Yucatan Peninsula in Mexico. These elements have shown to facilitate the sustainability (permanence over time) of the cooperatives and their presence in the market, while improving the work environment and enhancing the practice of honesty. All these elements have generated an increase in the number of clients and beneficiaries due to their trustable relationships. As can be appreciated in this study, indigenous Maya women living in the Yucatan Peninsula are demonstrating an innovative way to do business, which has resulted in greater social benefits and profitability through social capital, ethical leadership and monitoring of actions.

Keywords: Success, Women, Cooperatives, Trust

1. Introduction

Ethical business behavior in Mexico is an important issue that must be addressed given the lack of confidence shown by Mexican society as to whether honest entrepreneurial behavior is a possible way to earn enough income to ensure long-term welfare for their families. This is a reflection of the strong fissures in Mexican societal values and affects the economic development of this country (González, H., Molina, M. Padrón, E. De la Rosa, J. Segovia, J. Huitrón, R., 2013).

In Mexico, corruption is one of the main factors affecting the credibility of the government from the perspective of the citizens. This underlying belief permeates the attitudes and behavior of societal actors, and, in some cases, gives rise to the attitude that acting dishonestly is required to create the conditions for a stable income and to have access to services

such as health, education and work (Morris, S., Klesner, J., 2010, Rose-Ackerman, S., 1999). In contrast, cooperatives are based on values such as trust, honesty, networking and mutual support. In this study of cooperatives formed by indigenous Maya women in the Yucatan Peninsula we found elements that contribute to the sustainability (timewise) of these micro businesses. What is particularly notable in light of the prevailing attitude supporting the economic benefits of unethical and corrupt behavior, is that *social capital*, *ethical leadership* and *monitoring of actions* are found to be important elements of success in these cooperatives. Hence, it is relevant to provide some background on these concepts and approaches applied in this study.

Given that the focus of this paper is on success, it is important to define success in small businesses in order to explain the approach used in this research. For the purpose of this research, a "successful small business" is an association

which promotes sustainable economic growth and an increase in food security, while ensuring stability and creating opportunities for society (Canada Fund for Local Initiatives, 2014). This definition provides the basis for measuring the elements of success of these cooperatives conformed by Maya women.

Social capital is understood as the norms and values that enable cooperation of civil society formed in groups where the trust level determines its prosperity, degree of development and competitiveness (Fukuyama, 1995). *Social capital* integrates the participants based on their traditions and culture, and *ethical leadership*, involves the practices of honesty and social justice between the members of the organization (Bandura, 1977). Both elements are based on - and strengthen - this trust, a difficult value to observe when the Mexican government, the main provider of funds for productive projects in rural areas of Mexico, sometimes uses public programs to benefit political parties instead of supporting the development of vulnerable classes of society. The third element is *monitoring* of the first stages of the micro business developments that are located in rural areas.

To illustrate the “*monitoring of actions*” success element applied to the Maya women cooperatives, it is relevant to mention some international initiatives that have an important impact in the Yucatan Peninsula. One of them is through the Canadian International Development Agency (CIDA). CIDA is an institution that promotes sustainable development in developing countries like Mexico to reduce poverty through government programs such as the Canada Fund for Local Initiatives, promoting local development and supporting rural communities since 1985 (FCIL, 2014). This program not only provides funding for the start of the cooperatives, but also provides technical training to benefit indigenous Maya women and conducts regular visits to ensure business permanence. Another international program that provides technical training and supports cooperatives in the south of Mexico is the United Nations Development Program (UNDP). In this international program “the innovation factor” is incorporated as an important element. This program promotes training diversification in production for Maya women to ensure market presence and increase the sustainability of their businesses.

With respect to the purpose of this study, the research question was formulated as follows: *Which are the key elements found in the cooperatives selected as subjects of this study that promote success?* Based on literature review and an understanding of the context in which the research is being undertaken, we found the key elements of *social*

capital, *monitoring* and the presence of *ethical leadership*. This paper is structured as follows: theoretical framework based on social economy and the concept of social capital, case selection and methodology, description of three different successful cooperatives, discussion of the empirical results and conclusions.

