GLAECONOMICS

# Working Paper 10: GLA Economics' submission to the Treasury and DTI consultation on productivity indicators

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The Mayor of London established GLA Economics in May 2002 to provide a firm statistical, factual and forecasting basis for policy decision-making by the GLA group. GLA Economics is funded by Transport for London (TfL), the London Development Agency (LDA) and the Greater London Authority (GLA).

# Contents

# Abstract

Her Majesty's Treasury and the Department of Trade and Industry launched a consultation exercise regarding their proposal to develop a focussed set of productivity indicators for the UK. GLA Economics submitted a formal response during the consultation period.

GLA Economics said that they had reservations about the proposal as it was difficult to summarise performance using just a simple set of indicators. The inclusion of some indicators and the exclusion of others may simplify the analysis but it is likely to produce an inaccurate view of productivity developments. This could result in misinformed policy development.

Rather, GLA Economics argued that it was better to come to a judgement based on all relevant evidence – rather than just a selection of a few indicators. It was noted that this method involved a degree of subjectivity, but this was preferable to using only a selection of imperfect indicators.

Furthermore, GLA Economics did not support the development of a set of headline productivity indicators at the regional level. Rather, the Department of Trade and Industry's six monthly review of regional indicators should be supplemented by an annual review of regional economic performance.

GLA Economics also provided responses to specific questions in the consultation where the unit could best add value.

# 1. Introduction

In March 2004, Her Majesty's Treasury (HM Treasury) and the Department of Trade and Industry (DTI) launched a consultation period about their proposal to develop a set of productivity indicators. The indicators would be used to track progress towards increasing UK productivity growth and narrowing the productivity gap between the UK and other advanced economies.

GLA Economics was established to provide economic analysis and a firm statistical, factual and forecasting basis for policy decision making by the Greater London Authority (GLA) group. Given GLA Economics' role, the unit is particularly interested in the regional aspects of the consultation while having more general views on the other issues covered by the consultation.

This working paper outlines GLA Economics response to the consultation and was submitted to the Treasury and DTI. Section 2 outlines the unit's general views on the merits of the proposal to establish a focussed set of productivity indicators (in response to question 2.1 in the consultation document). Section 3 sets out the unit's response to the regional aspects of the consultation (in response to question 8.1 in the consultation document). Section 4 provides the unit's responses to particular questions in the consultation document to which GLA Economics can best add value.

# 2. Establishing a set of productivity indicators

The Treasury and DTI have asked for views about establishing a focussed set of productivity indicators to track progress against the government's productivity objectives. Paragraph 2.3 of the consultation document states that a 'more focussed set of indicators relating to areas that are most important for productivity potentially makes it easier to present a clear picture of the UK's position relative to its major competitors. Furthermore, a more focussed set of indicators that remains the same over time may be easier to understand and interpret.'

GLA Economics has significant reservations about the desirability of this proposal. There are many influences on productivity performance and these cannot easily be summarised by a simple set of indicators.

## 2.1 The contribution of theory

The government has previously identified five key drivers of productivity as follows:

- skills
- investment
- innovation
- enterprise
- competition

Modern economic growth theories stress the importance of ideas or knowledge as the underlying drivers of growth. However, various theories differ as to the channel via which knowledge impacts on growth. Different theories emphasise the role of human capital or skills; innovation or research and development (R&D); or the embodiment of new knowledge in new capital goods. These modern growth theories emphasise the importance of incentives for individuals or firms to invest in human capital, capital goods and R&D. Incentives in turn depend on the extent of competition[1] and enterprise/entrepreneurship which can be seen as an individual or firm's ability to respond to incentives.

While theory can provide a good base for identifying the elements of performance that drive growth, there is less clarity in both theory and practice on how performance and growth interact and feedback on each other. How a virtuous growth cycle might become established or what its key elements might be is not well modelled or well understood. For example, the routes by which an innovation feeds through into the economy may vary in their strength and effectiveness. While many innovations fail, the unsuccessful ones are not known in advance. Unless these processes are understood more fully, it is not possible to precisely specify which indicators are likely to be the key ones. Because of this, a much more fluid and pragmatic framework is called for than the prescriptive set implied by the Treasury and DTI.

[1] The precise relationship between competition and productivity is much debated by economists. However empirical studies such as S Nickell, 'Competition and Corporate Performance', Journal of Political Economy, 1996, 104, pp 724-746 have found that increases in competitive pressures in an industry have positive impacts on productivity growth rates.

