

**Scorecard Spot Check Evaluation
BENAZIR INCOME SUPPORT PROGRAM (BISP)**

**DATA ENTRY SPOT CHECK
PHASE THREE REPORT**

August 13, 2012



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Introduction

Background

The Benazir Income Support Program (BISP) was launched in 2008 by the Government of Pakistan as the country's primary social safety net. The idea behind this initiation is to counter the effects of rising food and energy prices on poorer households. The BISP intends to give a cash grant of PKR 1,000 per month to deserving poor families. Since an additional purpose of the program is to empower women, therefore only the adult (above 18) female(s) in a household are eligible to receive the cash grant. Eligibility is determined through the calculation of Proxy Mean Test (PMT) score. Those falling below a predetermined cut off point are determined as eligible to receive benefits through the program.

For this purpose households are surveyed by Partner Organizations (POs). The POs hand over all collected information (T1 forms) to NADRA Headquarters, Islamabad. These are scanned and sent for data entry across the country to the contracted Data Entry Organizations (DEOs). The forms are entered in a MIS developed specifically for this program. This MIS allows for entries such as names, CNIC, address, etc to be verified with NADRA's database. The software calculates the PMT scores of households and houses below the agreed PMT score are identified.

Methodology

IDS has been contracted by BISP to assess the accuracy of data entry conducted by NADRA. This study evaluates the performance of the DEOs contracted by NADRA for data entry. For this purpose a sample (batches) of scorecards selected from those completed by various Partner Organizations (POs) who have been contracted to collect the scorecard information by BISP, are entered for each of NADRA's Data Entry Organization (DEO), by IDS into a MIS system developed specifically for this purpose. This data is then compared with the DEO entered data, to establish accuracy of data entry. The purpose of this component of the spot check evaluation is to determine the performance of the DEO and the MIS. Batches which fall within a pre-defined error margin are deemed to be accepted. Those that do not, will be re-entered by the DEO.

The whole activity is to be divided over eight different phases. Phase 1 was completed in August 2011. The second, third and fourth phase for the Data Entry spot check began when IDS was provided scanned copies of the 8,800 forms by BISP on February 2, 2012.

The specific objectives of the data entry spot check are as follows:

- Test the accuracy of data entry: determine the frequency of incorrect entries
- Evaluate the performance of the DEOs¹
- Check to see if there are systematic errors e.g. if the frequency of error is higher for particular questions or if frequency of errors are higher in particular offices of the DEOs
- Identify the reasons behind discrepancy in data entry

¹ Performance of DEO refers to how accurately the data entry stations enter data so that a comparison can be made between them.

Sample Size

The total sample size for the Data Entry Spot Check is 22,000 households. These were to be divided equally among 8 phases, i.e. 2,750 households in each phase. However, it was decided through discussion between IDS and BISP Project team to change the sample size to 2,200 households for the first phase. This sample was divided into three segments: Test Phase, Initial Roll Out (Baluchistan) and National Roll Out. The remaining 550 households from Phase 1 have been covered in Phase 2 and 3.

The sample size for the Data Entry Spot Check phase 2, 3 and 4, i.e. 8,800 households, was drawn from the 20,185 matched households of the Targeting Survey Spot Check Phase 1. These phases compare the performance of the different DEOs. The sample for Phase 3 of the Data Entry Spot Check has been drawn from matched households from the following districts, as shown in Table 1.

Table 1: Data Entry Spot Check Phase 2 Sample

District	Number of Households
GILGIT	108
FAISALABAD	1584
TANK	137
BENAZIR ABAD	571
ABBOTTABAD	363
Total	2,763

NOTE: The sample for this phase includes the 7 remaining households (Table 1 Phase 2 Report). The complete 550 remaining households of Phase 1 have now been covered.

NADRA provided IDS with the sample divided over 7 DEOs for comparison of performance across the different DEOs. The sample size of each DEO was selected in proportion to the number of questionnaire each had entered from the matched Targeting Survey Spot Check Phase 1 households.

