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**First name NAME [[2]](#footnote-2)\*\***

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| ***Abstract –*** Text. | |
| ***JEL Classification***  L91, Q48  ***Key-words***  Text  Text  Text |

1. \* Affiliation ; mail [↑](#footnote-ref-1)
2. \*\* Affiliation ; mail [↑](#footnote-ref-2)