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From Loom to Livelihood: Financial Resilience, Women's Empowerment, and the Path to Professionalization in Assam's Handloom Cooperatives — A Case Study of the Nalbari District Central Handloom Weavers Co-operative Society Limited

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Abstract

Cooperative institutions have historically served as instruments of collective bargaining and social equity for artisans working outside the formal economy. This study examines the operational dynamics, financial health, and socio-economic contribution of the Nalbari District Central Handloom Weavers Co-operative Society Limited, a women-dominated handloom cooperative in the Nalbari district of Assam, India, over the five-year period 2019–20 to 2023–24. Using a case study approach combining secondary financial records with the theoretical literature on rural cooperative enterprise, the study evaluates how the Society has organized dispersed home-based women weavers into a structured, income-generating collective, and identifies the operational bottlenecks that constrain its further growth. The findings indicate that the Society sustained continuous profitability throughout the study period net profit rose from ₹52,840 in 2019–20 to ₹6,23,500 in 2023–24 despite a 35.4 per cent contraction in sales during the COVID-19 pandemic, reflecting a resilient, asset-backed balance sheet anchored by owned land, a permanent building, and steady rental income. However, sales turnover plateaued at an identical ₹1,50,00,000 in both FY 2022–23 and FY 2023–24, signalling market saturation in traditional offline retail channels. The study further identifies a deep-rooted socio-cultural constraint the persistence of weaving as a "subsistence hobby" rather than a professional career as the principal barrier to standardized quality, disciplined production timelines, and independent financial identity among women weavers. The paper concludes with a three-pillar strategic framework for the Society's future development: (i) weaver professionalization through structured incentives and design training, (ii) leveraging Geographical Indication (GI) tagged heritage products such as Assam Gamosa and Muga Silk for premium market positioning, and (iii) digital transformation through enrolment on national e-commerce and government procurement platforms such as ONDC, Amazon Karigar, and GeM.

The study contributes to the limited empirical literature on the financial performance of grassroots handloom cooperatives in North-East India and offers a replicable model for women-centred rural enterprise development.

Keywords: Handloom cooperatives; Women's empowerment; Assam; Rural livelihoods; Cooperative societies; Geographical Indication (GI); Digital transformation; Atmanirbhar Bharat

1. Introduction

The handloom sector occupies a distinctive place in India's rural economy as the largest unorganized economic activity after agriculture, and nowhere is this more visible than in Assam, where weaving is inseparable from cultural identity and daily domestic life. Handloom weaving in the state is overwhelmingly carried out by women, who inherit spinning and weaving knowledge across generations and produce iconic textiles such as the Mekhela Chador, Gamosa, and Muga silk. Yet, for most of its history, this craft has functioned as an informal, home based activity oriented toward family consumption rather than as an organized commercial enterprise capable of generating sustained, independent income for the women who practise it.

Cooperative societies emerged as an institutional response to this fragmentation. By pooling the labour and output of dispersed home-based weavers under a single organizational umbrella, a handloom cooperative can secure raw material at scale, provide direct market access, and shield artisans from exploitative middlemen. The Nalbari District Central Handloom Weavers Co-operative Society Limited is one such institution, and its flagship retail outlet, "Abhiruchi," has functioned for decades as a market interface between rural women weavers of the Nalbari district and urban consumers of handloom products.

This paper undertakes a case-study examination of the Society's operational and financial performance over the five-year period from 2019–20 to 2023–24 a window that spans the pre-pandemic baseline, the acute disruption of COVID-19, and the subsequent recovery phase and situates this financial narrative within the broader question of women's socio-economic upliftment through cooperative enterprise. In doing so, the study addresses a persistent theme in the literature on Assam's handloom sector: that behind a resilient balance sheet and a rich cultural inheritance lays a structural, and largely socio-cultural, barrier to sustained income growth namely, the enduring perception of weaving as a domestic pastime rather than a viable and dignified profession.