The Theory of Social Economy and Social Capital on elements of integration in cooperatives

Cooperation is the fundamental basis of human cultures and is part of their essence, making it a transforming factor in dialectical terms, between the actions of the individual and the collective. The fundamental value of the cooperative is cooperation in terms of the principles of integration, solidarity and social democracy. A cooperative’s purpose is based within these values, which are to ennoble, liberate, emancipate and integrate society (Monje, P. 2011). The purposes and values of the cooperatives overlap with those promoted by social economy. Hence, some of the theories relating to Social Economy drew the researchers’ attention and is further explained in this section.

The theory of social economy is based on the *solidarity of workers* as an alternative model of society and enhances the representation of marginalized classes in order to improve their living conditions (Mateo, G., J. Méndez, Solveira, B., 2011). Social economy has various legal forms of associations such as foundations, nonprofit organizations and cooperatives. These organizations provide values such as service to members, service to the community, autonomous management, democratic decision-making process, the primacy of people and work over capital and the distribution of profits (Levesque and Mendell, 2003) (Mateo, G., J. Méndez, Solveira, B. 2011).

For the utopian socialists, cooperation and cooperatives arise as products of the disagreement of capitalism with the interests of the broad masses of the population and their ideals of good and justice. Socialists are aware of the dissatisfaction that capitalism provides, its irrationality, and its economic and social injustices (Monje, P., 2011).

An approach known as Economy of the Common Good has been derived from Social Economy. The author, Austrian researcher Christian Felber, offers a number of points upon which cooperative work is based: trust, cooperation, appreciation, democracy and solidarity (Felber, C., 2012), all features found in the cooperatives that are the subject of this study.

In this theoretical approach, the economic success of enterprises is not measured solely by monetary value or profitability, other factors are also involved. The more social, ecological, democratic and united the productive activity is, the better the results of the balance of the common good achieved. We can relate this statement with the organizations studied here and formed by Maya women in the south of Mexico, where the women are not only driven by economic benefits, but also by ensuring food sovereignty, respect for the environment and promoting cultural traditions that are often forgotten (Maathai, W., 2006). These are proposed as being key elements for the long-term presence of these companies in the market.

In Latin America the social economy has led to the theory of *Buen Vivir* (Good living) developed mainly in Ecuador and Bolivia, where collective and communal forms of production are promoted with respect for the individual and the environment. It is characterized by the construction of a collective identity, whose main subject is the community. Collective work is in balance and harmony with nature, and with respect for human beings. At present, social economy based on this theoretical approach aims to move towards a democratic, productive society, promoting the comprehensive development and self-determination of indigenous communities (Chiroque, H., Mutuberría, V., 2009).

In Latin American countries, as in the case of Ecuador for example, indigenous communities have supportive behaviors; in other words, its economy is governed by practices of solidarity, reciprocity and redistribution (Martínez, L., 2009). Such behavior is also observed in Maya communities.

Due to the difficult working conditions that must be faced in the Mexican economy, such as unemployment and job insecurity, indigenous people establish a set of strategies that combine work in the cities located close to their communities, selling agricultural products and seasonal employment in agribusiness farms. The difficulty of their inclusion in the labor market is due to the fact that the mentality of these societies is not compatible with western oriented mentalities that are also present in the region studied. Another problem they must face is the relatively short period of formal education they have received, which also leads to conditions of precarious and informal work (Bello, 2002).

The practices of social economy, through the integration of rural and indigenous communities into cooperatives have

allowed the survival of rural populations. In countries like Bolivia, Colombia, Peru, Chile, Guatemala and Mexico, there are complex indigenous commercial networks linking distant and different communities, based on fair trade and with the support of international organizations. Through these networks the production of cooperatives is sold in international markets. One of the limitations of this form of production is the organizational capacity of indigenous populations to confront the interests of the government and the market, which affects their interests and the development of their productive organizations (Chiroque, H., Mutuberría, V., 2009). Cooperatives, as a way of organizing production and property, are essential to build a new society with democratic, egalitarian and social justice character, an advanced society with democratic bases (Monje, P. 2011).

