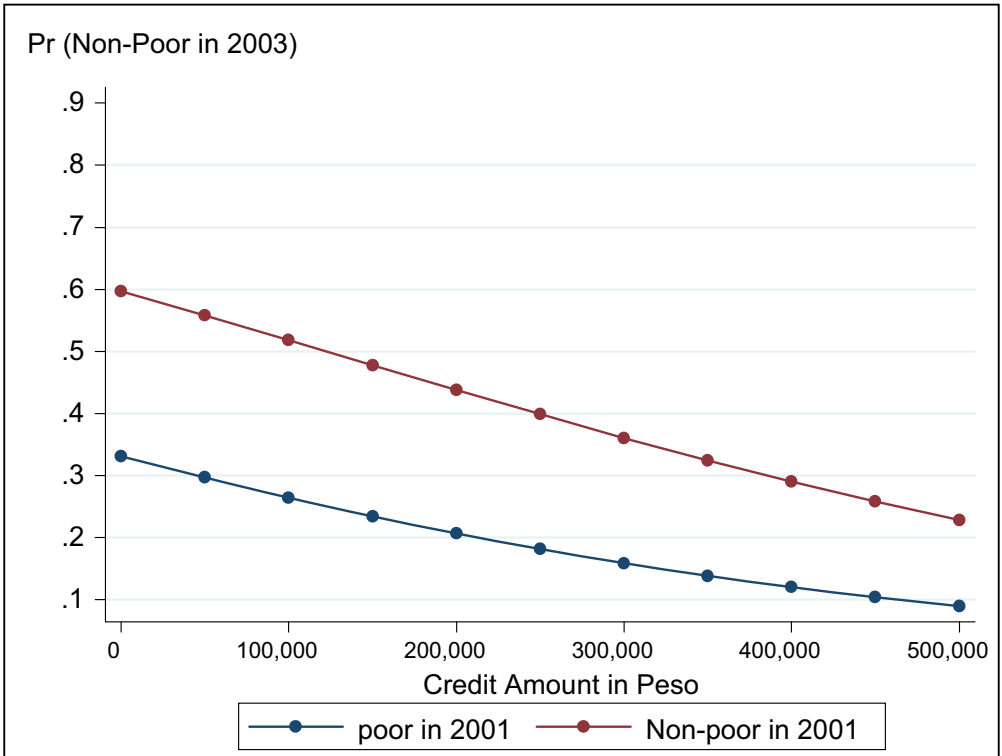Figure 14: Predicted Probability of Being Non-Poor and Credit