

Economic analysis of agri-business enterprises in Amravati district

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ABSTRACT

Agricultural business enterprise includes all the firms involved in manufacturing and supplying of inputs and services to agricultural production or that handles or processes farm output until they can reach to final consumers. The major theme of present study is to assess the Financial requirement, credit gap for selected agribusiness enterprises and to evaluate the impact of finance on employment and income of sample agribusiness enterprises and problems in acquisition of credit by agribusiness enterprises and to study the pattern of credit disbursement by the various financial institutions. The owners of agribusiness enterprises who have taken the loan from various banks were selected purposively that is for Poultry enterprise 15, for Shadenet house enterprise 12 samples were selected randomly. The study revealed that the credit gap with subsidy in the case of broiler enterprise was to the tune of Rs. 119253, for layer enterprise was Rs. 525826.62 and for Shadenet house enterprise it was Rs. 17260.5. The credit gap without subsidy observed in the case of broiler enterprise was Rs. 211793 for layer enterprise was Rs. 1007485.67 and for Shadenet house enterprise it was Rs. 23188.20 which is 56.60 per cent of credit requirement. The major problems faced by sample agribusiness enterprises in acquisition of credit were, Lack of technical guidance, Procedure was Complicated and time consuming, Credit was not available in time.

Key Words : Agribusiness enterprise, Poultry, Shadenet house, Credit gap, Employment, Income

INTRODUCTION

Credit availability shows significant impact on agriculture regarding the adoption of new technologies and increase in farm income. Agricultural development can be accelerated through provision of adequate credit to the farmers at right time, at right place and through right institution. Agricultural credit is disbursed by co-operative banks, commercial banks as well as by the regional rural banks. A non institutional agency which includes money lenders mostly, friends, relatives etc., are also making credit available to agricultural sector in the country. However, the institutional agencies being recorded for their business of credit lending, become the core source of study that is why, the institutional credit surely is in the focus of most studies in this regard. India produces an estimated 53.5 billion eggs per annum, with per capita availability of 42 per annum. It has recorded an average growth rate of 7-8% over the years. Even more astounding was growth in production of poultry/

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chicken meat from only 0.12 million metric tonnes in 1981 to 2.0 million metric tonnes presently, a phenomenal growth of 15% per year, on an average. The Indian poultry industry with an annual output value of nearly Rs. 20,000 crore provides direct and indirect employment to about three million people catering primarily to domestic market. A considerable segment in the poultry sector is still unorganized and is spread over in the form of small units in far-flung areas that still needs organized effort to exploit the existing potential. Training and marketing continue to be the weakest links in various poultry development programs. With all these weaknesses, poultry development programmes under the cooperative sector were not able to make a dent. Poultry related activities have become highly scientific and to survive marginalization, small farmers have to work in groups. The poultry sector encompasses a range of farming systems from highly industrialized and export oriented at one end to the backyard, small, and marginal model addressing livelihood issues at the other end. Per capita availability of eggs was around 55 per year in 2011-12 (NB.ICD.GSS/1584/Poultry estates- 4/ 2011-12).

In protected cultivation, 275 green houses and 235 shadenet houses (as innovative activity) have been erected until 2009-10. However, due to revision in cost norms of all the activities under protected cultivation and introducing shadenet house as a regular activity resulted in quantum jump in achievement under this component. Thus the 125 Poly houses and 664 Shadenet house are erected in the year 2010-11 alone with a total expenditure for this component is Rs. 1350.47 lakh. Thus, total area brought under protected cultivation in the state is 6307.20 ha. One of the main problems faced in open field production of vegetable seedlings is the occurrence of diseases and pests and low germination percentage. To mitigate these problems production of vegetable seedlings in a shade net house and using plastic tunnels is being promoted.

The major theme of present study is to assess the Financial requirement, credit gap for selected agribusiness enterprises and to evaluate the impact of finance on employment and income of sample agribusiness enterprises and problems in acquisition of credit by agribusiness enterprises and to study the pattern of credit disbursement by the various financial institutes.

