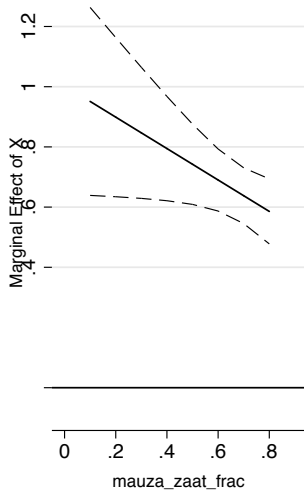


Year 1 Urdu Private Premium

Dependent Variable: Private Premium

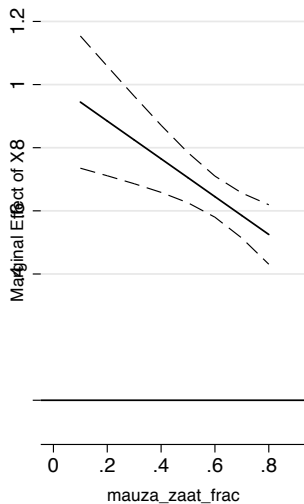


— Marginal Effect of X  
- - - 90% Confidence Interval

Two-tailed p-value for slope: 0.09

Year 5 Urdu Private Premium without Lag

Dependent Variable: Private Premium

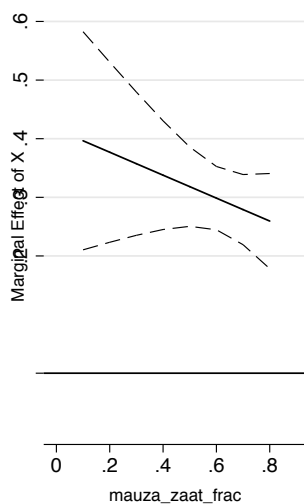


— Marginal Effect of X  
- - - 90% Confidence Interval

Two-tailed p-value for slope: 0.01

Year 5 Urdu Private Premium with Lag

Dependent Variable: Private Premium



— Marginal Effect of X  
- - - 90% Confidence Interval

Two-tailed p-value for slope: 0.35