2. Materials y Methods

The cooperatives studied herein were selected from a list of 90 cooperatives provided by the Centre for Evaluation and Monitoring Quality Professional Services (CECS), an academic department within the Universidad Intercultural Maya de Quintana Roo, supported by governmental funds to evaluate entrepreneurial activities in rural communities. Of this list of 90 cooperatives, 19 had female presence. However, only 3 had the predetermined characteristics for this research, which were to be integrated mostly by women – more than 80% of female participation-, to have received financial support from the Mexican government to start their micro-business, the participant should have an indigenous background, with dependents such as children under 18 years old, elderly family members or relatives with a chronic illness, all living within the household. The characteristics must also be consistent with the definition of success provided by the Canada Fund for Local Initiatives, as was explained before. Each of the cases classify as successful given that they promote sustainable economic growth, increase the food security stability, and create opportunities for societal development of vulnerable Maya women.

The preselection of only successful cases might raise questions, as standard methodology tends to indicate that selecting and comparing both successful and unsuccessful cases would be the best way to identify success and fail factors. However, in order to justify this research design, one must assume that the success and failure factors mirror each other, given that the failure factors are just the absence of success factors, and vice versa (compare Dente & Fareri, 1998: 5). This assumption does not seem to be warranted however in this population of cases in which the variety of reasons for failure is very large, while just a narrow path

seems to lead to success. Therefore, an explorative study to draw lessons from these success stories makes sense, at least as a starting point.

This study was conducted in 2014 with three cooperatives located in three different Maya communities in the Yucatan Peninsula in southeastern Mexico. The rural communities, which were the subject of this study, are located in municipalities where poverty¹ is common, with at least 70% of the population living in marginal conditions, and where more than 25% of the population cannot meet their food needs (CONEVAL, 2014). In terms of Human Development, these municipalities share similar levels observed in other Central American countries that are considered underdeveloped. They are comparable to the case of El Salvador, where the Human Development Index² (HDI) measured by gender indicators was lower in the case of women, who also have fewer opportunities for development given that the majority of the women have not completed elementary education (UNDP, 2014). Therefore, although the Gini coefficient³ is relatively low, poverty in the population is evident in those municipalities where the population has few opportunities of employment and development. In this context, rural cooperatives play a fundamental role in providing employment opportunities and generating income to the population of rural communities, where the precarious economic situation interferes with their human development.

This research employed qualitative methodology (Hernández, Fernández & Baptista, 2010) with a semi-structured questionnaire combined with participant observation and systematization of data. The questionnaire was applied in the Maya language with the support of translators to Spanish, since some of the members of the cooperatives do not speak Spanish. The content of the interviews was written in Spanish by the first author, who is a native Spanish speaker, in order to interpret the results and understand and register which are the elements mentioned that led them to success.

¹ Poverty in Mexico is officially measured by the National Council for the Evaluation of Social Development Policy (CONEVAL). A person in poverty is defined when he or she has at least one social deprivation and the income is insufficient to purchase goods and services required to meet food and non-food needs. For more information on measurement methodology see: <http://www.coneval.gob.mx/Medicion/Paginas/Glosario.aspx>

² The Human Development Index is an attempt to quantify the welfare of people that includes health, education and income, where 0 is the lowest and 1 is the highest. Nationally, Mexico is considered to have high Human Development with an HDI of 0.775 in 2012. For more information on national terms see: www.mx.undp.org

³ Gini coefficient measures economic inequality in a society, by exploring the level of concentration that exists in the distribution of income among the population. It takes values between 0 and 1; a value which tends to 1 reflects greater inequality in income distribution. Conversely, if the value goes to zero, there are better conditions of equity in income distribution. For more information see: http://www.coneval.gob.mx/Medicion/Paginas/Cohesion_Social.aspx

In the case of the cooperatives participating in this research, all three of them demonstrate high levels of social capital among the members, measured as the trust among them; the second case also presents monitoring activities in their processes, and the third case has, in addition to social capital, monitoring and ethical leadership as main characteristics. In order to protect the anonymity of the interviewees, we identify the cooperatives participating in this research by using numbers instead of names.

3. Results

In this section, the three cases analyzed herein are briefly described according to their inner characteristics, using the three success factors mentioned in the theoretical framework of this paper.

Case 1: Illustration of the importance of social capital

Cooperative 1 is a cooperative dedicated to the sale of livestock food and is formed entirely by Maya indigenous women, without knowledge of the Spanish language, and with incomplete elementary education. In an interview with members of the cooperative, the reasons mentioned for the success were trust and responsibility in their work (C1 I2, 2014).