Table 2: Data Entry Spot Check Phase 2 Sample-DEO Wise

DEO	Sample Questionnaires
Deloitte	374
DPS	569
Information Architect	419
NIFT Islamabad	253
NIFT Karachi	249
System Limited	800
Others*	99
Total	2,763

*Others represent several DEOs with a very small sample size. These include NADRA Headquarters, PHQ Islamabad, PHQ Peshawar, PHQ Karachi, PHQ Quetta, PHQ Lahore, RHQ Multan, RHQ Sukkur, RHQ Sargodha, VIP Headquarters, Mayasco 360 Technology, Advance Technologies, NCBMS

Analysis tools

Data entered by IDS is matched and compared with data entered by the DEOs. Indicators have been formulated to measure the extent of discrepancies/incorrect entries and identify their source. Analysis is conducted using indicators that look for systematic errors and variability in accuracy across offices (DEOs). As such, the following indicators are used:

- Question Indicator: This indicator measures the percentage of incorrect entries to determine if particular questions have heightened inaccuracy.
- DEO Indicator: This indicator measures the percentage of incorrect entries by each DEO in order to identify DEOs with higher errors.
- PMT Score Indicator: The percentage of households with difference in score calculated by IDS and NADRA/DEO.

This is the Data Entry Spot Check Phase 3 Report which is provided as part of the overall deliverables which are proceeding as scheduled.

Implementation

Work Schedule

Each phase has a three month duration and follows a laid down work plan. During the first month and halfway into the second month, the data is processed, cleaned and entered into IDS's software for data entry. For this purpose, a database has been created at IDS using SQL Server 2000. From the end of the second month and into the third month the data is analyzed and prepared for a report. By the end of the third month, a report is generated with key findings and a conclusion.

However, the start-date for each phase of the Data Entry spot check is dependent on when the sample questionnaires are made available. The start date proposed is when the data entry by the DEOs and validation at NADRA is expected to be completed for any cluster. Scanned copies of forms of the selected beneficiaries for this phase were received on February 2, 2012.

Logistics

Project Coordinator (Operations) is the overall in charge of the whole of Data Entry Spot Check activity. All communication with BISP Headquarters and NADRA including transfer of data, reports at required interval and other deliverables take place through the Project Coordinator (Operations). The IDS head office supervises the overall activity and performance of the team members. The MIS Manager is responsible for managing all tasks that involve data at various stages. His major responsibilities include: receiving data from the BISP office, development of software for data entry and processing, testing of software, supervising the key punch operators (KPOs) and data editors in data entry and cleaning process, processing data to ensure accuracy and readability to carry out further analysis including the indicators defined in the preceding section.

Key Punch Operators (KPOs) are responsible for data entry into the software specially designed for this activity. KPOs work in close coordination with data editors and MIS Manager. The KPOs hired for Phase 2 were the same as in Phase 1. These KPOs had already gone through the three days training workshop in the first phase and had been tested by holding a mock data entry exercise using the developed software in order to qualify for the real task. Since the KPOs had already attended the training sessions, they went through a one day refresher for this phase. Software data editors are responsible for reviewing and cleaning data entered by the KPOs and providing them feedback on their performance in order to rule out human error at data entry stage at IDS. Data analysts work in close coordination with the MIS Manager and department in generating the indicators defined and report writing.

Data Base Development and Data Entry

A database has been created at IDS using SQL Server 2000. Data entry is carried out on the basis of double entry and checked carefully to ensure near perfect accuracy providing a strong base against which to compare the DEOs' data entry. When a form is entered once by a KPO, a unique key is generated, and a colored tag is placed on the form which has information about the name of the KPO, identification code of the KPO who entered the form

into the software, source of data (office) which in this case is NADRA, number of times the form has been entered into the software i.e., first or second entry, unique key generated by the software on completion of each form, survey phase, quarter number and date of data entry. This is to ensure that each form is entered twice and the unique key ensures traceability of the form in case errors during the data entry need to be corrected. The forms entered twice, as indicated by the information completed on the tag are passed on to the MIS department.

