

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

**DATA ENTRY SPOT CHECK  
PHASE TWO REPORT**

**July 30, 2012**



## Table of Contents

Introduction .....	1
Background.....	1
Methodology.....	1
Sample Size .....	2
Analysis tools.....	3
Implementation .....	4
Work Schedule.....	4
Logistics .....	4
Data Base Development and Data Entry .....	4
Monitoring and Supervision of Data Entry .....	5
Hiring and Training of Staff.....	6
Hiring of Staff.....	6
Training .....	6
Analysis and Findings .....	7
NADRA’s Data Entry Methodology.....	7
Discrepant Households.....	7
Frequency of Errors.....	9
Calculation of PMT Score .....	11
PMT Score Discrepancy.....	13
Discrepancy in PMT Scores of Non-Discrepant Households.....	14
Findings .....	15
Conclusion.....	16
Annex 1: DEO wise discrepancy in questions.....	17

## List of Tables

Table 1: Data Entry Spot Check Phase 2 Sample .....	2
Table 2: Data Entry Spot Check Phase 2 Sample-DEO Wise .....	2
Table 3: Number of Discrepant Households .....	8
Table 4: Number of Non Discrepant Households.....	8
Table 5: Number of Discrepant Questions .....	9
Table 6: Number of Errors per Question.....	10
Table 7: DEO Wise PMT Score Calculation.....	11
Table 8: Reasons for not Calculating Score .....	12
Table 9: PMT score Discrepancy .....	13
Table 10: Score Difference Range .....	13
Table 11: DEO wise Difference in Score Range .....	14
Table 12: Non-discrepant households with Discrepancy in PMT scores .....	14
Table 13: Difference in data entry for the DEOs.....	15

## List of Figures

Figure 1 Discrepant Households.....	7
Figure 2 PMT Score Calculated by NADRA .....	11
Figure 3 Reasons for Score not Calculated by NADRA .....	12

## **Introduction**

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### **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 DEOs<sup>1</sup>
- 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

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

- Identify the reasons behind discrepancy in data entry

### 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 2 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
LAHORE	1983
SKURDU	101
RAWALPINDI	1209
<b>Total</b>	<b>3293</b>

**NOTE:** The sample for this phase includes 543 households from the 550 remaining households from Phase 1. The rest of the left over households will be covered in Phase 3.

NADRA provided IDS with the sample divided over 7 DEOs for comparison of performance across 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	860
DPS	394
Information Architect	643
NIFT Islamabad	468
NIFT Karachi	368
System Limited	514
Others*	46
<b>Total</b>	<b>3293</b>

\*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 2 Report which is provided as part of the overall deliverables which are proceeding as scheduled.

## **Implementation**

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### **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. Data entry started on March 5, 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**

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### **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

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### 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 ratio.

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 the data entered for a question by NADRA/DEO and the 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 4 % discrepant households.