METHODOLOGY

Data of size of land holding, cropping pattern, land utilization pattern, credit requirement, loan disbursed to agribusiness enterprises, credit gap, income and employment generated and problems faced by enterprise owners for acquisition of credit was collected with the help of prepared schedules. The owner of agribusiness enterprises who have taken the loan from various banks was selected from the Amravati district. The information was collected from randomly selected 12 samples of Shadenet-house enterprises and 15 samples of poultry enterprise in a pre tested questionnaire. The data was randomly collected and analyzed with the help of simple tabular analysis. Total credit requirement was calculated by totalling fixed capital and working capital required for agribusiness enterprises. Total establishment cost was calculated and this cost was divided into per year by dividing life period of fixed asset and equipment separately. Credit gap was worked out by taking into consideration the provision of subsidy from government, District Industrial Corporation and owners' contribution.

RESULTS AND DISCUSSION

Poultry (Broiler):

In broiler, Vencob, Anak-2000, Samrat, Hubbard, Keggbro and Ross are the most popular breeds for meat production. Out of these improved breeds, poultry enterprise owners in Amravati district have been preferring Vencob breed for their production because of its easily availability and disease resistant. The information regarding to per enterprise and per lot average number of broilers and live weight of broiler production is presented in Table 1. Table 1 shows that the average number of broiler

those could be required per lot was 5000. However, the actual size of broilers per lot was 4874.64. In deep litter system, the percentage capacity utilization was 97.49 and average number of lots sold per year was 6.20 and average marketed age of broilers was 40.4 days. Average live weight per broiler produced was 2.09 kg and mortality percentage per lot was about 2.09 per cent.

Particulars	Per enterprise	Per batch (5000)
Capacity of enterprises	6700	5000
Number of broilers reared	6538.10	4874.64
Per cent capacity utilization	97.49	97.49
Number of lots sold per year	6.20	6.20
Average live weight of broiler production (kg)	12957.08	9705.34
Per broiler live weight (kg)	1.99	1.62
Average marketed age (days)	40.40	40.40
Mortality (Nos.)	161.90	125.36
Mortality (Percentage)	2.51	2.09

It was found that, the total fixed investment was to the extent of Rs.258608.83. Table 2 shows that the share of broiler house (77.80 %) was highest to the total fixed capital which is followed by the share of brooder house (7.72 %), land (6.13 %) and store (2.69 %). Also Table 2 shows the share of servant residence, waterer, feeder was 2.59 per cent, 1.60 per cent and 1.46 per cent, respectively.

The variable costs of maintenance of broiler enterprises includes items such as the value of broilers (chicks), expenses on feed, litter, medicines, labour, electricity and water charges, the depreciation on building and equipments, interest on working capital, land rent, interest on fixed capital investment and miscellaneous expenses. The details regarding these costs have been presented in Table 3 on per enterprise, per lot and per broiler basis.

Sr. No.	Particulars	Value (Rs)	
1.	Land	15850.47	(6.13)
2.	Brooder house	19964.26	(7.72)
3.	Broiler house	201207.82	(77.80)
4.	Office-cum-store	6945.28	(2.69)
5.	Servant residence	6707.13	(2.59)
6.	Waterer	4148.42	(1.60)
7.	Feeder	3785.45	(1.46)
	Total Fixed Cost	258608.83	(100.00)

It is found that total cost for broiler production was Rs. 3051590 per enterprise, Rs. 493547.8 per lot and Rs. 98.71 per broiler. It was observed that the share of fixed cost and variable cost in total cost per enterprise was 9.25 per cent and 90.75 per cent, respectively. Expenses on feed shared 59.05 per cent which was major item in poultry activity followed by expenses on one day old chick which was 17.28 per cent per lot. Labour cost shared 4.73 per cent. Whereas, electricity and water charges, litter material, medical expenses were 0.80, 1.33, 1.93 per cent, respectively per lot. In fixed cost, the share of depreciation and land rent was 0.96 and 3.72 per cent, respectively while that of interest on fixed capital was 0.45 per cent per lot.

Total gross income from broiler production :

In broiler enterprise, the value of live weight of broiler is the major influencing factor in realizing the good returns which is supplemented by the income from sale of manure and empty gunny bags, etc.