Monitoring and Supervision of Data Entry

Once the data had been entered into the software, editors in the MIS department review the data entered of each part of the T1 form in order to clean data of any data entry errors. For further verification, both data sets are transferred to SPSS (at random intervals) in order to allow for a comparison of the software. This allows any bugs in the software to be detected. Once the data is verified, it is made available for analysis. The MIS manager then works in close coordination with the data analysts to get the required outputs for the reports.

Hiring and Training of Staff

Hiring of Staff

All staff hired for the Data Entry Spot Check had at least a bachelor degree; preference was given to staff from IDS's existing roster. A total of 20 Key Punch Operators (KPOs) worked on a full time basis for the period under report. Additionally, IDS hired Quality Control Officers (software) who were responsible for cleaning the data entered by the KPOs and providing feedback on performance in order to minimize human error.

Training

As already stated IDS organized a one day refresher session for the KPOs and Quality Control Officers (QCOs) at the IDS head office in March, 2011. The KPOs hired for this phase were the same as the previous phase and were familiar with the questionnaire and the software. The purpose of the one day refresher was to review the understanding of the questionnaire, data entry software and different quality/security protocols for data entry.

Analysis and Findings

NADRA's Data Entry Methodology

NADRA calculates the age of household members according to the rule:

“If Date of birth is given then age is calculated with following formula $DOB - Current Fiscal Year (2011-07-01)$, otherwise given age is considered”

IDS was not issued these instructions by the World Bank or BISP and hence had previously calculated the age of household members as per the date of interview. This has an implication on the number of dependents and children's education.

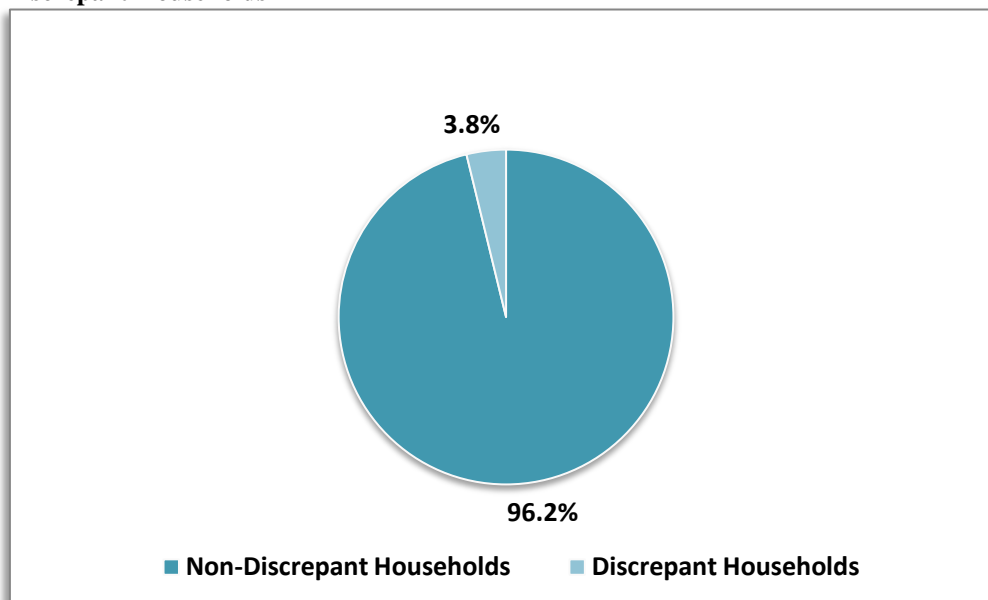
Room Ratio is a ratio of the number of rooms to the number of household members. As per instructions issued by The World Bank, the total number of household members was to be calculated from the household roster. However, as confirmed, NADRA considers the number of household members as entered for question 24(back side of the questionnaire) when calculating the room ratio².

The analysis in this report is based on NADRA's data entry methodology.

Discrepant Households

A discrepancy is identified when there is a difference between data entered for a question by NADRA/DEO and data entered for the same question by IDS. A discrepant household is a household for which there is a discrepancy in at least one question. As the figure 1 below shows, overall there were 3.8 % discrepant households.

