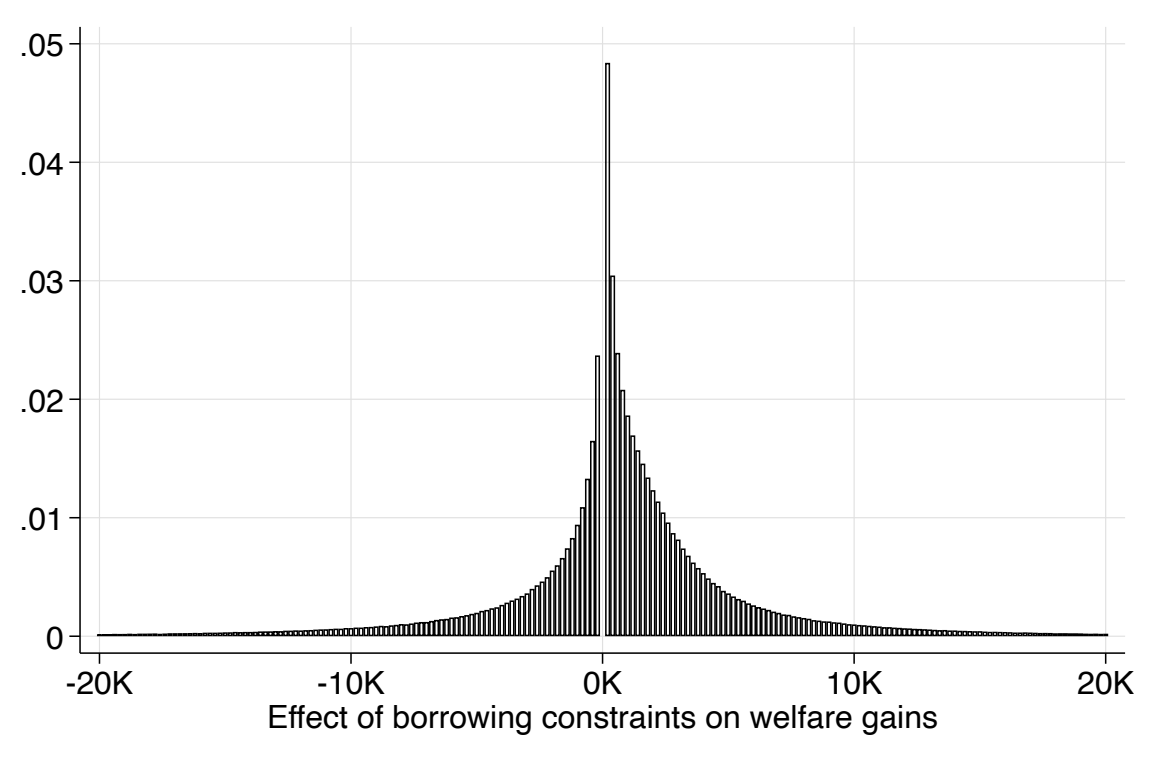
.05
.04
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Effect of borrowing constraints on welfare gains