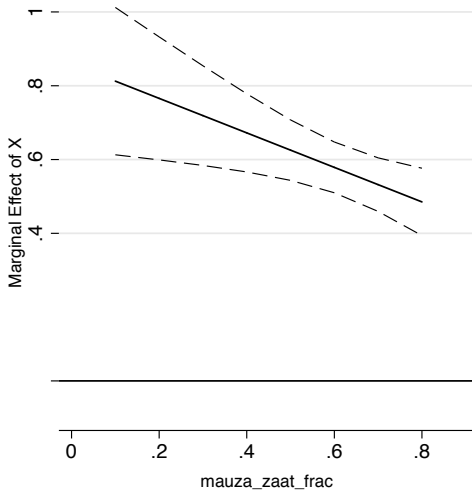


## Year 5 Urdu Private Premium without Lagged

Dependent Variable: Private Premium

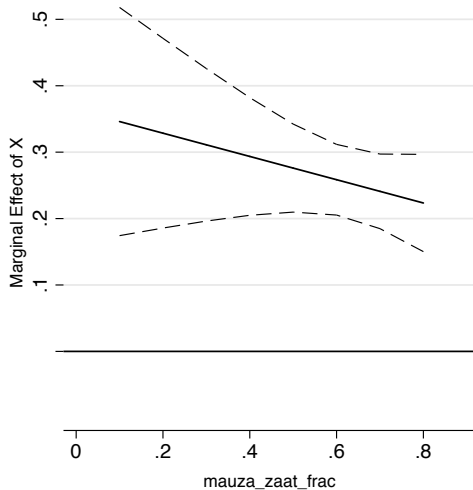


— Marginal Effect of X  
 - - - 90% Confidence Interval

Two-tailed p-value for slope: 0.03

## Year 5 Urdu Private Premium with Lagged

Dependent Variable: Private Premium



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

Two-tailed p-value for slope: 0.35