Figure 1 Discrepant Households



² The number of household members from the household roster and question 24 should be same. However, there were 18 such cases where these did not match, identifying enumeration error.

Table 3 below shows the DEO wise percentage of data entry errors. For all DEOs except DPS and System Limited the percentage of this error was more than 3 percent. It was higher for Others and Information Architect, i.e. 9.1% and 6.7% respectively.

Table 3: Number of Discrepant Households

DEO	Number of Households Interviewed	Number of Discrepant Households	Discrepant Households (As a Percentage of Total Households Interviewed)
Deloitte	374	12	3.2%
DPS	569	14	2.5%
Information Architect	419	28	6.7%
NIFT Islamabad	253	11	4.3%
NIFT Karachi	249	8	3.2%
System Limited	800	23	2.9%
Others	99	9	9.1%
Total	2,763	105	3.8%

Table 4 below shows the number of non-discrepant households. Data entry carried out by the DEOs was accurate for 96.2% of the selected households.

Table 4: Number of Non Discrepant Households

DEO	Number of Households Interviewed	Number of Non-discrepant Households	Non-Discrepant Households (As a Percentage of Total Households Interviewed)
Deloitte	374	362	96.8%
DPS	569	555	97.5%
Information Architect	419	391	93.3%
NIFT Islamabad	253	242	95.7%
NIFT Karachi	249	241	96.8%
System Limited	800	777	97.1%
Others	99	90	90.9%
Total	2,763	2,658	96.2%

Frequency of Errors

The frequency of errors is measured by the number of questions with erroneous data entry. Table 5 below summarizes the number of households for different number of errors. Majority of the discrepant households had errors in the data entry of one question. The maximum number of data entry errors for a household were in three questions. There was only one such case.

Table 5: Number of Discrepant Questions

DEO	Number of Discrepant Questions In Each Household		
	1	2	3
Deloitte	11	1	0
DPS	12	2	0
Information Architect	23	4	1
NIFT Islamabad	8	3	0
NIFT Karachi	7	1	0
System Limited	21	2	0
Others	8	1	0
Total	90	14	1

Table 6 shows the number of errors for each question. Most of the differences identified were in the data entry of the number of dependents and children's education. The number of dependents and children's education did not match for 37% and 31%, respectively, of the 105 discrepant households. Both of these are not directly taken from the questionnaire but depend on the age calculated of the household members listed in the roster³. IDS followed the methodology as shared by NADRA for the calculation of age. Hence, the discrepancy in these variables can be attributed to errors in data entry.

³ For questionnaires following the old format children's education was taken from the back side and did not depend on the age calculation.