In summary, the government's five drivers of productivity have a solid base in economic theory and provide a useful framework for thinking about policy, but performance in terms of these key drivers cannot be captured by a few indicators.

## 2.2 Indicators and targets

A focus on a few supposedly 'key indicators' for each area is likely to mean that policymakers will not use all available and relevant information to support the process of policy development and policy review. Inevitably, the field of vision of policymakers and analysts will tend to narrow on what is happening with regard to the supposed key indicators while other relevant information will tend to be given less weight or even ignored. This is likely to lead to a biased judgement of the performance of productivity related policy.

For example, it might be the case that the chosen indicators are generally showing negative readings. However, focussing on these alone or downplaying other relevant evidence, which was more positive, would lead to an overly negative view of performance and potentially generate an inappropriate policy response. Equally, focussing on a simple set of indicators could lead to an overly positive view with an inability to perceive problems which have not been captured by the indicators themselves but which have been signalled by other pieces of relevant evidence. This exercise could easily degenerate into a mechanical 'tick box' exercise with people concentrating solely on the indicators and forgetting that they are not meant to be ends in themselves but just a means to a wider aim of raising productivity performance.

Experience indicates that any set of focussed indicators will inevitably mutate into 'de facto' targets. It is extremely likely that if any of the indicators are not performing as expected then pressure will develop to improve their performance. There are risks here of perverse incentives and distortions of the policy framework. For example, suppose that a measure of business start ups is chosen as a key indicator and that this indicator starts to perform in a way that is considered to be poor. This would generate pressure to promote more business start ups, but this could lead to policies that encouraged or pressurised individuals with poor business skills and therefore high chances of subsequent and swift business failure, to start their own businesses. Such an approach is unlikely to be beneficial to the individuals concerned and may even injure other businesses with better long-term prospects of success if the individuals who are the subject of this policy intervention receive significant public subsidy when establishing themselves in business.

In GLA Economics' view, there is no substitute for the exercise of informed judgement after considering all relevant evidence. A focus on a time invariant set of indicators would probably aid the presentation of 'a clear picture of the UK's position relative to its major competitors' and would undoubtedly be 'easier to understand and interpret'. However, such an interpretation would be based on a very incomplete information set and the resulting clear picture and ease of understanding may flow directly from the simplistic nature of any such exercise. Of course any exercise of judgement is by its nature subjective.

The desire to try and move away from such subjectivity may be part of the motivation for suggesting the development of a set of focussed productivity related indicators. However, in practice this is not possible in any sensible way. The need to consider the full range of

evidence rather than focusing on a few indicators is especially important for areas that are difficult to measure and quantify such as 'enterprise' or the 'enterprise culture'. This view also means that some of the particular questions set out in the consultation which ask whether the reader believes variable X is better than variable Y (e.g. questions 3.6, 4.7 and 6.4) are not very sensible. Virtually all indicators are imperfect and have their relative strengths and weaknesses. A full consideration of evidence would consider all such data and would draw a judgement as to what the overall weight of evidence was, rather than seeking to focus on one imperfect piece of information at the expense of another imperfect piece of information.

In summary, evidence based policymaking would, in all likelihood, be ill served by the development of a focussed set of productivity indicators. Instead, an annual review of all the relevant evidence should be produced in order to judge how the UK is performing in terms of productivity both over time and relative to other advanced economies. The report could be jointly produced by the Treasury and the DTI and it would be sensible to build on the existing annual *UK Productivity and Competitiveness Indicators* publication. This publication already reviews a wide range of indicators and draws some judgements on the basis of them. The new publication should build and expand on the analysis already contained within this publication. It should include not just indicators but also other relevant evidence such as reviews of recent research. The new publication should include a concluding chapter that analyses what the reviewed evidence means for UK productivity performance and policy development. In order to emphasise this analytical content the new publication should be renamed, *Annual Review of UK Productivity Performance*. The Treasury and DTI's House of Commons Select Committees should be invited to jointly scrutinise this document and their work in this area should be supported by advice from relevant independent experts.

# 3. Productivity and the regions

Unfortunately there are at present no adequate measures of regional productivity. Current statistics about regional output from the Office of National Statistics (ONS) have a number of limitations. Firstly, estimates of regional output or Gross Value Added (GVA) are only available in current prices. This means that changes over time combine the effect of both regional inflation and real regional economic growth. This seriously inhibits any analysis of developments over time in regional output and productivity. Secondly, regional GVA is produced using income data. At the national level, Gross Domestic Product (GDP) is measured using three bases – income, expenditure and production with the income measure generally being considered the least reliable.