Figure 1 Discrepant Households

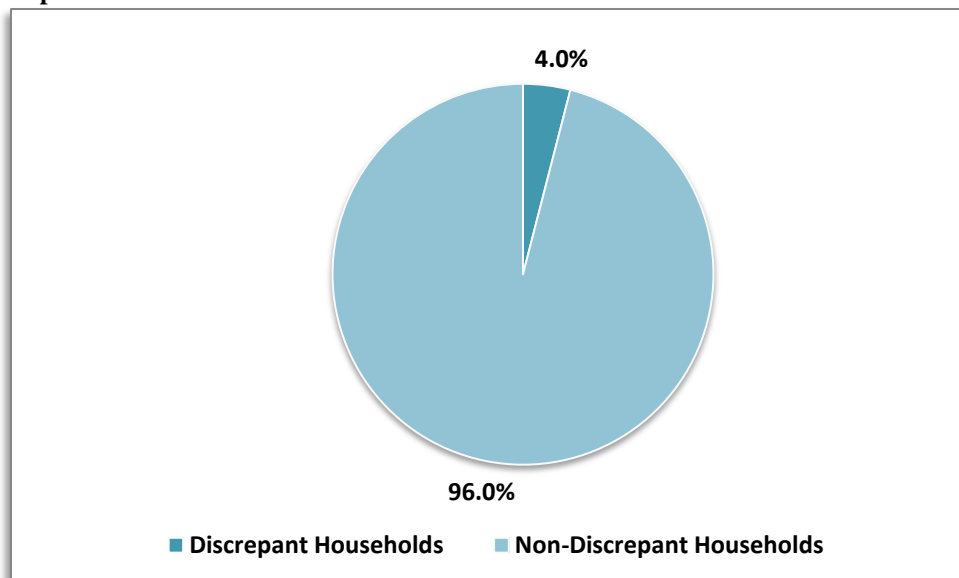


Table 3 below shows the DEO wise percentage of data entry errors. NIFT Islamabad and Others had a higher percentage of discrepant households, 7.1% and 19.6%, respectively. Deloitte's number of discrepant households was 4.7% of its sample. System Limited had the lowest percentage of discrepant households, with 1.9 % households from its sample with errors in data entry. DPS and NIFT Karachi were the other two DEOs whose error rate was below 3%.

**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	860	40	4.7%
DPS	394	9	2.3%
Information Architect	643	23	3.6%
NIFT Islamabad	468	33	7.1%
NIFT Karachi	368	8	2.2%
System Limited	514	10	1.9%
Others	46	9	19.6%
<b>Total</b>	<b>3293</b>	<b>132</b>	<b>4.0%</b>

Table 4 below shows the number of non-discrepant households. Data entry carried out by the DEOs was accurate for 96% 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	860	820	95.3%
DPS	394	385	97.7%
Information Architect	643	620	96.4%
NIFT Islamabad	468	435	92.9%
NIFT Karachi	368	360	97.8%
System Limited	514	504	98.1%
Others	46	37	80.4%
<b>Total</b>	<b>3293</b>	<b>3161</b>	<b>96.0%</b>

## Frequency of Errors

The number 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 four questions. There was only one such case.

**Table 5: Number of Discrepant Questions**

DEO	Number of Discrepant Questions In Each Household			
	1	2	3	4
Deloittee	34	5	1	0
DPS	8	0	1	0
Information Architect	19	4	0	0
NIFT Islamabad	27	3	3	0
NIFT Karachi	4	3	1	0
System Limited	7	3	0	0
Others	5	2	1	1
Total	<b>104</b>	<b>20</b>	<b>7</b>	<b>1</b>

Table 6 shows the number of errors for each question. Majority 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 34.8% and 30.3%, respectively, of the 132 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 roster. 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.

*Data Entry Spot Check- Phase 2 Report*

**Table 6: Number of Errors per Question**

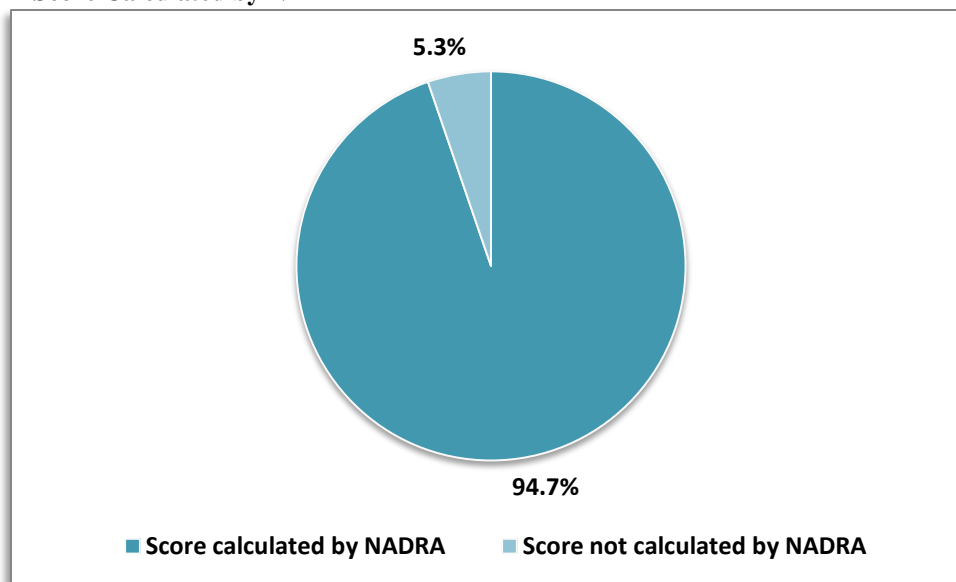
<b>Question</b>	<b>Number of Errors</b>
Discrepancy in Number of Dependents	46
Discrepancy in Children’s Education	40
Discrepancy in TV Ownership	8
Discrepancy in Household Head Education	7
Discrepancy in Cooking Stove Ownership	7
Discrepancy in Motorcycle Ownership	6
Discrepancy in Number of Household Members-as per roster	5
Discrepancy in Room Ratio	5
Discrepancy in Washing Machine Ownership	4
Discrepancy in Cooking Range Ownership	4
Discrepancy in Number of Household Members-Based on Part B	3
Discrepancy in Heater Ownership	3
Discrepancy in Scooter Ownership	3
Discrepancy in Goat Ownership	3
Discrepancy in Cow Ownership	3
Discrepancy in Land Unit	3
Discrepancy in Number of Rooms	2
Discrepancy in Refrigerator Ownership	2
Discrepancy in Microwave Oven Ownership	2
Discrepancy in Car Ownership	2
Discrepancy in Bull Ownership	2
Discrepancy in Toilet Ownership	1
Discrepancy in Freezer Ownership	1
Discrepancy in AC Ownership	1
Discrepancy in Geyser Ownership	1
Discrepancy in Tractor Ownership	1
Discrepancy in Buffalo Ownership	1
Discrepancy in Sheep Ownership	1
Discrepancy in Air Cooler Ownership	0
Discrepancy in Land Area	0
<b>Total</b>	<b>167</b>

