# Annex 7D: Key informant interview checklist: Private sector service providers

### Why use the checklist

Obtaining an understanding of services provided by the private sector to IDPs, refugees, local and host community members affected by displacement is essential for contextualising assessment findings prior to making any programme decisions. Key informant interviews provide an opportunity to explore a range of issues in more detail and triangulate primary or secondary data.

### The objective of the checklist

The objective of this checklist is to provide user(s) of the UMVAT with a range of questions for consideration and inclusion in key informant interviews with private sector service providers.

### How to use this checklist

The following checklist serves as a template for key informant interviews with private sector service providers and will require editing based on the key informant profile, context, time available and information needs. The checklist includes a range of topics and questions.

Please keep in mind the following when using this checklist:

* This is not an exhaustive list and should be contextualised prior to use depending on the objective of the interview, type of trader interviewed, context and availability of reliable secondary data and interview time available.
* Aspects relating to gender, protection and youth should be mainstreamed as and where appropriate.
* If there is specific interest in a particular service ensure the private sector service representative has some knowledge of this service and adapt the checklist accordingly.
* This checklist assumes the user’s interest in either the wider displaced and host communities or a specific population group(s) living in a specific area that is being assessed.

### Getting started

At the start of the interview it is very important to undertake the following actions:

1. Introduce yourselves and outline the purpose of the discussion and double check that they are the right person to speak to.
2. Make sure you inform the key informant of the population(s)/ geographical area(s)/ service(s) you are interested in knowing more about. (You may have to remind the key informant of these aspects during the interview, just to make sure the information remains relevant.)
3. Provide an approximation of interview duration, to double check their availability for the duration of the meeting. Follow-up meetings can be arranged.
4. Explain whether the data will be kept confidential or shared, and obtain their consent for the taking of notes. This is especially important if sensitive topics are discussed.
5. **Make sure you are speaking the same language.** If definitions or acronyms are used, make sure they are understood by all present.

### Tools to use during the discussion

Use a checklist, a notebook, flip charts, maps, and information from preliminary primary and secondary data analysis to support your discussion.

### Checklist thematic content

Thefollowing checklist includes questions and sub-questions in relation to the following:

1. Education
2. Housing (from a landlord perspective), and
3. General (with specific guidance for water, waste and financial sectors).

### Getting started: Key informant details

* Name (including title if necessary).
* Type of private sector service.
* Position held.
* Contact details (email, mobile and landline numbers).
* Possibility to contact again if further questions arise? And if so what is their availability?
* Knowledge of affected area (personal or professional knowledge).

### 1. Education[[1]](#footnote-1)

**General overview**

* Location of school, type of school and the year the school was established.
* What education levels are taught at the school?
* What additional programmes are available at the school (consider school feeding, psychosocial support/ counselling, accelerated curriculum/ catch-up classes, youth programmes)?
* Can all students access the school? What is access conditional on (consider fees, location, gender, disability, ethnicity and religion)?
* Number of students (boys and girls) attending the school presently? What is the maximum number of students the school could accommodate?
* Number of teachers working at the school (full and part time).

**In relation to: Physical structure**

* What structure is the school housed in?
* What recreational areas are there for the students? Are these protected?
* What energy sources are used at the school?
* How many working latrines/ toilets are available (boys and girls)? Are separate latrines used for teachers and students?

**In relation to: Levels of instruction/ supervision**

* Does the school fall under the supervision of the Ministry of Education?
* Does the school receive assistance from other international relief organisations?

1. If so, what assistance does it receive? How often and since when? What is the assistance based on/ conditional on?

* Does the school have a director?
* Does the school have a functioning parent-teacher association? How frequently do they meet?

**In relation to: Teaching and learning materials**

* Is the school keeping normal/ expected working hours and teaching the required number of classes per day? If not, why not and what is influencing this?
* In what language(s) are teaching and learning materials available in?
* Are there sufficient learning materials and resources for all children/teachers?
* Can additional teaching and learning materials be acquired locally?
* What type of curriculum is used/ needed? Consider the following: curriculums adapted to refugees (eg second country curriculum), specialised curriculum (health, mine education, conflict-prevention/peace education), and such like.

