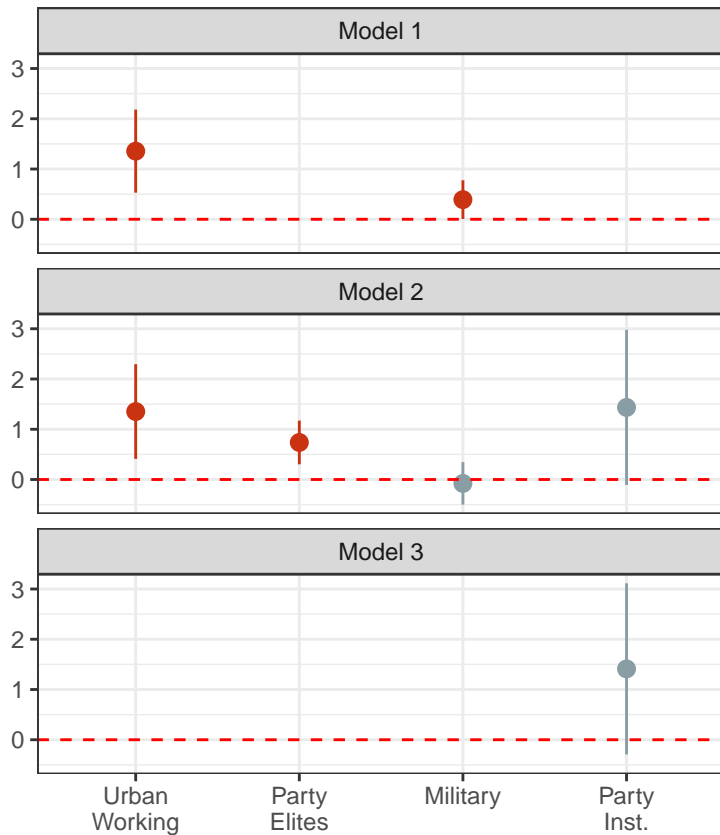


Universal welfare (coverage)



Universal welfare (delivery)