In GLA Economics' submission to the Allsopp Review of regional and other economic statistics[2] it was emphasised that immediate priority should be given to the construction of annual real regional GVA figures and that these should be produced on the production basis. The first report of the Allsopp Review[3] contained recommendations endorsing these proposals. This is welcome, but obviously does not invalidate concerns over the existing limitations of ONS regional GVA data as it currently exists.

Estimates of regional employment are also problematic. There are two types of regional employment data: survey of individuals – the Labour Force Survey (LFS) – and surveys of employers – Annual Business Inquiry (ABI) and the Short-Term Employment Survey (STES). There are also two distinct concepts of employment at the regional level. Residence based employment measures the number of residents of the region who have a job. Workplace based employment measures the number of jobs at workplaces within the region. These measures will differ from each other where there is commuting of individuals to work across regional boundaries. London is the most obvious case of large inter-regional commuting. Data from the Census shows that in 2001, around 723,000 people commuted into London for work while 236,000 Londoners commuted out of London for work. For the purposes of calculating regional productivity it is clearly workplace-based employment that is required.

The usual sources used to estimate workplace employment are the two employer surveys – the ABI and the STES. The LFS is primarily used to estimate residential employment sources, but it is also possible to estimate workplace employment from the LFS. Research commissioned by GLA Economics and conducted by Dr Peter Urwin at the University of Westminster[4] indicates that there are large differences between the LFS and ABI measures of workplace employment at the regional level especially for London. These differences lead to concerns about the overall 'quality' of these regional workplace employment figures. It should be noted here that the ONS are aware of this research, have reacted positively to the concerns raised and are actively seeking to address any problems with their regional workplace employment series.

[2] GLA Economics, 'Submission to the Allsopp review', GLA Economics Working Paper 5, 2003
[3] Christopher Allsopp, 'Review of Statistics for Economic Policymaking – First Report to the Chancellor of the Exchequer, the Governor of the Bank of England and the National Statistician', 2003
[4] GLA Economics (2003), 'The GLA's London Workforce Employment Series', 2003. See in particular Table 4 on page 13.

The limitations of current data mean that the first priority related to developing a better understanding of regional productivity developments is to obtain better measures of regional productivity than currently exist. The outcome of the Allsopp Review suggests that this will happen but it is still likely to be some years before there is adequate regional productivity data.

Consistent with the view set out in Section 2, GLA Economics does not support the development of a set of headline productivity indicators at the regional level. The DTI already produces a six monthly review of regional indicators in its *Regional Competitiveness & State of the Regions* publication. This is a useful source document but it does not seek to analyse regional economic performance in a systematic way that would fully support evidence based regional policy development. It should be supplemented by an annual review of regional economic performance. This review should be produced jointly by the Treasury, DTI and the relevant regional authority – the Office of the Deputy Prime Minister for England, the Welsh Assembly Government for Wales or the Scottish Executive for Scotland.

The English regional chapters should be subject to comment by relevant regional governmental bodies and the views of these bodies should be made publicly available. For London this should be the Greater London Authority. Outside London, if elected regional assemblies become a reality they should take on this responsibility for their respective regions. As with the national review of productivity performance this publication should be subject to parliamentary scrutiny by relevant Westminster select committees. In the devolved national administrations, similar parliamentary scrutiny would be advantageous.

# 4. Responses to particular questions

Below are GLA Economics' responses to particular questions in the consultation document to which the unit can best add value. While some indicators are more effective than others, this should be read in conjunction with Section 2 which points out the dangers of relying on **any** one limited set of indicators.

***Question 1.1: In your view is it useful to consider relative employment performance when benchmarking productivity performance for monitoring purposes?***

Yes. The UK employment rate is high compared to many other advanced economies. This leads to well known 'batting average' effects depressing the measured level of productivity in the UK relative to other countries with lower employment rates. In addition, when a country's employment rate is rising this tends to depress measured productivity growth as new workers take time to learn on the job and may well have lower innate productivity than workers already in employment. The Treasury already allows for this effect in its calculation of underlying productivity growth that forms part of its estimation of trend output growth[5].

**Question 1.2: Is 'output per person of working age' a useful indicator to monitor to assess overall performance on employment and productivity?**

Yes, although as the following decomposition indicates, this measure is not purely a combination of employment and productivity:

$$Y/P = Y/E \times E/P = Y/H \times H/E \times E/P$$

Where Y = output, E = employment, P = population of working age, H = total hours worked.