2. Review of Literature

Research on Assam's handloom sector converges on a small number of recurring themes. Studies of weavers affiliated with rural and urban weavers' cooperative societies across Assam have documented a gradual erosion of the social and economic security of weavers and have called for long-term policy vision and dedicated welfare schemes to protect what remains one of the state's oldest livelihood traditions (Boruah & Kaur).

A separate stream of scholarship focuses specifically on the constraints facing handloom weavers' cooperative societies. Field-based studies using ranking techniques with weavers affiliated to cooperative clusters have identified inadequate government policy support, poor raw-material availability and quality, weak infrastructure, and inadequate marketing linkages as the principal constraints on both individual weavers and the cooperative societies that represent them (Baishya, 2019, as cited in related handloom-practice literature). Complementary work published through Gauhati University's regional studies journal has examined the prospects of, and current challenges facing, handloom weavers' cooperative societies in Assam

specifically through the lens of women's empowerment, underscoring that the cooperative model carries both transformative potential and unresolved structural limitations.

A third body of literature approaches the sector through the lived experience of individual women weavers rather than institutional balance sheets. Ethnographic work on women weavers in Mohpara village, Assam, situates weaving within a distinct gender-based division of labour and finds that state welfare schemes intended to formalize and reward weaving as an economic activity have received a mixed reception at the community level, reflecting the same tension between weaving-as-tradition and weaving as livelihood that recurs throughout this literature. Related studies on women artisans in Assam's silk-weaving belt similarly emphasize that exposure to structured entrepreneurship and market-orientation training rather than skill training alone is what enables women weavers to transition from subsistence production to independent economic actors.

Finally, more recent cluster-based intervention studies, including work centred on the Udalguri district, report that structured support from civil society organizations and district industries bodies covering design diversification, market linkage, and the introduction of modern handloom tools can measurably raise weaver incomes while simultaneously strengthening women's economic agency and preserving the cultural heritage embedded in traditional textile motifs.

Taken together, this literature establishes three consistent findings that this study builds upon: first, that the handloom cooperative is a well-established, if imperfect, institutional vehicle for women's economic participation in Assam; second, that policy, infrastructure, and marketing constraints are frequently cited as binding limitations on cooperative growth; and third, that the socio-cultural framing of weaving as a domestic rather than professional activity is a recurring, and comparatively under-quantified, barrier. The present study extends this literature by pairing a five-year financial performance analysis of a specific district-level cooperative with a structured account of this socio-cultural barrier and by proposing a digitally oriented strategic response.

3. Research Gap and Statement of the Problem

While the broader socio-economic condition of Assam's handloom weavers has received sustained scholarly attention, empirical, financial-statement-based case studies of individual district-level cooperative societies remain comparatively scarce. Most available studies rely on primary survey data drawn from samples of individual weavers rather than institution-level financial records, leaving a gap in the literature regarding how cooperative-level financial resilience profitability, asset structure, and reserves interacts with the socio-cultural constraints that individual-level studies identify. This study addresses that gap by combining a five-year financial performance review of a single cooperative society with an analysis of the specific mind-set and operational barriers that limit its women members' transition from domestic weaving to commercial professionalism.

4. Objectives of the Study

- To examine the financial performance and operational resilience of the Nalbari District Central Handloom Weavers Co-operative Society Limited over the period 2019–20 to 2023–24.
- To assess the contribution of the Society to the socio-economic upliftment of its women weaver-members across the dimensions of economic empowerment, social dignity, and cultural preservation.
- To identify the core structural and socio-cultural problems that constrains the transition of home-based women weavers to commercial professionalism.

- To recommend a strategic framework encompassing professionalization, heritage branding, and digital market integration for enhancing the Society's growth and its impact on women's empowerment.

5. Research Methodology

This study adopts a qualitative, single-case study design, which is well suited to examining the operational and financial dynamics of a specific cooperative institution in depth. The primary unit of analysis is the Nalbari District Central Handloom Weavers Co-operative Society Limited, and the study draws on secondary data comprising the Society's audited financial statements, annual reports, and institutional records for the five financial years from 2019–20 to 2023–24. This data is supplemented by a review of the published academic literature on Assam's handloom sector and on women's participation in handloom cooperatives more broadly, which provides the interpretive framework within which the Society's financial and social performance is analysed. Financial indicators net profit, sales turnover, and cash and bank reserves are examined on a year-on-year basis to identify trends, while qualitative institutional information (governance structure, retail footprint, asset base) is analysed thematically against the socio-economic empowerment dimensions identified in the literature.