Table 6: Number of Errors per Question

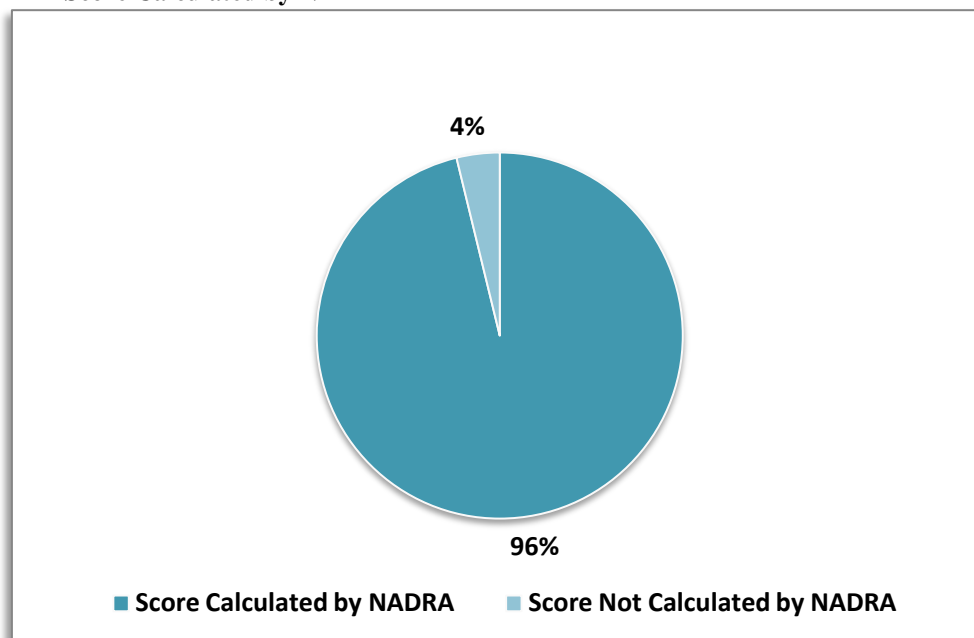
Question	Number of Errors
Discrepancy in Number of Dependents	39
Discrepancy in Children Education	33
Discrepancy in Room Ratio	6
Discrepancy in Number of Rooms	6
Discrepancy in TV Ownership	5
Discrepancy in Household Head Education	4
Discrepancy in Sheep Ownership	4
Discrepancy in Motorcycle Ownership	3
Discrepancy in Number of Household Members (as per roster)	3
Discrepancy in Goat Ownership	3
Discrepancy in Buffalo Ownership	3
Discrepancy in Cooking Stove Ownership	2
Discrepancy in Cow Ownership	2
Discrepancy in Land Unit	2
Discrepancy in Cooking Range Ownership	1
Discrepancy in Number of Household Members(Based on Part B)	1
Discrepancy in Heater Ownership	1
Discrepancy in Scooter Ownership	1
Discrepancy in Bull Ownership	1
Discrepancy in Tractor Ownership	1
Discrepancy in Washing Machine Ownership	0
Discrepancy in Refrigerator Ownership	0
Discrepancy in Microwave Oven Ownership	0
Discrepancy in Car Ownership	0
Discrepancy in Toilet Ownership	0
Discrepancy in AC Ownership	0
Discrepancy in Geyser Ownership	0
Discrepancy in Air Cooler Ownership	0
Discrepancy in Land Area	0
Discrepancy in Freezer Ownership	0
Total	121

When analyzed across DEOs, number of dependents and children’s education remain questions with the most discrepancies. (See Annex 1 for DEO wise results)

Calculation of PMT Score

Figure 2 below shows that PMT scores were not calculated by NADRA for 4% of the total households interviewed. Thus, the PMT score calculation has been compared for the remaining 96% of the households interviewed.

Figure 2 PMT Score Calculated by NADRA



Of the total households interviewed for each DEO, Information Architect had the higher proportion of households for which PMT scores were not calculated, i.e. 6.7%. For all other DEOs this percentage was less than 5%. See table 7 below.

Table 7: DEO Wise PMT Score Calculation

DEO	Number of Households Interviewed	PMT Score Calculated by NADRA	Percentage of Total Households Interviewed	PMT Score Not Calculated by NADRA	Percentage of Total Households Interviewed
Deloitte	374	358	95.7%	16	4.3%
DPS	569	551	96.8%	18	3.2%
Information Architect	419	391	93.3%	28	6.7%
NIFT Islamabad	253	244	96.4%	9	3.6%
NIFT Karachi	249	243	97.6%	6	2.4%
System Limited	800	775	96.9%	25	3.1%
Others	99	96	97.0%	3	3.0%
Total	2,763	2,658	96.2%	105	3.8%

NADRA did not calculate the PMT scores for households that were marked as empty, annulled or discrepant. As per NADRA a discrepant household is defined as a household for which there are enumeration errors in the questionnaire, for example, a response was not selected for one or more questions or multiple responses were chosen for a single response

question. In this case it is not possible to determine the true answer. Thus, the household is marked as discrepant and the score is not calculated.

Figure 3 below shows that the scores of 97.1 % households could not be calculated as they were discrepant households. Less frequent reasons were when the households were declared annulled or empty by NADRA.