**In relation to: Student/ teacher profile and administration**

* Is student enrolment increasing or decreasing? Why? What factors are influencing this (consider displacement, insecurity, economic difficulties, quality of school, external support from NGOs, fees… influx of refugee/ displaced students)?
* Is the number of teachers increasing or decreasing? Why? What factors are influencing this (consider displacement, insecurity, economic difficulties, quality of school, external support from NGOs, fees… influx of refugee/ displaced students)?
* Is there a 1:40 teacher: student ratio – or better at the school?
* How many teachers are certified and have more than five years of teaching experience?
* What percentage of the teachers is female? Is this a problem considering the sex of the students?
* Are teachers reporting a need for psychosocial support/counselling within the student population?
* Have any teachers or their families reported being direct victims of violence?
* Do teachers feel safe?
* How good is teacher attendance? What percentages of teachers have not attended school for illness or any other reason in the last three months? To what extent is this ‘normal’?

**In relation to: Child protection/ school safety**

* Is the school clearly marked as an education institution?
* Is there a military or police presence posted at the school?
* Has the school been attacked in the past?
* Does the school possess an emergency preparedness plan?
* Are there UXOs near the school?
* Are travel routes to the school in danger of UXOs?
* On average, how long does it take for students to reach this school?
* Is it safe for the children to travel to this school?
* Has there been recruitment of children/youth at the school?
* Have there been instances of gender-based violence at the school?
* Do the children report feeling safe?
* Is training available for teachers/instructors that respond to learners’ education, protections, and psychosocial needs in the emergency?

### 2. Housing – Landlords[[2]](#footnote-2)

Landlord details:

* Owner name
* Phone number
* Business address
* Home address
* Does the landlord live in the same property?
* Does the owner live in the same building?
* Does the owner live in the same community?

Landlord experience:

* How long has landlord been in business?
* How many properties does landlord rent out? Locations and sizes?
* What are the main challenges faced in the rental business?
* What is the owner’s attitude towards displaced/ refugee populations and households?

Property being assessed:

* GPS location
* Address of property
* Contract period property owner interested in for this property
* Potential number of housing units that can be created/ number of families that can be moved into the property once completed (consider, space, access, services, number of latrines available)
* Size of property's indoors space area (m2)
* Provide a detailed description of the property. Describe each of the following parameters:
* Proximity to services
* Proximity to schools
* Disabled friendly
* Ease of access (description)
* Host family characteristics (description)
* Does the property require any building work/ modifications to make it habitable? If so, what?
* Number of rooms that can be turned into latrine units?

Charges and taxes:

* Does the property have any outstanding taxes/ permits charges or any other outstanding bills/fees/fines?
* Please state and explain any outstanding charges.
* Any mortgage linked to the property?
* What type of mortgage is held?
* Does the property have all necessary authorities’ permits? State if any:

Services:

* Presence of services including:
* Mains water
* Water/ electricity meters
* Mains sewerage
* Septic tank
* Any structural safety issues visible?
* Connected to power grid?
* Water tank
* Household waste/ garbage collection

Additional aspects to consider**[[3]](#footnote-3)**

* **Be clear regarding how on-going costs are to be divided (eg electricity, water etc.).** This can be a major source of disputes between landlords and tenants. It is preferable to use separate metering where possible.
* Be clear **which areas of the property are accessible by each party** (especially balconies and access stairways, doors, paths etc.). It is preferable to include an annex containing a sketch indicating access to such areas.
* What **other charges or costs** should be demanded of the tenant outside of the lease contract (eg in-kind contributions such as free labour).
* Be clear on the **responsibilities for maintenance** of the property. In general, the landlord is usually responsible for the exterior of the property and major repairs related to infrastructure (eg leaking roof, pipes, and electricity). The tenants are responsible for minor repairs related to their usage (eg broken door handle, smashed window by children playing).
* Be clear on the requirements for carrying out **further upgrades** to the property. The tenant needs permission from the landlord to make major changes such as erecting or removing walls or creating holes for ventilation.
* It is important to clarify issues related to **access and privacy**. Tenants are entitled to enjoy the property peacefully and without disturbance (and likewise have an obligation not to disturb others). If the landlord requires access, for example in order to carry out repairs, they are obliged to give advance notice to the tenant (24 hours is a good guide). The tenant cannot unreasonably deny access for such matters.
* **Clarify the situation regarding the number of people in the property.** Overcrowding is a major issue and a source of dispute. It may be advisable to clarify the number of people allowed in the property. Consider using a range or maximum and allow for temporary short term visits by friends or relatives.
* **Clarify whether subletting is possible.** In some instances the tenant may no longer require the property, for example if they wish to move to a better one. There can be situations where tenants sub-let the property to others in return for rent. Clarify whether this is permitted under the main lease or not (generally it is not recommended, particularly if the lease is drafted in such a way that the tenant can exit the lease without penalty).
* **Specify what the property can be used for**. Generally it will be solely used for residential purposes and the urban zoning may stipulate such, however it is useful to clarify whether the tenant can operate a small home business from the premises or not (eg washing clothes, carpentry etc.). Such activities may have an impact on power consumption and those accessing the property, and therefore it is valuable to clarify at the outset.
* If the tenants will pay rent, specify that a rent book be used and that a receipt be given each month when the rent is paid.
* If the property is furnished, ensure there a list of fixtures is included as an annex to the lease.