It was observed that the gross income per enterprise, per lot and per broiler was Rs. 4190638.00, Rs. 676244.90 and Rs. 135.25, respectively. Amongst this gross income per lot income from sale of broilers, manure and gunny bags were Rs. 666131.50, Rs. 7799.80 and Rs. 2313.55, respectively. The benefit : cost ratio (BCR) for broiler production enterprise was 1.38, for per lot 1.37 and for per broiler 1.37. The benefit : cost ratio (BCR) for broiler production as turned out greater than enterprises, thereby showing that broiler production as an economically viable venture or activity.

Table 3 : Average cost of broiler rearing				
Sr. No.	Particulars	Per enterprise	Per lot	Per broiler
Variable cost				
1.	Price of one day old Chick	530500 (17.38)	85280 (17.28)	17.056 (17.28)
2.	Feed	1807310 (59.23)	291462.50 (59.05)	58.29 (59.05)
3.	Wages of labour	144990 (4.75)	23365 (4.73)	4.67 (4.73)
4.	Electricity and water charges	24417.50 (0.80)	3936.25 (0.80)	0.79 (0.80)
5.	Litter material	43147.50 (1.41)	6553.75 (1.33)	1.31 (1.33)
6.	Medicinal expenses	59202.50 (1.94)	9521.25 (1.93)	1.90 (1.93)
7.	Other charges	2913.75 (0.10)	468.13 (0.09)	0.09 (0.09)
	Total working capital (WC)	2612481 (85.61)	420586.90 (85.22)	84.12 (85.22)
8.	Interest on working capital (6 %)	156748.90 (5.14)	25235.21 (5.11)	5.05 (5.11)
	Total variable cost (TVC)	2769230 (90.75)	445822.10 (90.33)	89.16 (90.33)
Fixed cost				
9.	Depreciation	27417.16 (0.90)	4731.496 (0.96)	0.95 (0.09)
10.	Land rent	112687.10 (3.69)	18359.86 (3.72)	3.67 (0.36)
11.	Interest on fixed capital (10 %)	129304.40 (0.42)	2239.18 (0.45)	0.45 (0.45)
	Total establishment cost	12930.44 (4.24)	25333.90 (4.54)	5.07 (4.54)
	Total fixed cost (TFC)	153055.10 (9.25)	22391.80 (9.67)	4.49 (9.67)
	Total cost (TFC +TVC)	3051590 (100.00)	493547.80 (100.00)	98.71 (100.00)
	Gross returns	4190638	676244.90	135.25
	Net income	1139048	182697.10	36.54
	B:C ratio	1.38	1.37	1.37

Table 4 : Average total income and net income from different sources of poultry enterprise				
Sr. No.	Particulars	Per enterprise	Per batch	Per broiler
1.	Sale of broilers	4127703.00 (98.49)	666131.50 (98.50)	133.23 (98.50)
2.	Manure	48548.80 (1.15)	7799.80 (1.14)	1.56 (1.15)
3.	Sale of gunny bags	14386.30 (0.34)	2313.55 (0.34)	0.46 (0.34)
4.	Gross income	4190638.00 (100)	676244.90 (100)	135.25 (100)
5.	Total cost	3051590.00	493547.80	98.71
6.	Net income	1139048.00	182697.10	36.54

Poultry (Layer) :

The information relating to the capital investment on various fixed assets such as land, buildings, water supply, equipment's etc. is presented in Table 5. It was found that, the total fixed investment was to the extent of Rs. 1236310.33. The major item of fixed investment was construction of layer house as it shared 43.30 per cent. The cost of land, brooder house, and brooder cum grower equipment, layer equipment, water and feeder were Rs.104700. Rs. 296291.67, Rs. 47733.33 and Rs. 252542, respectively.