Output per person of working age (Y/P) is a product of output per hour (Y/H), which is the best measure of labour productivity; average hours worked (H/E); and the working age employment rate (E/P). Therefore output per person of working age can improve not just as a result of improved employment and/or productivity performance, but because of an increase in average hours worked. A rise in average hours worked may not be welfare improving and may conflict with efforts to achieve a better work-life balance. Hence, any analysis of developments in output per person of working age would also need to analyse the movements in employment, productivity and average hours.

It is important to remember that output per person is only one element in a benchmarking exercise. While it can be very useful in making comparisons over time, it has limitations when making cross-sectional comparisons. It is hard to compare the output per person in oil refining with that in retail. Cross-country comparisons also suffer where industries operate differently – a successful retailer in one country may need to offer a very different set of attributes than in another.

[5] See HM Treasury, 'Trend Growth: Recent Developments and Prospects', 2002

***Questions 1.3 & 1.4:***

***Question 1.3: What are your views of the relative advantages and disadvantages of:***

- ***the 'current Purchasing Power Parity' approach***
- ***the 'constant Purchasing Power Parity' approach?***

***Question 1.4: What, in your view, is the best way to monitor the UK's productivity performance in relation to its main competitors?***

The relative advantages and disadvantages of the two Purchasing Power Parity approaches are well set out in paragraphs 1.15 to 1.21 of the consultation document. It is not sensible to make a choice between focusing on one to the exclusion of the other. Both should be used when making a judgement on productivity performance.

***Question 2.1: Do you agree that a focussed set of national productivity indicators is desirable to assist the Government with monitoring progress towards the productivity Public Service Agreement target?***

No. The full reasons for taking this view are set out in Section 2 above.

***Question 2.2: The indicators in this document, where possible, benchmark the UK's performance with that in the US, France and Germany, because these are the countries specified in the productivity Public Service Agreement target. Do you believe there is additional benefit in benchmarking UK's performance with other countries? If so, which countries are most relevant?***

The current *UK Productivity and Competitiveness Indicators* publication compares UK performance against other G7 (U.S.A., Canada, Japan, France, Germany and Italy) economies and the average of the Organisation for Economic Co-operation and Development (OECD) countries. This seems a better set of comparisons than a narrow focus on the USA, Germany and France. In addition, there will undoubtedly be occasions on which comparisons should be made against other advanced economies. For example, a country that makes significant strides in increasing productivity can have policy lessons for the UK.

***Question 3.2: Do you agree that hurdle rates (the rate of return required for an investment project to proceed) are the best available indicator of the investment environment? If not, what alternatives would you suggest?***

GLA Economics does not support the development of a focussed set of indicators. However if such a set is developed then hurdle rates would be an especially inappropriate indicator to be included. This is because data on hurdle rates is only collected by infrequent surveys and these surveys mainly just cover manufacturing which only forms around 18 per cent of the UK economy. Hurdle rates are likely to give an especially partial and potentially dated view of the economic environment for business. Instead all evidence relating to the environment for investment should be considered including, for example, evidence pertaining to the degree of macroeconomic stability.

***Question 3.4: In a focussed set of indicators do you believe that it would be worthwhile to break down aggregate investment measures by sector?***

It is difficult to see how a set of indicators can be both focussed and broken down by sector. However in GLA Economics' favoured approach of coming to a judgement based on all the

relevant evidence, then it will often be useful to consider sectoral performance as well as evidence pertaining to the whole economy.

***Question 3.6: Do you believe that the Department for Transport's measure of transport spending is a better measure of infrastructure quality than the Global Competitiveness Report's survey-based measure?***

Both are imperfect but useful pieces of information, thus both should be considered when making a judgement as to the adequacy of UK infrastructure. This question exemplifies GLA Economics' concern about an approach which focuses on a small set of indicators and which therefore forces a false choice to be made between information of different types.

***Question 4.3: In a focussed set of indicators do you believe that it would be worthwhile to break down aggregate R&D measures by (a) source of finance and/or (b) by sector?***

It is difficult to see how a set of indicators can be both focussed and broken down by the source of finance or sector. However in the approach favoured by GLA Economics – coming to a judgement based on all the relevant evidence – then it will often be useful to consider sectoral performance as well as evidence pertaining to the whole economy. It is not clear as to why the source of finance is considered an important potential disaggregation as this is not explained in the consultation document.