The initial funds of this cooperative were provided by the National Commission for the Development of Indigenous Peoples (CDI). This is a decentralized agency of the federal government in Mexico, autonomous in its administration and use of its budget. The purpose of this institution is the deployment of public programs focused on improving the quality of life and the preservation of traditions and languages of the indigenous population in Mexico.

These funds have a very flexible repayment engagement or no repayment at all. This is related to the history of bankruptcy in microbusinesses; however, this cooperative has been successful. It has stayed in business for more than four years, selling products in the community. The participants mentioned that the Mexican government gave them economic resources to initiate the business but did not send a person to check how the resources have been used or to help them develop the new project. The interviewees were able to confirm that the Mexican government did not in fact monitor or follow up on the activities of this cooperative.

Cooperative 1 operates in local markets, but has not yet expanded the business further into the region. The business is

profitable despite the hard work and the multiple barriers they have to confront. The women involved in the business must carry heavy food packages since no men are involved in the cooperative and they have to deal with intermediaries with little knowledge of the Spanish language.

The women who work in Cooperative 1 are married and their husbands work in agricultural activities. During the interviews they repeatedly mentioned responsibility in the workplace and honesty, to which they attribute the increase in trust between the members, which in turn has led to the success of the organization. The elements which encourage social capital were evident and included the Mayan language they share, their indigenous background and the fact that they are women with dependents and therefore have a responsible attitude towards work.

A number of factors have limited the growth of the cooperative. Language barriers existed for all of the women involved; all of whom speak only the Maya language. With none of them communicating effectively in Spanish, this limits their ability to submit requests for funds to promote business growth. Their limited education prevents them from filling out forms, which are often requested when applying for free technical training to the national governmental institutions, non-profit institutions and international aid agencies.

It is important to mention that the main asset of Cooperative 1 is the social capital represented by these women. This social capital evolved because they share a responsible attitude towards work and recognize this is as an important factor related to the cooperative's success. While this is reinforced by the Mayan language, traditions and family situation, this asset seems to be their main barrier, as well, since their inability to speak Spanish prevents the growth of the business. Although they have a profitable and stable business, it will be a challenge to face regional markets without an interpreter and it is imperative that such interpreters should be trustworthy as they will need to negotiate for them.

Case 2: Social Capital and Monitoring

Cooperative 2 demonstrated a high degree of trust among the members. With ten years of presence in the region, this cooperative is engaged in the marketing of honey and derivatives. In this cooperative, it was also observed that the elements promoting high cohesion and trust between the members are related to the Mayan language and their indigenous background. They understand that work is the

way to make an honest life, but language barriers prevent them from selling their production directly. The cooperative leader, who speaks Maya and Spanish, is in charge of this part of the business.

In the terminology of social economy theory, Cooperative 2 integrates the disadvantaged classes of society, in this case older women, with those of indigenous backgrounds who live in rural areas in poverty conditions. They work at home, transforming honey into products such as soaps, candles, syrups, cosmetics, food supplements and medicinal products. The women members of this cooperative dislike leaving their community because of their advanced age and Maya background. The leader of the cooperative goes to their homes to collect the products and represents them in sales activities in local, regional and international markets.

These honey products are currently sold regionally in the Yucatan Peninsula and, on a national level, in the states of Sonora and Michoacan in Mexico. They have also had international presence in international fairs held in Belize and Spain; these initiatives were promoted by the state and federal Mexican government.

Initial funding for the business came from the Mexican government through the National Commission for the Development of Indigenous Peoples (CDI), the Secretariat of Agriculture, Livestock, Rural Development, Fisheries and Food (SAGARPA) and technical training through workshops supported by the National Institute for Training and Development or Rural Sector (INCA Rural). Similarly, they have received international funds from the United Nations Development Program (UNDP) for technical training, specifically to diversify the production of honey. Staff of this specific program did follow-up visits and diverse monitoring activities, even years after the economic support was received. As the leader assured the interviewers during the field research, this was an important element that led to the success of the business (C2 I2, 2014).

Another characteristic worthy of mention is the importance that the leader of the cooperative gives to innovation. Two specific examples of innovation have been observed in this cooperative; the concern to diversify the production in order to impact a broader market and their interest in applying for technical training received from the Mexican governmental institutions and international organizations like the United Nations.

