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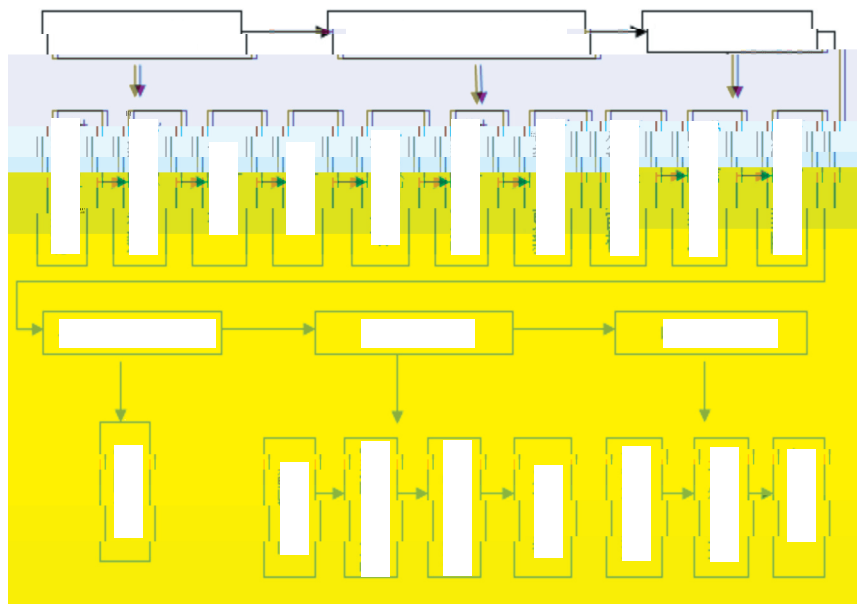
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Y loan						6.328	7.563
Du	=1	=0				0.326	0.373
Dt	=0	=1				0.600	0.526
income						1.421	0.537
land						7.919	0.965
labor						7.099	0.809
edu						6.527	2.278
distance						7.563	5.151
Fservice	=1	=0				0.915	0.279
Environ				1- 5		1.795	0.880
	1	2	3	4	5		
Length						7.445	5.158
ability					1- 5	1.936	0.880
prestige					1- 5	1.826	0.820
Socialev		1- 3	1	2	3	2.159	0.746



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" American Economic Review

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