### General checklist for service providers

The following checklist can be used for a number of service providers, but will need editing based on the type of service provider. Following this list are some suggestions of aspects that need to be included for specific sectors: mainly water and waste removal.

**In relation to: Services and coverage**

* What services do you provide? Do you specialise in a particular service? If so, what is it?
* Who are your main customers for these services (consider industry, government, as well as households as customers)? Do you focus on providing services to a particular type of customer? If so, to whom? What demographic do the majority of your customers fall in? What percentage is female or within the youth category?
* What do you customers have to do to access your services?
* Do you provide a service to customers that do not have any documentation? How accessible are your services for those with no documentation?
* Do your customers provide a service to others? If so to whom?
* Have the number of customers you have increased or decreased? What are the reasons behind this?
* What geographical coverage does your business have? Has this area increased or decreased in recent months and years? What are the reasons behind this?
* Is your business represented in poorer/ low-income areas?
* Are you affiliated to any other service provider? If so, who and where and how do you work together?
* What is the business strategy and projection – in terms of coverage, specialisation of services and number and type of customers?
* What capacity do you have to increase supply of your services/ products/ geographical coverage? Are there any limitations in terms of import channels, wholesaler capacity, customs and fundamentally, lead time?
* How will the demand from the domestic market develop in the next month regardless of the increased demand from the refugees/IDPs?

**In relation to: Communication and outreach**

* How do customers access your services? What do they need to do? What information do they need to have?
* How quickly do you respond to a request for your service?
* How do you reach your customers/ clients? What forms of information dissemination do you use (consider pamphlets/ posters, Internet, newspapers, texts, emails, radio, community outreach etc.)?
* In what languages do you provide information relating to your services?
* Do you have any representatives/ sales people that pay door-to-door visits or similar strategies?

**In relation to: Competition and regulation**

* Within the geographical area of interest, how many other service providers like you are there? What are the main differences between you?
* How do prices vary between you and the other companies for similar products/ services?
* Are more or less service providers emerging into the market? What is influencing and driving this?
* What regulations are you required to follow? Who sets these? In the absence of regulation, who monitors the quality and efficiency of the services you provide?
* What are the quality standards you follow? Who sets and monitors these quality standards?
* What are the potential environmental considerations of the services you provide and how are these minimised?

**In relation to: Costs and payments**

* How much do your services cost? What are these costs based on?
* Who determines these costs? How often are these costs reviewed?
* Who regulates costs to ensure that all the service providers in this sector do not unknowingly over charge?
* Have you faced any difficulties with households unwilling or unable to pay your rates/ fees?
* What percentage of your customers fall into the category of: (a) unwilling to pay; and (b) unable to pay?
* What are the implications of this – for your customers and also the services you provide?
* What can you do to help/ enable payment?

**In relation to: Working with local government**

* How many government contracts do you have? What are these for? What areas do they cover?
* Which local government body do you work with/ liaise with on a regular basis? Why? How often do you meet this government body?
* Are there any guidelines or principles that enable your working relationship with government?