***Question 4.4: Do you believe that the benefits of the more comprehensive triadic patent data (patents granted in the US, and patents applied for in the EU and Japan) outweigh the benefits of having more timely data available from national patent offices?***

A choice does not need to be made between these two sources of patent information. In the GLA Economics' favoured approach of coming to a judgement based on all the relevant evidence, both these sources of information should be considered.

***Question 4.7: In your view, which of the following serves as a better indicator of the extent to which firms are developing new commercially successful products, processes or***

- ***The proportion of sales in businesses accounted for by new or improved products (goods and services); or***
- ***The proportion of enterprises that have brought new products or services to market, or have developed new process technologies?***

A choice does not need to be made between these two sources of patent information. In the GLA Economics' favoured approach of coming to a judgement based on all the relevant evidence, both these sources of information should be considered.

***Question 6.2: Do you agree that 'fear of failure' is the best available indicator of enterprise culture? If not, which other measure(s) would you suggest?***

The need to consider the full range of evidence rather than focusing on a few indicators is especially important for areas that are difficult to measure and quantify in any meaningful way such as 'enterprise' or the 'enterprise culture'. It is not possible to summarise such nebulous concepts via one or even a few indicators.

***Question 6.4: Do you agree that the Total Entrepreneurial Activity Index is a better measure of entrepreneurial activity than VAT registrations?***

A choice does not need to be made between these two sources of information. In the GLA Economics' favoured approach of coming to a judgement based on all the relevant evidence, both these sources of information should be considered.

***Question 6.5: Do you agree that an indicator of firm closure would not add value to the set of enterprise indicators?***

Yes. Firm closure may reflect an increase in competitive pressure and productive churn, as noted in the consultation document, and so may be beneficial for overall economic performance.

***Question 7.1: Do you agree that a focussed set of competition indicators should cover the following areas: openness, regulation and the competition regime?***

GLA Economics does not favour the development of a focussed set of indicators but if this option was selected, then it would be preferable to have indicators that are more direct measures of competition. In other words, measures should be identified that try to illustrate the degree of competition in the different countries. Measures that might be used for this include international price comparisons of certain products (e.g. new car prices) on which the DTI has done much work in the past and Herfindahl-Hirschmann Indices (HHIs) of certain industries/markets. Whilst there are problems with comparing prices across countries, as a basic indicator of the level of competition it could be argued that international price comparisons are a good potential screening measure.

***Questions 7.2: Do you agree that the level of trade in goods and services is the best available indicator of openness?***

Trade as a percentage of GDP does not really illustrate 'openness'. For instance, an economy may be completely open but have a very low level of trade precisely because its domestic firms have reacted to the threat of competition from overseas and so have lowered prices or improved product quality to retain domestic trade. In this instance, the economy is very competitive due to the threat of overseas competition, but this would not show up in the proposed measure as there is little actual trade. Trade as a percentage of GDP also tends to be lower for larger economies. Thus such measures can only be compared across countries of a similar size. So it would be possible to compare the UK with only a few countries such as Germany, France and Italy but not against larger economies such as Japan and the USA or smaller ones such as Sweden and the Netherlands.

As the consultation document notes, arguably a better measure would be a measure of 'barriers to trade'. The document goes on to say however, that barriers to trade data would be more difficult to obtain and quantify (than trade data). Their exclusion reflects the limitations of the proposed indicators approach. Evidence of trade barriers should be included in the wider consideration of information favoured by GLA Economics.

***Question 7.7: The Government believes that measures of structure and performance do not provide suitable indicators of the competitive intensity of national economies. Do you agree?***

No. HHIs are a straightforward and quick and easy to calculate method of highlighting whether or not there may be a competitive problem in a particular industry/market. They are certainly not definitive measures of the degree of competition – but can be used as signals or indicators of where competition may be weak. As such, they are exactly what the Treasury/ DTI (or, perhaps more appropriately, the Office for Fair Trading) should be looking at when scanning the economy for indicators of areas where the UK may not be as competitive as other economies. As part of the wider consideration of evidence favoured by GLA Economics, further investigation could determine whether there was an actual problem. However, as an initial indicator, HHIs would be a very effective measure.

The international price comparisons could act in a similar vein. Again, they would not be definitive measures of the level of competition in the economy but may well provide a good indicator of industries/markets that could warrant further investigation.
Once again, care must always be taken in interpreting any such statistics and certainly before launching expensive investigations that may have limited benefits.

***Question 8.1: Do you believe that the concept of developing productivity indicators based around the 'five drivers' framework, in order to complement analysis of the headline productivity figure, is also relevant at a regional level?***

No. Please see Section 3.

