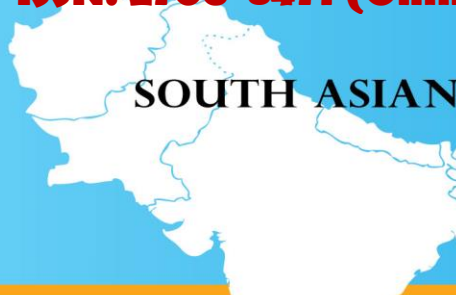


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GROSS MARGIN ANALYSIS OF BENEFICIARIES AND NON-BENEFICIARIES OF AGRICULTURAL CREDIT AMONG POULTRY FARMERS IN OSUN STATE NIGERIA

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ABSTRACT

This study compared the profitability of beneficiaries and non-beneficiaries of agricultural credit among poultry farmers and also investigated the factors influencing the output of poultry production in Osun state. Multi-stage sampling technique was used to select 96 respondents in the state and well-constructed, a pretested questionnaire was used to collect data from the poultry farmers. The data collected were analyzed using descriptive statistics, budgetary techniques, multiple regression analysis and student t-test.

The average age of poultry farmers in the study area is 53 years; poultry production is dominated by males with a percentage of 53.1%, 93.1% of the respondents had formal education, 31.25% of the poultry farmers are users of credit. The gross profit margin for beneficiaries of credit among poultry farmers was ₦742,222 while that of non-beneficiaries of credit was ₦365,434. The student t-test revealed that there is a significant difference between the profitability of beneficiaries and non-beneficiaries of credit at 5% significant level of probability. The study, therefore, recommends that poultry farmers should use cheap labour and government should provide credit at low cost through formal financial institutions and agencies that would check farmer's activities as they keep up with loan payment and effective use of credit to ensure productivity and sustainable poultry enterprise.



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