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INSTITUTIONAL AND FINANCIAL MANAGEMENT MODEL OF KARAWO CRAFTERS IN GORONTALO, INDONESIA

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State University of Gorontalo

Abstract
Karawo embroidery is a cultural product that became the brand image of Gorontalo in Indonesian society and is one commodity that will always be developed. Karawo embroidery artisans are a resource that plays a role in the development of the creative industries. However, the role of the owner of an industry (employer) dominates the artisans/crafters by treating them with minimum wage. As a result, the crafters make it only as a side job. Based on these facts, a research is conducted aiming to identify models of institutional and financial management of karawo embroidery crafters. Following the observation and interviewing process with some entrepreneurs, karawo embroidery crafters, and designers, it is found that there are some institutional model of karawo needlework crafters, they are centers, cooperation, patronage, and singular (Independent). The financial management model is simple, with working capital from its own funds, wages and gathering funds. The financial management model of karawo needlework crafters is simple. Working capital was originally sourced from its own funds, in the form of wages and gathering funds between craftsmen, and along with the development of their business, they get the capital gain in the form of loans from cooperation and businesses and grants from the government.

Keywords: Karawo, institutional model, financial management model.
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