***Question 8.2: Do you believe that the list of regional indicators proposed in Box 8.2 provides a useful framework for measuring the drivers of growth at a regional level?***

No. GLA Economics does not support the development of a focussed set of indicators at either the national or regional levels for reasons already set out above. In addition, there are concerns about some of the indicators proposed in Box 8.2. It is not clear why the concern with the percentage of the population educated to National Vocational Qualification level two and three is restricted to just young people. In addition, the proposal to include business survival rates as an indicator directly contradicts the position at the national level – see Question 6.5 – and the emphasis that the consultation document places on the potential economic benefit of productive churn.

***Question 8.4:***

1. ***Should Scotland, Wales and Northern Ireland be included in this exercise?***

Yes. Concern about regional productivity growth and regional economic and social disparities should encompass the whole of the UK and not stop at the borders of England.

2. ***Are there additional indicators that should be considered for Scotland, Wales and Northern Ireland?***

No

# 5. Acronyms

| | |
|---|---|
| ABI | Annual Business Inquiry |
| DTI | Department of Trade and Industry |
| GDP | Gross Domestic Product |
| GLA | Greater London Authority |
| GVA | Gross Value Added |
| HHIs | Herfindahl-Hirschmann Indices |
| HM Treasury | Her Majesty's Treasury |
| LFS | Labour Force Survey |
| ONS | Office of National Statistics |
| R&D | Research and development |
| STES | Short-Term Employment Survey |

# 6. List of references

C Allsopp, 'Review of Statistics for Economic Policymaking – First Report to the Chancellor of the Exchequer, the Governor of the Bank of England and the National Statistician', 2003

GLA Economics, 'Submission to the Allsopp review', GLA Economics Working Paper 5, 2003

GLA Economics, 'The GLA's London Workforce Employment Series', 2003

HM Treasury, 'Trend Growth: Recent Developments and Prospects', 2002

S Nickell, 'Competition and Corporate Performance', Journal of Political Economy, 1996, 104, pp 724-746

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### Hindi

यदि आप इस दस्तावेज की प्रति अपनी भाषा में चाहते हैं, तो कृपया निम्नलिखित नंबर पर फोन करें अथवा नीचे दिये गये पते पर संपर्क करें

### Vietnamese

Nếu bạn muốn có văn bản tài liệu này bằng ngôn ngữ của mình, hãy liên hệ theo số điện thoại hoặc địa chỉ dưới đây.

### Bengali

আপনি যদি আপনার ভাষায় এই দলিলের প্রতিলিপি (কপি) চান, তা হলে নীচের ফোন্ নম্বরে বা ঠিকানায় অনুগ্রহ করে যোগাযোগ করুন।

### Greek

Αν θέλετε να αποκτήσετε αντίγραφο του παρόντος εγγράφου στη δική σας γλώσσα, παρακαλείστε να επικοινωνήσετε τηλεφωνικά στον αριθμό αυτό ή ταχυδρομικά στην παρακάτω διεύθυνση.

### Urdu

اگر آپ اِس دستاویز کی نقل اپنی زبان میں چاھتے ھیں، تو براہ کرم نیچے دئے گئے نمبر پر فون کریں یا دیئے گئے پتے پر رابطہ کریں

### Turkish

Bu belgenin kendi dilinizde hazırlanmış bir nüshasını edinmek için, lütfen aşağıdaki telefon numarasını arayınız

### Arabic

إذا أردت نسخة من هذه الوثيقة بلغتك، يرجى الاتصال برقم الهاتف أو مراسلة العنوان أدناه

### Punjabi

ਜੇ ਤੁਹਾਨੂੰ ਇਸ ਦਸਤਾਵੇਜ਼ ਦੀ ਕਾਪੀ ਤੁਹਾਡੀ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਚਾਹੀਦੀ ਹੈ, ਤਾਂ ਹੇਠ ਲਿਖੇ ਨੰਬਰ 'ਤੇ ਫ਼ੋਨ ਕਰੋ ਜਾਂ ਹੇਠ ਲਿਖੇ ਪਤੇ 'ਤੇ ਰਾਬਤਾ ਕਰੋ:

### Gujarati

જો તમને આ દસ્તાવેજની નકલ તમારી ભાષામાં જોઈતી હોય તો, કૃપા કરી આપેલ નંબર ઉપર ફોન કરો અથવા નીચેના સરનામે સંપર્ક સાધો.


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