Sr. No.	Particulars	Value (Rs.)	Per cent
1.	Construction of brooder cum grower house	296291.67	(23.97)
2.	Construction of layer house	535043.33	(43.30)
3.	Value of land	104700	(8.47)
4.	Purchase of brooder cum grower equipment	47733.33	(3.86)
5.	Purchase of layer equipment	252542	(20.43)
	Total fixed cost	1236310.33	(100.00)

Table 5 shows that the variable costs of maintenance of layer enterprises includes items such as the cost of day old chicks, cost of feed up to laying, cost of medicine, other misc. cost, cost of labour, the depreciation on building and equipments, interest on working capital, land rent, interest on fixed capital investment and miscellaneous expenses. The details regarding these costs have been presented in Table 6 on per enterprise basis.

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Sr. No	Particulars	Per enterprise	Per cent
Variable cost			
1.	Cost of day old chicks	85050.00	3.31
2.	Cost of feed upto laying	1594030.43	62.05
3.	Cost of medicine	135047.10	5.26
4.	Other misc. cost	5608.00	0.22
5.	Cost of labour	21037.50	0.82
6.	Total working capital (WC)	1840773.03	71.66
7.	Interest on working capital (6 %)	110446.38	4.30
	Total variable cost (TVC)	1951219.42	75.96
Fixed cost			
8.	Depreciation	4874.82	(0.19)
9.	Rental value of land	559024.31	(21.76)
10.	Establishment cost	48748.23	(1.90)
11.	Interest on fixed capital 10 %	4874.82	(0.19)
	Total fixed cost (TFC)	617628.86	(24.04)
	Total cost (TFC + TVC)	2568848.27	(100.00)
	Gross returns	3354785.87	
	Net income	785937.59	
	B:C ratio	1.36	

capital investment and miscellaneous expenses. The details regarding these costs have been presented in Table 3 on per enterprise per layer basis.

It was also found that total cost for layer production was Rs. 2568848.27 per enterprise and Rs. 513.77 per layer. Also it was observed that the share of fixed cost and variable cost to the total cost per enterprise was 24.04 per cent and 75.96 per cent, respectively. The share of feed expenses (62.05 %) was highest in poultry activity followed by expenses on medical expenses 5.26 per cent and one day old chick which was 3.31 per cent. Labour cost share of cost of labour to the total cost is 0.82 per cent, whereas the share of other miscellaneous expenses including electricity and water charges is 0.22 per cent.

Total gross income from layer enterprise :

In layer enterprise, the eggs production capacity of layer is the major influencing factor in realizing the good returns which is supplemented by the income from Sale of culls ,sale of manure and sale of empty gunny bags, etc.

It is observed that the gross income per enterprise and per layer was Rs. 2992724.67 and Rs. 598.54, respectively. Amongst gross income per lot income from sale of layers, Sale of culls, manure and gunny bags were Rs. 289666.67, Rs. 42319.53 and Rs.30075.00, respectively. The benefit : cost ratio (BCR) for layer production enterprise for year 2012-13 was 1.36 and for per layer 1.36.

Sr. No.	Particulars	Per enterprise	Per cent
1.	Sale of eggs	2992724.67	(89.20)
2.	Sale of culls	289666.67	(8.64)
3.	Sale of gunny bags	30075.00	(0.90)
4.	Sale of manure	42319.53	(1.26)
	Gross income	3354785.87	(100.00)
	Total cost	2568848.27	
	Net income	785937.59	
	B:C ratio	1.36	

Shadenet house :

Fixed capital investment in Shadenet house erection:

The cost of shadenet house construction/erection depends upon the total area of shadenet house, quality and quantity of steel used and additional facilities like shading net, support net, etc. However, the sample shadenet house owners from the selected district owned the naturally ventilated type of shadenet houses. The details are presented in Table 8.

Sr. No.	Particulars	Value (Rs)	Per cent
1.	Value of land	10186.91	21.48
2.	Irrigation structure	3119.13	6.58
3.	Shade net structure	30551.71	64.43
4.	Electric installation	2717.18	5.73
5.	Land preparation	846.26	1.78
	Total establishment cost	47421.19	100

Table 8 shows that the total fixed capital investment for shadenet house establishment was Rs. 47421.19. The share of Shade net structure was 64.43 per cent, which is followed by the share of Value of land, Electric installation and drip irrigation system comprised 21.48, 5.73 and 6.58 per cent, respectively. Whereas the share of Land preparation cost 1.78 per cent.

