

Abstract

The main theme of this study was to access the impact of various financing mediums used in the date palm industry at district Khairpur (Mirs). The major livelihood of many families in this district depends upon the yearly date palm harvest. This possesses many problems for growers and financing is at the top of the list. Qualitative approach was applied to pinpoint for assessment of the actual problems determining the profitability. This would yield meaningful insights for furthering our understanding of the various challenges faced by the growers in this area. The analysis was done through latent content analysis by conducting Semi-Structured interview from 16 respondents from date palm growers. Results of the study revealed that limited access to finance and costly market borrowing affects the profitability, besides these two factors, monsoon rains, no support price, lack of proper storage facilities and negligence from the government also causing a decline in the production and ultimately low profits. Another important insight of this study is the hurdles in access to market. The study is based only on the data collected from Khairpur (Mirs) district. There is the suggestion for the stakeholders of Khairpur (Mirs) to provide financial access to the date palm grower of this area as they can manage their working capital. This makes the case for practical contribution as it will help to further the development and sustainability of the cluster. The work is original in nature and follows a qualitative approach. Therefore, the findings answer a key question, by giving the absolute insights of the cluster.

Keywords: Entrepreneurial Finance, Working Capital, Date Palm, Industrial Cluster, Sindh, Qualitative Research