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 5.3% of the total households interviewed. Thus, the PMT score calculation has been compared for the remaining 94.7% of the households interviewed.

Figure 2 PMT Score Calculated by NADRA



Of the total number of households interviewed for each DEO, System Limited had the higher proportion of households for which PMT scores were not calculated, i.e. 15.6%. 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	86	828	96.3%	32	3.7%
DPS	394	386	98.0%	8	2.0%
Information Architect	643	629	97.8%	14	2.2%
NIFT Islamabad	468	438	93.6%	30	6.4%
NIFT Karachi	368	362	98.4%	6	1.6%
System Limited	514	434	84.4%	80	15.6%
Others	46	43	93.5%	3	6.5%
<b>Total</b>	<b>3293</b>	<b>3120</b>	<b>94.7%</b>	<b>173</b>	<b>5.3%</b>

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 85.5 % ( 148) 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**

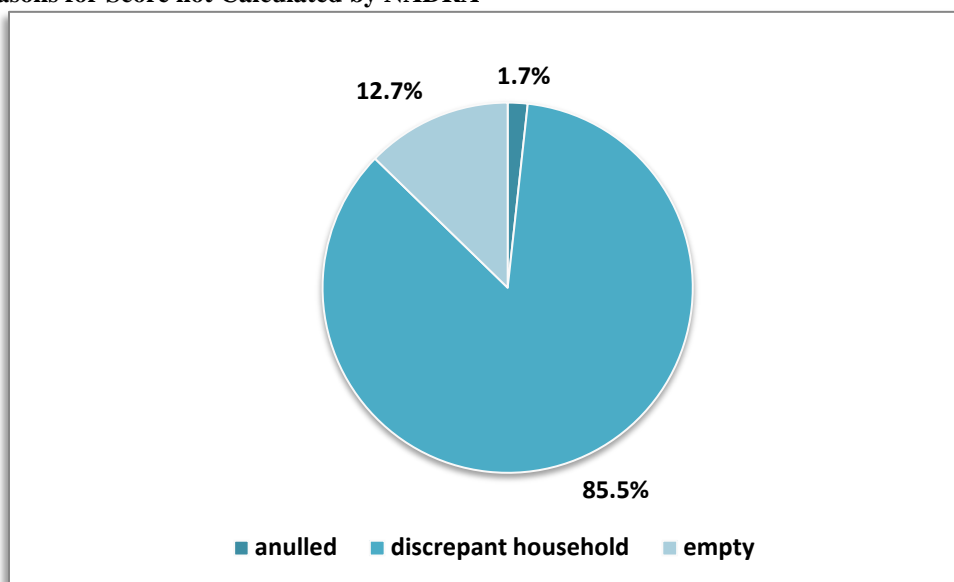


Table 8 below shows that across all DEOs the most common reason for not calculating PMT score was discrepant households. For Others, Information Architect, NIFT Islamabad and NIFT Karachi this was the only reason for not calculating PMT scores.