Another strategy related to innovation has been the use of the Internet in sale activities. In an interview with the leader of

the cooperative, she mentioned that, initially, she had no knowledge of how to use a computer. However, due to the profitability of the business she asked her son to teach her how to use it to promote their products on a larger scale (C2 I3 2014). Today, among its marketing tools, Cooperative 2 has a website and a facebook page for business.

Case 3: Ethical leadership as an additional factor of success and sustainability

One of the most outstanding cases found in the region of study in terms of ethical leadership is Cooperative 3. Ethical leadership is defined as “the demonstration of normatively appropriate conduct through personal actions and interpersonal relationships, and the promotion of such conduct to followers through two-way communication, reinforcement, and decision-making” (Brown, M. E., Treviño, L. K., & Harrison, D. 2005:120; Brown, Treviño, 2006:596).

This nonprofit organization has a nun as a leader, a religious woman who organized Maya women of the region in cooperatives to promote self-sufficiency and food sovereignty among the beneficiaries.

This cooperative began because of the consequences of hurricane Wilma in the Yucatan Peninsula in 2005, which left farmers with flooded lands and homes in poor conditions. With no alternatives, and without sufficient financial support to cover their needs, this desperate situation encouraged producers to work in cooperative associations.

The leader, founder and president of Cooperative 3, shared some of the comments the farmers of the region expressed during those difficult moments of need and hunger: “we appreciate the governmental support, but we need to learn how to provide for ourselves and our families”, “we are thankful for the food supplies but we want seeds and fertilizers to recover our land” or “don’t give me alms, teach me how to be self-reliant” (C3 I1, 2010). These affirmations show the spirit of the Maya communities.

The statements mentioned above are related to the lack of support from government authorities to promote the economic and labor stability of farmers in the south of Mexico, since most government programs are designed to meet short-term needs, generating dependency of the population on governmental programs. Also, this support is subject to political interests which have little to do with the interests and development of Maya communities.

In this scenario the leader, with an unusual entrepreneurial perspective as a catholic nun, organized the farmers in the region. Through her international contacts in the United States and Spain, she received financial support through donations, to acquire machinery and infrastructure. Through these efforts, this initiative emerged as an organization that has helped more than 4,500 families, most of them with single women as head of households.

Among the objectives of this organization we found the promotion of food sovereignty practices among other Maya women, motivating them to exchange fruits and vegetables in order to have variety in their diet. Cooperative 3 also helps them with the sale of their agricultural production in local, national and international markets and to process the surplus production in sauces and jams.

Other activities of the cooperative include the equipment of drip irrigation systems, and the provision of seeds and fertilizers that Cooperative 3 receives from municipal, state and federal governments for the farmers of the region. Among the achievements are 1) the acquisition of tractors through the Productive Options Program of the Secretariat of Agriculture, Livestock, Rural Development, Fisheries and Food (SAGARPA); 2) maize granted to producers through the program Support for Productive Chain of Producers of Corn and Bean (PROMAF) from the same institution; 3) technical training through workshops given by the National Institute for Training and Development of the Rural Sector (INCA Rural); 4) economic resources of Shared Risk Trust (FIRCO) from the state government and; 5) seed grants and training provided by the National Commission for the Development of Indigenous Peoples (CDI).

Amongst the beneficiaries of Cooperative 3 we found more than twenty rural communities. Cooperative 3 is generating income for rural producers, finding alternative markets for the crops that are not sold in traditional markets, promoting the participation and leadership of women and increasing the production of habanero pepper and other crops in the region through technical training for the associates supported by donations, NGO's and governmental funds.

Cooperative 3 creates awareness among rural women regarding the importance of changing a culture of paternalism -that makes farmers dependent on government programs promoted by the same Mexican government- to a culture of work and responsibility (APA, 2014). Receiving government support without proper monitoring as in the Program of Direct Support to rural areas (Procampo) from SAGARPA, creates dependency among the farmers of the

region, while the lack of appropriate support limits their growth and the opportunity to have a life with more dignity.

