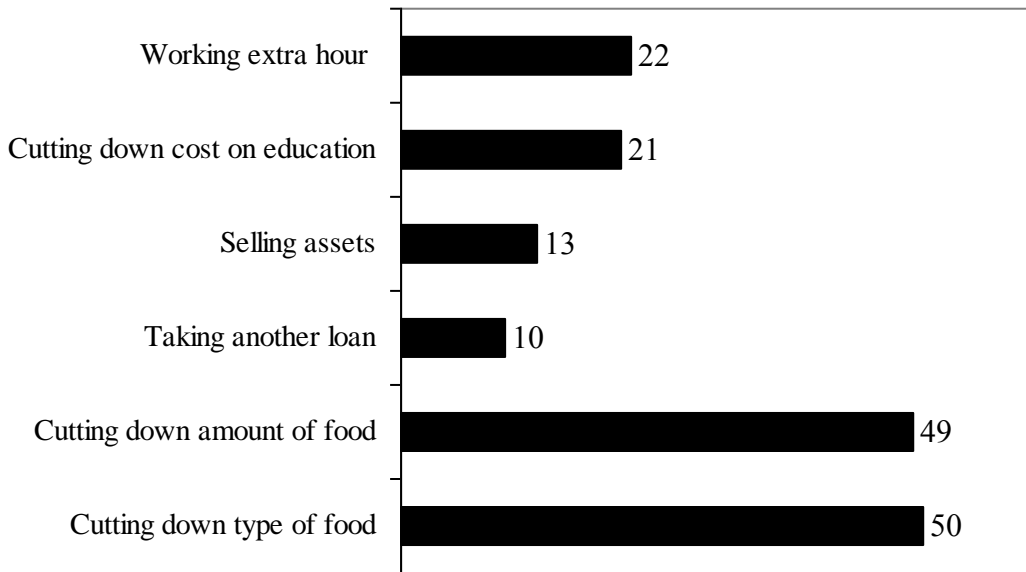


Loan repayment strategies



Percentages of families adopting these strategies