

Crop diversification			(0.006) 2.011** (0.729)		(0.007) 1.833 (0.726)	-0.606
Adoption of latest technology			0.650 (0.294)		0.633 (0.314)	-0.457
Membership			3.170*** (1.498)		3.620** (2.109)	1.286**
Informal credit-amount				1.000*** (2.33E-06)	1.000** (2.97E-06)	-6.1E-06**
Informal credit-scale				2.181* (0.945)	1.900 (0.957)	0.642
Hardship-informal credit				1.896** (0.527)	1.746* (0.591)	0.557*
Log pseudo-likelihood	-108.228	-105.120	-98.817	-97.237	-85.962	
Wald chi ²	19.120**	25.020***	30.360***	32.880***	40.270***	40.270***
Pseudo R ²	0.081	0.107	0.160	0.174	0.270	0.270

*, ** and *** are levels of significance at 10%, 5% and 1% respectively

Parenthesis contain robust standard errors

Source: field survey, 2018-19