6. Profile of the Study Area and the Institution

The Nalbari District Central Handloom Weavers Co-operative Society Limited operates in Nalbari district, one of the traditional handloom-weaving belts of lower Assam. The Society functions as an apex body that organizes dispersed, home-based women weavers of the district into a unified cooperative structure, governed through an Annual General Meeting (AGM) and a democratically elected Board of Directors (BoD). It maintains a retail presence through its flagship outlet "Abhiruchi," which serves as the primary direct-marketing channel connecting member-weavers' output to consumers, and it holds a stable asset base that includes owned land and a permanent building, in addition to earning steady non-core income from rental sources.

7. Financial Performance Analysis (2019–20 to 2023–24)

Table 1 summarizes the key financial indicators available for the Society across the study period.

Indicator	2019–20	2020–21	2021–22	2022–23	2023–24
Net Profit (₹)	52,840	—	—	—	6,23,500
Total Sales Turnover (₹)	—	↓ 35.4% (pandemic impact)	—	1,50,00,000	1,50,00,000
Cash-in-hand + Bank Reserves (₹)	—	—	—	—	> 3,30,000 (combined)

The financial trend reveals a story of resilience rather than volatility. Net profit grew more than eleven-fold over the five year window, from ₹52,840 in 2019–20 to ₹6, 23,500 in 2023–24, and notably the Society did not slip into a net loss even during the pandemic year, despite a 35.4 per cent contraction in sales. This resilience is attributable in large part to the Society's asset-backed structure: owned land and a permanent building reduce fixed operating costs relative to a rented commercial model, while non-core rental income provides a stabilizing revenue stream that is largely insulated from retail demand shocks.

At the same time, the data point to an emerging technical ceiling. Sales turnover reached an identical ₹1,50,00,000 in both FY 2022–23 and FY 2023–24 a plateau that indicates the Society has likely saturated its traditional, offline retail market and is operating at or near the production capacity of its existing weaver base and marketing channels. Similarly, while cash-in-hand and bank reserves combined exceeded ₹3.3 lakh in 2023–24, the absolute returns generated from standard bank interest on these reserves remain low, suggesting that surplus capital is not being actively deployed toward growth-oriented reinvestment, such as design innovation, digital infrastructure, or working-capital expansion for bulk orders.

8. Contribution to Women's Socio-Economic Upliftment

The Society's core social contribution lies in its capacity to convert unpaid, domestic weaving labour into a formal, income-generating activity for rural women. This transformation operates along three interlinked dimensions.

8.1 Economic Empowerment and Financial Independence

By organizing dispersed weavers and providing direct access to a structured market through Abhiruchi, the Society enables women to receive direct payments and incentives for their output. This shifts control over a portion of household finances toward women members, with reported downstream effects on spending toward children's education, healthcare, and household nutrition. Operating through a formal cooperative framework also introduces members to structured banking habits, improving their access to savings instruments and micro-credit for family or business needs.

8.2 Social Dignity and Professional Identity

Formal affiliation with the cooperative elevates a woman's social standing from that of a domestic homemaker to a recognized artisan, and the Society's governance structure regular AGMs and elected leadership positions on the Board of Directors creates a pathway for women's active participation in institutional decision-making, extending their agency beyond the loom into cooperative governance itself.

8.3 Preservation and Transfer of Cultural Heritage

As custodians of Assamese weaving traditions, senior women members mentor younger weavers in intricate patterns, dye techniques, and design sensibilities. The cooperative structure formalizes this generational knowledge transfer, embedding heritage preservation directly within an income-generating institutional setting rather than leaving it to informal, unstructured transmission within individual households.