Figure 3 Reasons for Score not Calculated by NADRA

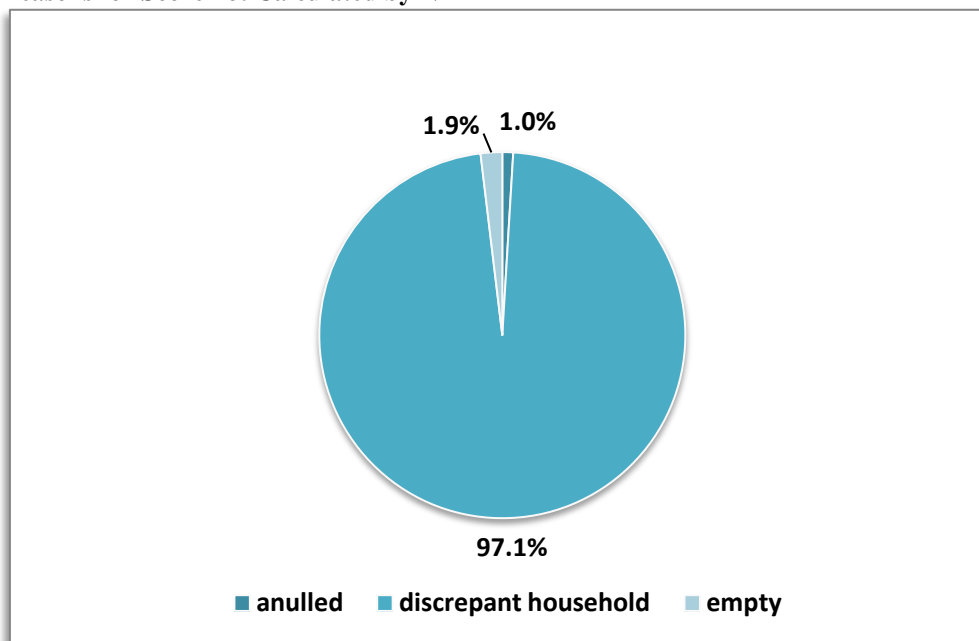


Table 8 below shows that across all DEOs the most common reason for not calculating PMT score was discrepant households. For Deloitte, NIFT Islamabad, System Limited and Others, this was the only reason for not calculating PMT scores.

Table 8: Reasons for not Calculating Score

DEO	Anulled	Discrepant Household	Empty
Deloitte	0.0%	100.0%	0.0%
DPS	5.6%	94.4%	0.0%
Information Architect	0.0%	96.4%	3.6%
NIFT Islamabad	0.0%	100.0%	0.0%
NIFT Karachi	0.0%	83.3%	16.7%
System Limited	0.0%	100.0%	0.0%
Others	0.0%	100.0%	0.0%
Total	1.0%	97.1%	1.9%

PMT Score Discrepancy

IDS was left with 2,658 households for PMT score comparison. Out of these households, 2.7% had a discrepancy in PMT score, i.e. the scores calculated by IDS did not match the scores calculated by NADRA. The PMT scores matched for the remaining 97.3%.

Table 9 below shows the score discrepancies for each DEO. NIFT Islamabad, Information Architect and Others had a score discrepancy for more than 4 % of their respective samples. It was the highest for Others, with PMT score variation for 10.4%. This error was less than 3% for the remaining DEOs. The discrepancy primarily accounted for the 3.8% discrepant households where there were errors in data entry.

Table 9: PMT score Discrepancy

DEO	Number of Households with Scores Calculated by NADRA	Households with Discrepant Score	Households with Discrepant Score (Percentage)	Households with no Discrepancy in Score	Households with no Discrepancy in Score (Percentage)
Deloitte	358	5	1.4%	353	98.6%
DPS	551	8	1.5%	543	98.5%
Information Architect	391	20	5.1%	371	94.9%
NIFT Islamabad	244	10	4.1%	234	95.9%
NIFT Karachi	243	6	2.5%	237	97.5%
System Limited	775	14	1.8%	761	98.2%
Others	96	10	10.4%	86	89.6%
Total	2,658	73	2.7%	2,585	97.3%

The degree of discrepancy in score varies for the 2.7% households with differences in scores calculated by NADRA and IDS. The table below summarizes differences in the two scores. The smallest range of difference was of 0-2.99, which was the most common margin of error, with 56.2% of the score discrepant households falling in this range. Only 1.4% had a difference in score of more than 11 points.

