

Appendix

Appendix 1: description of explanatory variables

Variables	Types variable	Description
Age	continuous	Number of years
Education	dummy	1=if farmer has gone further than primary school, 0=if farmer has stopped at primary school or hasn't gone in school
Extension_service	dummy	1=if farmer has received visits of an extension agent, 0=if not
Farmers association	dummy	1=if farmer belongs to a farmers' association, 0=if not
Distance	dummy	1=places close to the town centre, 0= places not close to the town centre

Appendix 2: description of explanatory variables

Variables	Types variable	Description
Interest rate	continues	The interest rate of loan in percent (%)
Labor cost	continues	Amount of money spent to acquire labor [XAF]
Farm_size	continuous	Cultivated land in hectare
Owner	dummy	1=if farmer is the land's owner, 0=if not
Income	continues	Amount of money gained by farmer [XAF]
Extension_service	dummy	1=if farmer has received visits of an extension agent, 0=if not

Appendix 3: Descriptive statistics of variables used

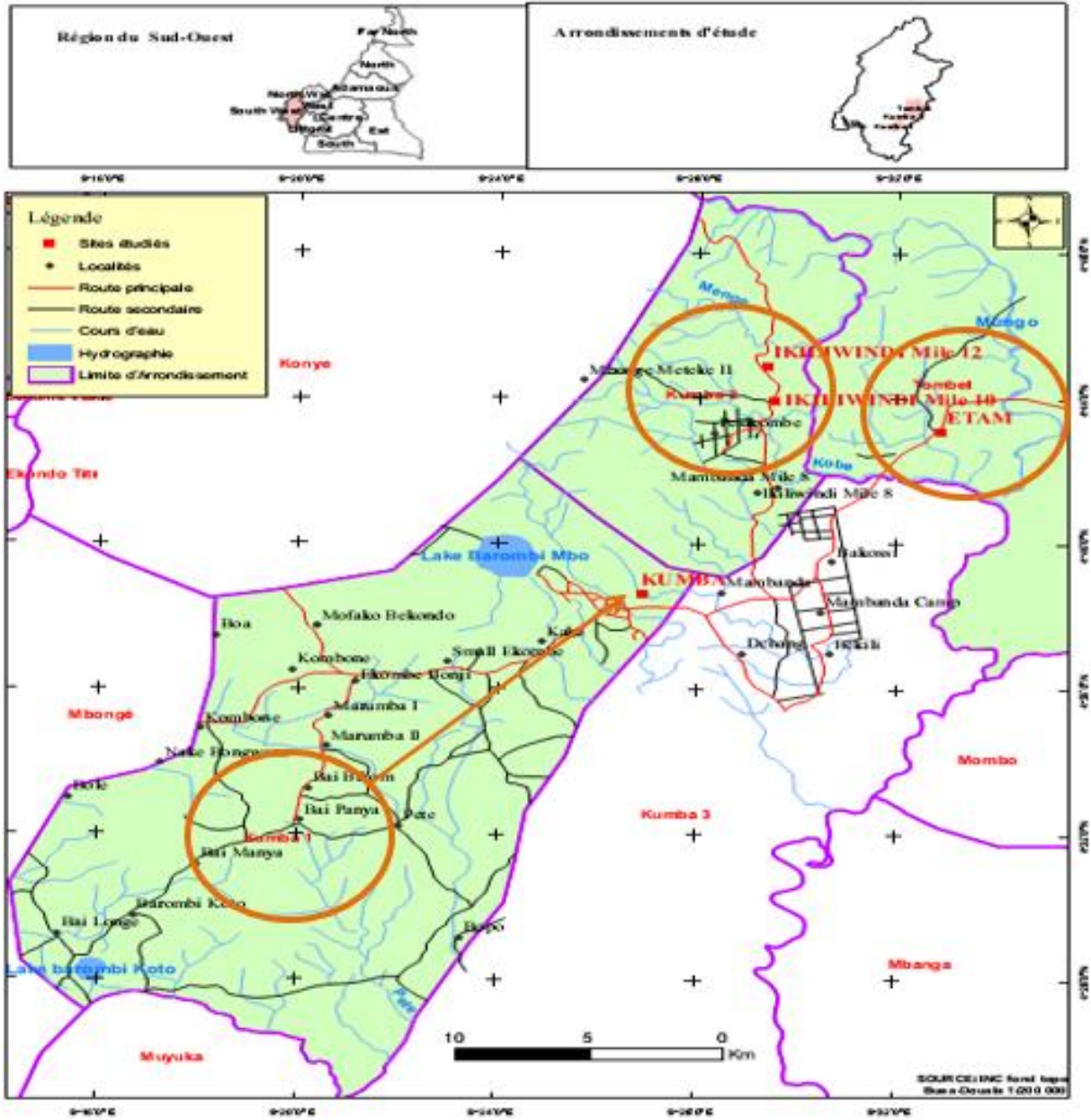
Variable	type	Mean	Std. Dev.	Min	Max
Amount_loan	continuous	86,842.11	48,568.69	20,000	200,000
Distance	dummy	0.29	0.456	0	1
Farmers association	dummy	0.26	0.440	0	1
Education	dummy	0.27	0.446	0	1
Sex	dummy	0.03	0.171	0	1
Age	continuous	38.61	10.096	17	68
Extension services	dummy	0.18	0.386	0	1
Family size	continuous	7.09	3.845	1	21
Owner	dummy	0.33	0.472	0	1
Farm_size	continuous	0.583	0.437	0.05	3
Income	continuous	92,262.7	127718	5,750	1,025,650
Labor cost	continuous	67,891.35	75,997.92	11,925	628,825

Appendix 4: Results of multi-collinearity test

Variable	VIF	1/VIF
Inlaborcost	2.57	0.388645
farm size	2.17	0.460928
farmers association	1.62	0.618645
age	1.35	0.742598
extension service	1.31	0.763421
education	1.3	0.769365
distance	1.21	0.826356
owner	1.16	0.865451

A value greater than 5 indicates a probably collinearity problem.

Appendix 5: Map of the Southwest region



Source: National Institute of Cartography, Cameroon