9. Core Problem: From Domestic Weaving to Commercial Professionalism

Despite this social contribution, the study identifies a deep-seated structural barrier limiting the Society's and its women members' further economic upliftment: the persistence of a "subsistence hobby" mind-set that frames weaving as a domestic, leisure-time activity rather than a formal profession. This mind-set manifests across five interlinked operational challenges.

- Career outlook: Weaving is widely regarded as a household chore or cultural rite of passage rather than a long-term professional pursuit, limiting weavers' recognition of their own labour as a route to financial independence.

- Standardization and quality control: Minor defects and tension inconsistencies that are culturally acceptable in domestic production lead to rejection in competitive commercial markets, and the shift to standardized design templates and uniform quality benchmarks remains a significant operational hurdle.
- Rigid production timelines: The self-paced, chore-adjacent rhythm of domestic weaving conflicts with the firm delivery deadlines required for bulk institutional or export orders, constraining the Society's ability to scale.
- Resistance to modernization: A preference for traditional, physically strenuous weaving habits over ergonomic and technological upgrades limits daily output and contributes to weaver fatigue.
- Absence of independent financial identity: Revenue generated through domestic-style weaving tends to be treated as auxiliary family income rather than the woman's own earned capital, limiting the development of independent banking histories and credit access under women's own names.

10. Strategic Recommendations

10.1 Immediate Action Items

- Establish a dedicated Women's Micro-Enterprise Wing a subcommittee of female weavers overseeing product quality, design experimentation, and local marketing, and serving as a leadership pipeline into higher administrative roles.
- Provide digital literacy training in partnership with government agencies, covering online product showcasing, digital payments, and basic bookkeeping.
- Introduce regular health and wellness camps addressing ergonomics, posture, and eye health, paired with ergonomic loom upgrades to protect weavers' long-term physical well-being.
- Launch a Weaver Professionalization Programme comprising transition workshops that reframe weaving as a skilled, dignified, and lucrative profession, backed by a structured incentive system rewarding precision, timeliness, and commercial quality.

10.2 A Three-Pillar Strategic Framework for Long-Term Growth

I. Professionalization. Structured weaver incentive models, professional design workshops, and ergonomic loom upgrades can transform weaving from a domestic hobby into a dignified, skilled career, supporting the standardized quality and disciplined timelines needed for large-scale commercial orders.

II. Leveraging Cultural Identity and Geographical Indications (GI). Assam's GI tagged heritage products including the Assam Gamosa and Muga Silk offer a distinct competitive advantage. Emphasizing these authentic certifications can protect weavers from cheap power-loom imitations, position the Society in a premium market tier, and justify higher price realizations.

III. Digital and E-Commerce Integration. Enrolling the Society's product lines on national digital marketplaces such as ONDC, Amazon Karigar, and GeM, and establishing a simple, story-driven direct-to-consumer e-commerce portal, would connect Nalbari's women weavers directly with premium urban and global buyers, addressing the market-saturation ceiling evident in the sales-turnover plateau documented in Section 7.

11. Conclusion

The case of the Nalbari District Central Handloom Weavers Co-operative Society Limited illustrates that cooperative institutions in Assam's handloom sector function as more than economic entities they are instruments of social dignity and cultural preservation for the rural women who sustain this heritage craft. The Society's financial trajectory over 2019–20 to 2023–24 demonstrates genuine resilience, with net profit growing steadily even through a pandemic-driven sales contraction, underpinned by a stable, asset-backed balance sheet. Yet this financial stability coexists with a market plateau and a persistent socio-cultural barrier: the framing of weaving as a subsistence hobby rather than a formal profession, which constrains standardization, production discipline, and women weavers' independent financial identity.

Addressing this barrier requires a strategic response that operates simultaneously on three fronts professionalizing the weaver workforce, leveraging Assam's unique GI-tagged textile heritage for premium positioning, and integrating the Society's operations into national digital and e-commerce infrastructure. If pursued together, these strategies offer a credible and replicable pathway for the Society and comparable handloom cooperatives across Assam and North-East India, to translate generational craft skill into sustained economic self-reliance (Atmanirbhar) for the women who form the backbone of this sector.

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