Cost of cultivation in shadenet house :

The cost of cultivation of capsicum in shadenet house is shown in Table 9. The total cost of cultivation for capsicum Rs. 81670.77. In the case of capsicum cultivation the cost of farm yard manure, cost of seeds, cost of plant protection chemicals and cost of chemical fertilizers was Rs. 1866.17, Rs. 645.69, Rs. 3979.94 and Rs. 1845.23, respectively.

Table 9 also shows that, the share of fixed cost and variable cost is to the extent of 86.90 per cent and 13.10 per cent, respectively, which amounted Rs. 26831.73 and Rs. 4045.56, respectively. Among these costs, the share of land rent 21.77 per cent, labour cost 6.90 per cent, interest on fixed capital

Table 9 : Cost of cultivation in shadenet house			
Sr. No.	Particulars	Value (Rs)	Per cent
1.	Farm yard manure	377.61	(1.22)
2.	Seeds	130.65	(0.42)
3.	Plant protection chemicals	805.31	(2.61)
4.	Chemical fertilizers	373.37	(1.21)
	Total	1686.94	(5.46)
Total labour cost			
1.	Seed bed preparation and sowing	53.80	
2.	FYM and fertilizer application	59.85	
3.	Hand weeding and Irrigation	40.61	
4.	Land preparation and planting	451.93	
5.	transportation of FYM	125.10	
6.	FYM application	99.45	
7.	Spraying of PPC	185.10	
8.	Fertilizers application	79.40	
9.	Irrigation	170.68	
10.	Slaking and pinching	201.04	
11.	Weeding and Inter-cultivation	246.48	
12.	Harvesting	416.18	
	Total labour cost	2129.63	(6.90)
	Variable cost	3816.57	(12.36)
13.	Interest on working capital@ 6% per annum	228.99	(0.74)
	Total variable cost	4045.56	(13.10)
Fixed cost			
14.	Depreciation	4742.12	(15.36)
15.	Rental value of land	5487.11	(17.77)
16.	Land revenue	5.09	(0.02)
17.	Interest on fixed capital 10% per annum	4742.12	(15.36)
18.	Establishment cost	11855.30	(38.39)
	Total fixed cost	26831.73	(86.90)
	Total cost (I+II)	102948.35	(100.00)

15.36 per cent, plant protection 2.61 per cent, fertilizer charges 1.21 per cent, and share of depreciation cost is 15.36 per cent.

Per enterprise yield and return from shadenet house:

It could be seen from the Table 10 that, the average total yield obtained and price received in the pooled sample farmers were 0.97 tonnes per enterprise and Rs. 33.83 / kg. The net return obtained from shadenet house is Rs. 2075.86 while the benefit cost ratio is 1.07.

Particulars	Value (Rs)
Total yield (kg)	974.18
Price(Rs/ kg)	38.83
Total cost	30877.29
Total returns	32953.15
Net returns	2075.86
B:C ratio	1.07

Credit requirement and credit gap for selected agribusiness enterprises:

To start poultry agribusiness enterprise the minimum fixed cost has to be incurred however, this cost can be apportioned on number of lots that has to be taken during the year. But with such apportioned cost if taken into account the poultry enterprise cannot be started that is why fixed cost has not been divided for different lots.

During the study, the fixed capital requirement in the case of broiler was estimated to Rs. 258608.83 and which was Rs. 1236310.33 for the layer enterprise and for shadenet house it was Rs. 234360.41. The working capital required for the agribusiness enterprises under study was Rs. 420586.90 for broiler and Rs. 1840773.03 for the layer enterprise, Rs. 18712.93 for shadenet house.

Credit gap with subsidy :

According to 80 per cent of fixed capital and 75 per cent of working capital approach, total credit requirement in the case of poultry enterprise was Rs. 420586.90 and Rs. 1840773.03 for the layer enterprise, Rs. 18712.93 for shadenet house. In consideration with the credit policy of the financial institute, the credit made available and as per the approaches that have been taken into account for the present study, the credit gap observed in the case of broiler enterprise was to the tune of Rs.