**In relation to: Challenges and accountability**

* How do you monitor the quality of your service?
* How do your customers provide feedback to you on the services you provide? What are the main complaints you receive?
* What challenges do you face in working in this sector – considering all the various parties and stakeholders you have to work with? Are these challenges getting harder or easier? What is influencing and driving this?
* How do you, as a service provider, complain to the other sectors and actors you work with? What are the main complaints you have?

**In relation to: Responses and working with NGOs**

* Does your company have experience of working with NGOs? If so what, where and what was the outcome of this? Have you implemented a cash programme/ NFI programme?
* Is there an interest/ appetite to work with the NGO sector? If so, what kind of responses do you think would be appropriate in this context – and considering your capacity and ability to scale up?
* What is the capacity of your business to handle e-vouchers or cash responses?
* What is the capacity of your business to handle direct beneficiary contact and advice etc.?

### With regards the water sector, additional questions would include those related to the following:

* **Services provided:** What range of services and products related to water do you provide?
* **Competition:** Who are you main competitors? Why?
* **Supply chain:** Where does the water come from and where does it go? How reliable is the upstream supply chain? At which steps in the supply chain is water quality and quantity checked?
* **Capacity:** What is your capacity? How many litres a day can be provided? Are they working at full capacity? What influences the ability to work at full capacity? How much notice is needed to enable service provision at full capacity? Do you have the resources to work at full capacity?
* **Representation in low-income areas:** Is your water available/ sold low-income and marginalised areas? What influences the geographical location of your business?
* **Advertising:** What information dissemination/ advertising methods do you use? What are the most successful?
* **Seasonal factors:** How do seasons affect the supply chain – upstream and downstream? What happens to prices within this time?
* **Rationing of water:** Is water rationed? If so why? How much water is provided? Who ensures rationing is enforced? What do households do to access additional water?
* **Connection fees/ charges and documentation needed:** How much does it cost to connect to the mains water? What documents are needed to enable this?
* **Illegal water pipe connections:** To what extent is this a problem and how is it tackled (if at all)?
* **Costs:** How are costs determined? How frequently are they reviewed? Who regulates costs? How do your costs compare to those of your competition?
* **Non-payment of services:** What happens if customers do not pay for services provided?
* **Water pressure:** Are there any problems related to water pressure?
* **Calculating household demand/ needs:** How much water per household is required in the various areas you provide water (highlight any differences between low-income and wealthier areas)? What is this calculation based on?
* **Water quality**: How is water quality maintained and monitored? How do the users perceive water quality? Who is responsible for water quality? Who regulates this? If water quality is not within the required limits, are there any legal or financial consequences (such as fines or warnings)?
* **Public health:** Have there been any incidents where public health has been compromised due to poor water quality? If so, where and when?
* **Presence of free water/ NGO water**: If ‘free’ water is being provided, how does this affect your business and the services you provide? To what extent do you work with/ liaise with these providers?
* **Timeframes for service delivery (**especially water tankers): How soon can you respond to a request – and with how much water?
* **Water storage units:** To what extent do water storage units at a household level influence household ability to purchase water at a cheaper rate? If so, what is the ideal size of household water storage unit?
* **Complaints:** How many complaints were received in the last three months? What do they relate to? Who were they from? How were they dealt with?
* **Working with government/ NGO/ UNs:** Has your company ever worked with these actors in the past? If so, what was the activity? Is it something that you would consider doing again?