**Table 8: Reasons for not Calculating Score**

DEO	Anulled	Discrepant Household	Empty
Deloitte	9.4%	46.9%	43.8%
DPS	0.0%	87.5%	12.5%
Information Architect	0.0%	100.0%	0.0%
NIFT Islamabad	0.0%	100.0%	0.0%
NIFT Karachi	0.0%	100.0%	0.0%
System Limited	0.0%	91.3%	8.8%
Others	0.0%	100.0%	0.0%
<b>Total</b>	<b>1.7%</b>	<b>85.5%</b>	<b>12.7%</b>

## PMT Score Discrepancy

IDS was left with 3,120 households for PMT score comparison. Out of these households, 2.4% had a discrepancy, i.e. the scores calculated by IDS did not match the scores calculated by NADRA. The PMT scores matched for the remaining 97.6%.

Table 9 below shows the score discrepancies for each DEO. NIFT Islamabad and Others had a score discrepancy for more than 4 % of their respective samples. It was the highest for Others, with the PMT score variation for 16.3%. This error was less than 3% for the remaining DEOs. The discrepancy primarily accounted for the 4% 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)
<b>Deloitte</b>	828	16	1.9%	812	98.1%
<b>DPS</b>	386	4	1.0%	382	99.0%
<b>Information Architect</b>	629	17	2.7%	612	97.3%
<b>NIFT Islamabad</b>	438	23	5.3%	415	94.7%
<b>NIFT Karachi</b>	362	5	1.4%	357	98.6%
<b>System Limited</b>	434	3	0.7%	431	99.3%
<b>Others</b>	43	7	16.3%	36	83.7%
<b>Total</b>	<b>3,120</b>	<b>75</b>	<b>2.4%</b>	<b>3045</b>	<b>97.6%</b>

The degree of discrepancy in score varies for the 2.4% 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 45.3 % of the score discrepant households falling in this range. Only 2.7% have 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)
<b>0-2.99 (±)</b>	34	45.3%
<b>3-4.99(±)</b>	7	9.3%
<b>5-7.99 (±)</b>	31	41.3%
<b>8-10.99 (±)</b>	1	1.3%
<b>≥ 11 (±)</b>	2	2.7%
<b>Total</b>	<b>75</b>	<b>100.0%</b>



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**

	<b>Deloitte</b>	<b>DPS</b>	<b>Information Architect</b>	<b>NIFT Islamabad</b>	<b>NIFT Karachi</b>	<b>System Limited</b>	<b>Others</b>
<b>0-2.99 (±)</b>	62.5%	50.0%	52.9%	30.4%	.0%	.0%	85.7%
<b>3-4.99(±)</b>	12.5%	25.0%	11.8%	8.7%	.0%	.0%	.0%
<b>5-7.99 (±)</b>	25.0%	25.0%	35.3%	52.2%	80.0%	100.0%	14.3%
<b>8-10.99 (±)</b>	.0%	.0%	.0%	.0%	20.0%	.0%	.0%
<b>≥ 11 (±)</b>	.0%	.0%	.0%	8.7%	.0%	.0%	.0%
<b>Total</b>	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

### Discrepancy in PMT Scores of Non-Discrepant Households

There were a total of 3,161 households with no errors in the data entry. Of the total non-discrepant households, there was a difference in the PMT scores of only 0.1%. The scores were not calculated by NADRA for 5%. There was no discrepancy in the PMT scores of the remaining 94.9%.