Sr. No.	Particulars	Poultry		Shadenet house
		Broiler	Layer	
1.	Total fixed capital	258608.83	47421.19	234360.41
2.	Total Working capital	420586.90	1840773.03	4045.56
3.	80% of total fixed capital	206887.06	989048.00	37937.00
4.	75 % working capital	315440.00	1380579.78	3034.17
	Total credit requirement	522327.06	2369627.78	40971.10
	Credit availability	370161.00	1926636.20	23710.60
	Credit gap with subsidy	119253.00	525826.62	17260.50
	Credit gap without subsidy	211793.00	1007485.67	23188.20
	Per cent credit gap with subsidy	24.37	21.44	42.13
	Per cent credit gap without subsidy	43.27	41.08	56.60

119253.00. In percentage terms the credit gap observed was 24.37 per cent In case of layer enterprise, the credit gap with subsidy observed to be Rs. 525826.62 which was 21.44 per cent to the credit requirement. The credit gap with subsidy for the shadenet house was to the extent of Rs. 17260.5 which is 42.13 per cent of the requirement and is the maximum amount the credit gap with subsidy observed for the agribusiness enterprises under study.

Credit gap without subsidy :

In consideration with the credit policy of the financial institute, the credit made available and as per the approaches that have been taken into account for the present study, the credit gap without subsidy observed in the case of broiler enterprise was to the tune of Rs. 211793.00. In percentage the credit gap observed was 43.27 per cent. In case of layer enterprise, the credit gap without subsidy observed to be Rs. 1007485.67 which was 41.08 per cent to the credit requirement. The credit gap without subsidy for the shadenet house was to the extent of Rs. 23188.20 which is 56.60 per cent to the requirement and is the maximum amount the credit gap without subsidy observed for the agribusiness enterprises under study.

Income generated by the sample agribusiness enterprise owners :

The incomes from various activities *i.e.* crop production, agribusiness enterprise, under study and other activities being carried out by the sample agribusiness enterprise owners have been assessed and the information is presented in Table 12. The total income of the sample poultry (broiler) agribusiness enterprises observed to be Rs. 5978638.00 of this income the share of income from agribusiness enterprise under study *i.e.* poultry (broiler) was maximum 70.09 per cent (Rs. 4190638.00) followed by the income from crop production having the share of 19.90 per cent (*i.e.* Rs. 1190000.00). The total income of the layer enterprise owners was observed to be Rs. 3354785.87 of which the share of crop production was (68.01 %) followed by share of shadenet Rs. 41.72 per cent (*i.e.* Rs. 134632.14)

Sr. No.	Particulars	Poultry		Shadenet house
		Broiler	Layer	
1.	Crop production	1190000 (19.90)	1184000 (24.00)	167000 (51.76)
2.	Agribusiness enterprise	4190638 (70.09)	3354785.87 (68.01)	134632.14 (41.72)
3.	Other (Livestock, part time job etc.)	598000 (10.01)	394000 (7.98)	21000 (6.5)
	Total	5978638	4932785.87	322632.14

Employment :

Family labour employment:

The employment generated for the family human labour (male + female) in the sample agribusiness unit owners was studied and the information is presented in Table 13.

Out of the total employment ,the employment generated in the activity of broiler production was to the extent of 52.2 per cent (50 mandays) followed by was 41.37 per cent and the share of employment in other activities was 6.39 per cent.

In the case of sample shadenet agribusiness enterprise, of the total employment the maximum employment was in the crop production 12.74 mandays followed by shadenet enterprise (12 mandays).

Hired labour employment:

In agriculture, for conducting various activities in addition to family labour, hired labour are also

employed. The total hired labour employment in the sample agribusiness enterprise owners was studied and the information is presented in Table 14.

The total hired labour employment by poultry enterprise owners was 300 mandays (for man) and 145 mandays (for women). It was observed that hired labour employment for broiler enterprise was high for both man and women total 49.6 per cent followed by crop production enterprise 41.38 per cent. In poultry (Layer) enterprise employment for man was observed more than women which was 300 mandays and for women 140 mandays. In case of shadenet house the hired employment generated was observed more from agribusiness enterprise 47.6 per cent followed by crop production activity shared 45.1 per cent. The employment from enterprise was 60 for man and 30 for women, of the total employment in shadenet house.