The work done by Cooperative 3 promotes monitoring the productive activities of these cooperatives for a period of three years, during which they are supported with free technical training. The selection of women beneficiaries is carried out by means of an interview conducted by the nun, with selection criteria based on the person's attitude towards work and the belief that the only way out of poverty is through effort and education. Moreover, the beneficiaries are encouraged to diversify their agricultural production and promote supplementary activities to increase family income with other productive options, such as beekeeping activities, which is a common practice among agricultural producers in the south of Mexico.

During the interviews, members of Cooperative 3 commented that the main problems Maya women have when they receive economical support from the Mexican government through public programs are the low levels of production, low quality products, lack of monitoring activities and training and lack of agricultural machinery and equipment. To resolve these issues, Cooperative 3 works with women to provide technical advice for growing corn, tomatoes, habanero pepper, sweet pepper, xcatic pepper (a local variety of pepper), watermelon, cantaloupe, squash, beans, radish and others vegetables. It also tries to establish a culture of forest conservation and promotes the mechanization of fieldwork to increase the productivity of the land.

In addition, Cooperative 3 works with social problems such as alcoholism, drug addiction, and migration, and creates awareness on gender equality through free workshops and gives technical training to increase the profitability of small business, promoting education as a development alternative.

Among the achievements of this cooperative are the openings of national and international markets through the processing of habanero pepper in sauces which are currently exported to the United States, specifically to the states of California and Texas.

Another activity that has been successful is the provision of micro-credits for women to start small businesses. This cooperative gives them ideas about what business could be profitable, it also promotes a culture of savings and responsibility with flexible repayment plans with no penalties charged if they fall behind in their payments or if they cannot return the money, or perhaps if the business does not work.

To support the women beneficiaries, the cooperative, through its representatives, collects the loans without interest from the homes of the women who borrowed money to start their business. This means that they do not have to spend money on transportation to meet their payments, considering that most beneficiaries are living in remote areas of the Yucatan Peninsula. The loan is for sixteen weeks and in order for the loan to be granted the cooperative asks them only for an ID, to identify themselves. They are not asked for endorsement or securities of any property. In the words of the leader: "It's about helping women; not to do business with women" (C3 I1, 2010).

With respect to the reasons for working mostly with women, as was mentioned before, this cooperative supports women because they are the center of the family and as such, they are very hardworking and responsible. They organize their own work schedule and administrate the resources well for the benefit of their families. Microcredits help them to feel that they are valued as a woman and also help them to become self-sufficient.

Although the leader of this cooperative is a nun, the provision of support is performed on the basis of equality, irrespective of creed. Among the newest projects of this cooperative are alternative productive activities in greenhouses and raising chickens for sale.

The main weakness of this cooperative is that, in the last year the leader has been sick because of her advanced age. Members of the cooperative have commented that the future of the organization is at risk, since her ethical leadership supports the cooperative (C3 I3, 2014). The precautionary measures taken so far only include the formation and training of employees to replace her if she is absent, however they mentioned emphatically that it is the leader, through her catholic religious figure, who obtains resources and donations. They do not know what will happen if she can no longer participate in the cooperative. This is the main organizational strength contained in the presence of an ethical leadership, which turns against the cooperative itself as its greatest weakness, since the present risk of losing her could change the course of the organization and the loss of her efforts to benefit Maya women.

By definition, ethical leaders are altruistically motivated, caring, and concerned about their followers and others in society (Brown, Treviño, 2006:603). However, what happens when ethical leadership disappears in the organization? This is probably the question that the cooperative 3 members will have to answer when the nun can no longer lead the group.

One alternative is the emergence of new ethical leaderships, based on the premise of social learning theory where people learn appropriate behavior by observing others (role modeling). The manager as a role model is in a direct position to influence the behavior of employees who learn to behave ethically or unethically by observing the behavior of the manager and other employees (Treviño, Hartman, & Brown, 2000).

Studies conducted in organizations with ethical leadership indicated that having had an ethical mentor in one's career was positively related to ethical leadership (Trevino, L., Butterfield, K., & McCabe, D., 1998). The influence of the leader permeates the organization to ensure ethical behavior in their practices and procedures, even if he or she is no longer involved and, with time, new leaders are expected to emerge and sustain ethical behavior in order to increase the number of families involved in cooperative partnerships through this nonprofit organization.