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**

<b>DEO</b>	<b>Non-Discrepant Households</b>	<b>Score Calculation by NADRA of Non-Discrepant Households</b>	<b>Non-Discrepant Households with difference in Score</b>	<b>Percentage</b>
<b>Deloitte</b>	820	794	0	0.0%
<b>DPS</b>	385	377	0	0.0%
<b>Information Architect</b>	620	606	0	0.0%
<b>NIFT Islamabad</b>	435	412	1	0.2%
<b>NIFT Karachi</b>	360	354	0	0.0%
<b>System Limited</b>	504	425	0	0.0%
<b>Others</b>	37	35	1	2.7%
<b>Total</b>	<b>3161</b>	<b>3003</b>	<b>2</b>	<b>0.1%</b>

## 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 4% in the sample analyzed. In Phase 1 the overall discrepancy was 8 %.
- For Others, NIFT Islamabad, Information Architect and Deloitte the number of discrepant households was higher than 3% of their respective samples. It was the highest for “Others” with 19.6% discrepant households of its sampled households.
- Overall 78.8 % of the total discrepant households, data entry errors were only in 1 question.
- Two questions in which discrepancy is larger are: 1) Number of dependents – 34.8% and 2) Children’s education –30.3 %,
- NADRA for reasons specified earlier has been unable to calculate the PMT score of 5.3% of the sample households.
- Of the remaining 94.7 % ( 3,120) households whose PMT score was calculated, 97.6% of the PMT scores calculated by NADRA and IDS matched. In case of 2.4% or 75 households the PMT Score did not match. This is primarily because of the 4% discrepant households where data entry errors were committed.
- Of the 3,161 non-discrepant households, the PMT scores did not match for 0.1%(only 2 households)
- 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	4.7%	3.7%	1.9%
DPS	2.3%	2.0%	1.0%
Information Architect	3.6%	2.2%	2.7%
NIFT Islamabad	7.1%	6.4%	5.3%
NIFT Karachi	2.2%	1.6%	1.4%
System Limited	1.9%	15.6%	0.7%
Others	19.6%	6.5%	16.3%
<b>Total</b>	<b>4.0%</b>	<b>5.3%</b>	<b>2.4%</b>

## **Conclusion**

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The second phase of the Data Entry Spot Check 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, NIFT Karachi 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, 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 Number of Dependents	12	5	10	6	4	3	6	46
Discrepancy in Children's Education	11	3	6	8	2	6	4	40
Discrepancy in TV Ownership	1	0	2	3	1	1	0	8
Discrepancy in Household Head Education	4	0	3	0	0	0	0	7
Discrepancy in Cooking Stove Ownership	1	0	0	5	1	0	0	7
Discrepancy in Motorcycle Ownership	1	0	1	3	1	0	0	6
Discrepancy in Number of Household Members-as per roster	4	0	0	0	0	1	0	5
Discrepancy in Room Ratio	0	0	0	3	1	0	1	5
Discrepancy in Washing Machine Ownership	0	1	1	2	0	0	0	4
Discrepancy in Cooking Range Ownership	0	0	0	3	1	0	0	4
Discrepancy in Number of Household Members-Based on Part B	0	0	0	3	0	0	0	3
Discrepancy in Heater Ownership	1	0	2	0	0	0	0	3
Discrepancy in Land Unit	0	1	0	1	0	1	0	3
Discrepancy in Cow Ownership	2	0	1	0	0	0	0	3
Discrepancy in Goat Ownership	2	0	0	1	0	0	0	3
Discrepancy in Scooter Ownership	2	0	0	0	0	1	0	3
Discrepancy in Microwave Oven Ownership	0	0	1	0	0	0	1	2
Discrepancy in Refrigerator Ownership	0	1	0	0	1	0	0	2
Discrepancy in Number of Rooms	0	0	0	0	1	0	1	2
Discrepancy in Bull Ownership	1	0	0	0	0	1	0	2
Discrepancy in Car Ownership	0	0	0	2	0	0	0	2
Discrepancy in Toilet Ownership	0	0	0	1	0	0	0	1
Discrepancy in AC Ownership	0	0	0	0	0	1	0	1
Discrepancy in Geyser Ownership	0	0	0	1	0	0	0	1
Discrepancy in Freezer Ownership	0	0	0	1	0	0	0	1
Discrepancy in Buffalo Ownership	1	0	0	0	0	0	0	1
Discrepancy in Sheep Ownership	0	0	0	1	0	0	0	1
Discrepancy in Tractor Ownership	0	0	0	1	0	0	0	1
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
<b>Total</b>	<b>43</b>	<b>11</b>	<b>27</b>	<b>45</b>	<b>13</b>	<b>15</b>	<b>13</b>	<b>167</b>