Table 10: Score Difference Range

Score Difference Range	Number of Households	Percentage (As a percentage of Households with Discrepancy in Score)
0-2.99 (±)	41	56.2
3-4.99(±)	11	15.1
5-7.99 (±)	20	27.4
8-10.99 (±)	0	0.0
≥ 11 (±)	1	1.4
Total	73	100

Table 11 below reports the differences in the scores calculated by NADRA and IDS across the seven DEOs.

Table 11: DEO wise Difference in Score Range

	Deloitte	DPS	Information Architect	NIFT Islamabad	NIFT Karachi	System Limited	Others
0-2.99 (±)	60.0%	87.5%	30.0%	60.0%	83.3%	50.0%	70.0%
3-4.99(±)	40.0%	.0%	25.0%	10.0%	16.7%	7.1%	10.0%
5-7.99 (±)	.0%	12.5%	40.0%	30.0%	.0%	42.9%	16.7%
8-10.99 (±)	.0%	.0%	.0%	.0%	.0%	.0%	.0%
≥ 11 (±)	.0%	.0%	5.0%	.0%	.0%	.0%	20.0%
Total	100%	100%	100%	100%	100%	100%	100%

Discrepancy in PMT Scores of Non-Discrepant Households

Of the 73 households with PMT score discrepancy 16% were non-discrepant households, while the remaining had errors in the data entry. Of the 2,658 non-discrepant households, there was a difference in the PMT scores of only 0.5% of the households for which scores had been calculated by NADRA.

The table below shows the DEO wise breakup of the PMT score comparison for non-discrepant households.

Table 12: Non-discrepant households with Discrepancy in PMT scores

DEO	Non-Discrepant Households	Score Calculation by NADRA of Non-Discrepant Households	Non-Discrepant Households with difference in Score	Percentage
Deloitte	362	349	0	0.0%
DPS	555	538	0	0.0%
Information Architect	391	364	2	0.5%
NIFT Islamabad	242	235	2	0.9%
NIFT Karachi	241	235	3	1.3%
System Limited	777	753	0	0.0%
Others	90	87	5	5.7%
Total	2,658	2,561	12	0.5%

An analysis of the score discrepancy of these households reveals that the interview of these households was administered on the questionnaires designed according to the old format. For these households the PMT score was calculated up to two decimal places by NADRA. Hence, IDS calculated and compared the scores up to two decimal places for these households. Consequently, 10 out of these 12 households remain to have a discrepancy in the PMT scores, whereas the scores matched only for 2 households. The difference fell within the

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range of 0.01 to 0.02. This difference is negligible and could be attributed to variation in rounding off by NADRA and IDS.

Findings

- Despite the numerous safeguards such as the double entry system, inbuilt checks and rigorous monitoring systems, used by the DEOs, data entry errors exist
- Discrepancy in data entry was found to be 3.8% in the sample analyzed
- For all DEOs except DPS and System Limited the percentage of this error was more than 3 percent. . It was higher for Others and Information Architect, i.e. 9.1% and 7.2% respectively.
- Data entry errors were only in 1 question for 85% of the total discrepant households
- Two questions in which discrepancy is larger are: 1) Number of dependents – 37% and 2) Children’s education - 31%,
- NADRA for reasons specified earlier has been unable to calculate the PMT score of 4% of the sample households.
- Of the remaining 96 % (2,658) households whose PMT score was calculated, 97.3% of the PMT scores calculated by NADRA and IDS matched. In case of 2.7% or 73 households the PMT Score did not match. This is primarily because of the 3.8% discrepant households where data entry errors were committed.
- Of the 2,658 non-discrepant households, the PMT scores did not match for 0.5%(12 households.
- The scores of these 12 households were calculated by BISP up to two decimal places while scores for all other households and score by IDS were calculated up to 7 decimal places. Score discrepancy remained for 10 of these households even when compared to 2 decimal places. The difference fell within the range of 0.01 to 0.02. This difference is negligible and could be attributed to variation in rounding off by NADRA and IDS.
- The discrepancy in data entry and PMT score calculation is summarized below