4. Discussion: Elements of success could be also constraints inside the cooperative

The main purpose of this study was to demonstrate which elements lead to success in cooperatives conformed by Maya women in rural communities in the south of Mexico. Although honest behavior is rarely observed in businesses where economic needs are not fulfilled, these women have demonstrated an innovative model of organization and several key elements that should be replicated in similar communities located in rural areas in order to increase the sustainability (timewise) of these organizations in the market and obtain a greater income for the women participants in microbusiness-cooperatives (Table 1).

Table 1: Elements of success found in three cases of cooperatives conformed by Maya women in the Yucatan Peninsula.

<i>Case Selection/ Element of Success</i>	<i>Social Capital</i>	<i>Monitoring Activities</i>	<i>Ethical Leadership</i>
Cooperative 1	✓	x	✓
Cooperative 2	✓	✓	x
Cooperative 3	✓	✓	✓

Source: Osorio, M. based on field work data 2014.

The common base found in this research was the importance

of trust among business partners, not only in the financial aspects of the microbusiness, but also in the attitude towards responsible behavior and equal distribution of work between the members, one of the characteristics of cooperative organizations. These practices enhance trust between the members, which is also social capital, reinforced by a common language such as the Maya language, an element which made them feel part of the same community and with a full understanding of the instructions and activities to be performed inside the organization. In this sense, the use of Spanish is for the visitors, the outsiders, the customers, the intermediaries, the Maya language is between the members.

This trust was an element also found in Cooperative 3 with ethical leadership, related to a religious figure, enhancing trust among the members because of their catholic beliefs, but also creating trust outside the organization, which facilitated support in the form of funds and donations. This practice has created a network of support which has helped Cooperative 3 to grow considerably compared to other cooperatives.

The monitoring process has also been an element of success. Monitoring creates engagement between the cooperative members and the agencies that gave them the economic support. The regular visits by their sponsors guided the members, primarily in the first stages of business, gave them confidence and reinforced cohesion between the participants.

Nevertheless, an important finding was that two key features mentioned as elements of success could also cause the failure of the cooperative. The Maya language as a cultural factor which helps the members to be understood and to be part of the group can also be considered a constraint in the market. In Cooperative 1 it was observed that the women have difficulties in negotiating the prices of their products. Thus cooperative growth occurred only inside the community, where the Mayan language is commonly used and the Spanish language is rare. In this way the Mayan language makes them feel safe, "at home", but it seems that choosing to stay at this stage might limit cooperative growth.

In cooperative 3, with its strong ethical leadership, the concern of its members is about the uncertain presence of the catholic nun as the head of the organization. If this leadership behavioral style has successfully permeated through the organization, the prognosis for sustainability of this cooperative can rank high. However, if an ethical leadership does not emerge when the present leader leaves, the future of the cooperative and its success in obtaining funds could be

seriously affected.

5. Conclusions

Considering the difficulty of permanency in the market for small businesses and the considerably high probability of extinction in the early years (INEGI, 2015: 9), the cooperatives studied have managed to be sustainable based on human values such as trust, honesty and responsibility, which have been displaced by the mentality of greed and exploitation of vulnerable human beings that is characteristic of unbounded capitalism.

The cohesiveness of cooperatives formed by Maya women located in the Yucatan Peninsula is strongly related to social capital that is present in all three of these rural organizations. In two of the organizations (Cooperatives 2 and 3), monitoring activities were seen to play a strong role in maintaining the stability of the organization and providing key assistance for addressing problems that often occur following the initial development of the initiatives. In Cooperative 3, there was a presence of strong ethical leadership that acts as a guidepost and sense of common trust for those involved in the initiatives.

As such, the three key elements of success - *social capital*, *monitoring* and *ethical leadership* - were indeed observed to be present in the cases studied here. While this is not in any way considered to be proof of a causal relationship, it does provide support for these three elements as being important for the success of rural activities aimed at improving the quality of life of rural Maya women.

In a context of poverty and marginalization it is common for indigenous people to work together to make their own local development initiatives (Martínez, L., 2009). Ethical leadership and social capital are innovative practices that promote social integration, both based on the intangible value of trust, which is formed over time through observation of the behavior of human beings.

Although Maya rural populations have high rates of poverty, it is through these networks of trust and the promotion of work responsibility among women that some of these cooperatives have been successful in promoting sustainable economic development in the region, increasing food sovereignty and creating opportunities for social and economic development for the people of the region.

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