Problems in acquisition of credit by sample agribusiness enterprises:

The problems in acquisition of credit by sample agribusiness enterprises were also studied. It is observed that the main problems in acquisition of credit by sample agribusiness units were

- Lack of technical guidance.
- Procedure was Complicated and time consuming
- Credit was not available in time
- Lack of credit facility

The major suggestions given by owners of sample agribusiness units for bridging the credit gap was that the amount of credit disbursed should be adequate.

Sr. No	Particular	Poultry (Broiler)			Poultry (Layer)			Shadenet house		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
1.	Crop production	38.64 (42)	16.8 (40)	55.44 (41.37)	40.95 (45)	18.9 (45)	59.85 (45)	8.74 (46)	3.6 (40)	12.74 (45.5)
2.	Agribusiness enterprises	50 (54.3)	20 (47.62)	70 (52.2)	45 (49.45)	20 (47.62)	65 (48.8)	8 (42.1)	4 (44.44)	12 (42.85)
3.	Other	3.36 (3.65)	5.2 (12.38)	8.56 (6.39)	5.05 (5.55)	3.1 (7.38)	8.15 (6.13)	2.26 (11.89)	1.4 (15.56)	3.26 (11.64)
	Total	92 (100)	42 (100)	134 (100)	91 (100)	42 (100)	133 (100)	19 (100)	9 (100)	28 (100)

Figures in parentheses indicates percentage to the total

Sr. No.	Particulars	Poultry (Broiler)			Poultry (Layer)			Shadenet House		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
1.	Crop production	259.6 (42)	111.6 (40)	371.2 (41.4)	281 (45)	112.56 (42)	393.6 (44.1)	59.4 (45)	23.94 (42)	83.34 (45.1)
2.	Agribusiness enterprises	300 (48.5)	145 (52)	445 (49.6)	300 (48)	140 (52.2)	440 (49.3)	60 (45.5)	30 (52.6)	90 (47.6)
3.	Other	58.4 (9.5)	22.4 (8)	80.85 (9)	44 (7)	15.44 (5.8)	59.4 (6.7)	12.6 (9.5)	3.06 (5.4)	15.66 (8.3)
	Total	618 (100)	279 (100)	897 (100)	625 (100)	268 (100)	893 (100)	132 (100)	57 (100)	189 (100)

Figures in parentheses indicates percentage to the total

Conclusion:

Total credit requirement of poultry (broiler) enterprise were Rs.522327.06, poultry (layer) were Rs. 2369627.78, shadenet house were Rs. 40971.10. The credit availability by various financing institutions were Rs. 370161, Rs. 1926636.20, Rs. 23710.60 for poultry (broiler), poultry (layer) and shadenet house enterprise. The credit gap with subsidy observed in the case of broiler enterprise was Rs. 119253, layer enterprise, Rs. 525826.62, shadenet house Rs. 17260.50. The credit gap without subsidy observed in the case of broiler enterprise was to the tune of Rs. 380396. layer enterprise, Rs. 1757038.27. shadenet house was Rs. 23188.20. Total income obtained per enterprises were Rs. 4190638, Rs. 3354785.87, Rs. 32953.15 for poultry (broiler), poultry (layer), shadenet house, respectively. The total employment generated from agribusiness enterprise was 445 mandays for poultry enterprise, 440 mandays for Layer, 90 mandays for shadenet house.

The major problems faced by sample agribusiness enterprises in acquisition of credit were ,lack of technical guidance, procedure was complicated and time consuming ,credit was not available in time ,Lack of credit facility inadequate amount of credit disbursed to them, the procedure for obtaining the credit was cumbersome and time consuming and the loans were not available at right time. The major suggestion given by owners of sample agribusiness enterprises for bridging the credit gap was that the amount of credit disbursed should be adequate in the context of the total credit (loan) requirement of the such agribusiness enterprise owners.

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