Table 13: Difference in data entry for the DEOs

DEO	Errors in Data Entry	PMT score not calculated by NADRA	Discrepancy in PMT Score
Deloitte	3.2%	4.3%	1.4%
DPS	2.5%	3.2%	1.5%
Information Architect	6.7%	6.7%	5.1%
NIFT Islamabad	4.3%	3.6%	4.1%
NIFT Karachi	3.2%	2.4%	2.5%
System Limited	2.9%	3.1%	1.8%
Others	9.1%	3.0%	10.4%
Total	3.8%	3.8%	2.7%

Conclusion

Like the second phase of the Data Entry Spot Check, the third phase was carried out to give a detailed outline of the quality of the data entry in the seven DEO's that were mentioned earlier. This analysis shows us that DPS and System Limited had errors below 3%, which made them the DEO's with the lowest number of errors; they also had the lowest difference in PMT scores. On the other hand, Information Architect and those DEOs that came under the title of 'Other', showed the greatest errors in data entry as well as the greatest difference in PMT scores.

Annex 1: DEO wise discrepancy in questions

Question	Deloitte	DPS	Information Architect	NIFT Islamabad	NIFT Karachi	Others	System Limited	Total
Discrepancy in Children Education	3	8	13	3	6	10	5	48
Discrepancy in Number of Dependents	6	7	10	2	2	9	3	39
Discrepancy in Room Ratio	0	0	3	0	1	1	1	6
Discrepancy in Number of Rooms	1	0	2	0	1	1	1	6
Discrepancy in TV Ownership	1	0	2	1	0	0	1	5
Discrepancy in Household Head Education	1	1	0	1	0	1	0	4
Discrepancy in Sheep Ownership	1	0	0	0	3	0	0	4
Discrepancy in Motorcycle Ownership	0	0	0	1	0	0	2	3
Discrepancy in Number of Household Members (as per roster)	1	0	2	0	0	0	0	3
Discrepancy in Goat Ownership	0	0	1	1	0	1	0	3
Discrepancy in Buffalo Ownership	0	0	2	0	0	1	0	3
Discrepancy in Cooking Stove Ownership	0	0	1	1	0	0	0	2
Discrepancy in Cow Ownership	0	0	0	1	0	1	0	2
Discrepancy in Land Unit	0	0	0	1	0	0	1	2
Discrepancy in Cooking Range Ownership	0	0	0	1	0	0	0	1
Discrepancy in Number of Household Members(Based on Part B)	0	0	1	0	0	0	0	1
Discrepancy in Heater Ownership	0	0	1	0	0	0	0	1
Discrepancy in Scooter Ownership	0	0	0	1	0	0	0	1
Discrepancy in Bull Ownership	0	0	0	0	0	1	0	1
Discrepancy in Tractor Ownership	0	0	0	1	0	0	0	1
Discrepancy in Washing Machine Ownership	0	0	0	0	0	0	0	0
Discrepancy in Refrigerator Ownership	0	0	0	0	0	0	0	0
Discrepancy in Microwave Oven Ownership	0	0	0	0	0	0	0	0
Discrepancy in Car Ownership	0	0	0	0	0	0	0	0
Discrepancy in Toilet Ownership	0	0	0	0	0	0	0	0
Discrepancy in AC Ownership	0	0	0	0	0	0	0	0
Discrepancy in Geyser Ownership	0	0	0	0	0	0	0	0
Discrepancy in Air Cooler Ownership	0	0	0	0	0	0	0	0
Discrepancy in Land Area	0	0	0	0	0	0	0	0
Discrepancy in Freezer Ownership	0	0	0	0	0	0	0	0
Total	14	16	38	15	13	26	14	136