

Accepted Manuscript

Why discouraged borrowers exist? An empirical (re)examination from less developed countries

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PII: S1566-0141(17)30322-9
DOI: doi: [10.1016/j.ememar.2017.08.003](https://doi.org/10.1016/j.ememar.2017.08.003)
Reference: EMEMAR 515

To appear in:

Received date: 22 December 2015
Revised date: 22 July 2017
Accepted date: 25 August 2017

Please cite this article as: Ana Paula Matias Gama, Fábio Dias Duarte, José Paulo Esperança , Why discouraged borrowers exist? An empirical (re)examination from less developed countries, (2017), doi: [10.1016/j.ememar.2017.08.003](https://doi.org/10.1016/j.ememar.2017.08.003)

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from less developed countries**

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