### With regards the waste sector, additional questions would include those related to the following:

* **Services provided:** What range of services and products related to waste collection and removal do you provide?
* **Competition:** Who are you main competitors? Why?
* **Supply chain:** What role does your company play within the wider sector? Where does the waste come from and where does it go?
* **Capacity:** What is your capacity? How much waste can be removed within a period of time? Are they working at full capacity? What influences the ability to work at full capacity? How much notice is needed to enable service provision at full capacity? Do you have the resources to work at full capacity?
* **Representation in low-income areas:** Do you remove waste in low-income and marginalised areas? What influences the geographical location of your business?
* **Advertising:** What information dissemination/ advertising methods do you use? What are the most successful?
* **Seasonal factors:** How do seasons affect the work you do? What happens to prices within this time?
* **Costs:** How are costs determined or based on? How frequently are they reviewed? Who regulates costs? How do your costs compare to those of your competition?
* **Illegal use of sewerage waste pipes and waste ‘dumping’:** To what extent is this a problem and how is it tackled (if at all)? What are the consequences of these actions?
* **Public health:** Have there been any incidents where public health has been compromised due to poor waste removal/ management? If so, where and when?
* **Non-payment of services:** What happens if customers do not pay for services provided?
* **Calculating household demand/ needs:** How do you calculate household waste removal needs in the various areas you remove waste (highlight any differences between low-income and wealthier areas)? What is this calculation based on?
* **Contamination during waste removal**: How is this controlled and monitored? Who regulates this? Are there any legal or financial consequences (such as fines or warnings) if contamination takes place?
* **Timeframes for service delivery:** How soon can you respond to a request?
* **Complaints:** How many complaints were received in the last three months? What do they relate to? Who were they from? How were they dealt with?
* **Working with government/ NGO/ UNs:** Has your company ever worked with these actors in the past? If so, what was the activity? Is it something that you would consider doing again?

### With regards to the finance sector, additional questions would include those related to the following:

* **Customers:** How would you categorise your customers? Overall, what percentage of your customer base is considered to be of marginal/ low income? What percentage is this of your overall customer base? Is this a growing or shrinking trend? What demographic do the majority of your customers lie in? What percentage are female or within the youth category?
* **Incentives/ policy:** Are there any policies or incentives to working in areas of low-income, with people of low-income? If so, what are they and who is responsible for developing them? Are they successful?
* **Location/ presence:** Does your business have a presence in low-income, high density and/or slum areas? Does this include the area of interest?
* **Capacity:** Would you be able to expand your service to cover new/ additional areas or an additional customer base? What resources would be needed to enable this?
* **Outreach:** How does your business reach out in these areas? Does it ‘piggy back’ other common services and platforms, such as post-offices, mobile outlets and shops?
* **Advertising:** What information dissemination/ advertising methods do you use? What are the most successful?
* **Financial services and instruments:** What financial services do you provide: mortgages, loans, savings accounts, micro-credit etc. use of ATMs,POS cards?
* **Financial products:** Do you provide a number of specific financial products for displaced/ low-income households? If so, what are they? How were they developed? How popular are they? Why are they liked/ not liked?
* **Customer services:** What customer services do you provide? How and where? What are the associated costs to using this service?
* **Customer preferences:** How do the customers (with emphasis on low-income customers) prefer to access and manage their financial services – via ATM, POS/ cashback, mobile phone, face to face, internet etc.?
* **Competition:** Who are you main competitors? Why?
* **Seasonal factors:** How do seasons affect the finances of the customers in low-income areas?
* **Costs:** How are costs for services provided determined or based on? How frequently are they reviewed? Who regulates costs? How do your costs compare to those of your competition?
* **Regulations:** what regulations (national and international) do you have to comply with?
* **KYC and other documentation:** What documentation do you need from your customers to initiate the provision of a financial service? Are you able to relax some KYC requirements for specific groups or specific financial products?
* **Complaints:** How many complaints were received in the last three months? What do they relate to? Who were they from? How were they dealt with?
* **Working with government/ NGO/ UNs:** Has your company ever worked with these actors in the past? If so, what was the activity? Is it something that you would consider doing again?

### Closing questions and remarks

* Is there anything we have not asked you or discussed that you think may be relevant to us?
* Lessons from the past: Are there any lessons we can learn from the past?

1. What the lessons are and their relevance to this emergency.
2. Where to source additional information (documents/ key informant contact details).

* Now that you know what we are interested in knowing:

1. Is there anyone else you think we should speak to?
2. Is there anything we have not asked you, that you think we should know?

### Concluding the discussion

* Highlight aspects that have been most interesting or useful to you, so the key informant can see that they have helped you.
* Remind the key informant of any documents/ contacts that they suggested sharing with you.
* Thank the key informant and organise a future meeting if needed.

1. Adapted from Draft Tools for NRC Education in Emergencies (EiE) Assessment Toolkit (Appendix 1). [↑](#footnote-ref-1)
2. The questions in this section are taken from ongoing NRC Shelter Programmes. [↑](#footnote-ref-2)
3. Taken from NRC’s Jordan Shelter programme. [↑](#footnote-ref-3)