



Borrowers Grievance Policy

Table of contents

1. Policy Statement	4
2. The Nature of Complaint... ..	4
3. Principle	4
4. Grievance Committee.....	4
5. Standards... ..	5
6. Complaint Methods... ..	5
7. Registering the complaints	5
8. Process of Resolve the complaints... ..	5
9. Guidelines on Implementation... ..	5
10. Train Staff... ..	6
11. Briefing Staff... ..	6
12. Process of Complaint... ..	7

Borrowers Grievance Policy –Shah Sachal Sami Foundation

Prepared By	
Consultant	
Reviewed & Recommended By	
HR-Committee	
Approved By	
Board Of Director SSSF	



Policy Statement

Complaint is an important way of the management of a company to be accountable to the community, as well as providing valuable prompt services of reviewing company. Effective External control also shows the accuracy of SSSF.

An effective complaint mechanism system provide the three key benefits to a company

- 1- It resolves around issues raised by a person/ client/ who is dissatisfied with timing, cost – effectiveness against policy and procedure.
- 2- It provides information that can lead to the improvements in service delivery.
- 3- Where complaints are handled properly and good system can improve the reputation process.

The Nature of Complaint

The range of complaint might include favoring one section of the community above another, Delay in service of loan, bad behavior of SSSF staff, Complaint may be with regard to dissatisfaction with our policies, or an administration error.

Principle

- The process for making a complaint will be made clear to stakeholders
- Sensitize community on complaint handling process
- Train staff on complaint handling process
- Complaints will be handled in accordance with SSSF, policies and procedure and in accordance with local law and regulation.

Grievance committee

SSSF established the Grievance committee for handled the difficult complaint of borrowers. The members of this committee are given below:

- Chief Executive Officer
- Manager Monitoring/Compliance
- Head of Operation



Standards

- 1- All complaints to SSSF should be acknowledged as soon as possible but ideally at least within 5 working days by the receipt.
- 2- All complainants should receive a response giving the outcomes of their complaint as soon as possible but ideally at least within 30 working days of receipt.
- 3- All complaint should be recorded on a complaint record form or register available at each branch and head office and also complaint box are available in branch and head office level.
- 4- All complainants will be treated respectfully, whether it is felt the complaint is justified or not.

Complaint Method

Receiving verbal & Written complaint and face to face or by make call complaints will be received It's important that complaint should listen clearly, that what has to say and make a brief and accurate written summary of the complaint.

Registering the complaints

All complaints, whether verbal or written, should be recorded on the Complaint Form or Register.

Process of Resolve the Complaint

Each complaint will be investigated, the Grievance committee /person handling the complaint will:

- Establish the facts and gather the relevant information
- If necessary and/or practicable, interview those involved
- If, as a result of the investigation it is felt that there is a case to answer by the staff member then the appropriate disciplinary and other company policies should be followed.

Guidance on implementation

Meeting with local community



At first step there will be meetings with the people in communities where we have work in order to know aspects local language preferred by community, the level of literacy, and whether would be better to have oral rather than written procedure.

Local knowledge of the community would be needed to ensure that the process and information is available by the most effective means which might include:

- Transparency Sheet/board
- Complaint box
- Reception book for complaints

Training of Staff

Training should be provided to members of staff who are handling complaints. The training should include elements around

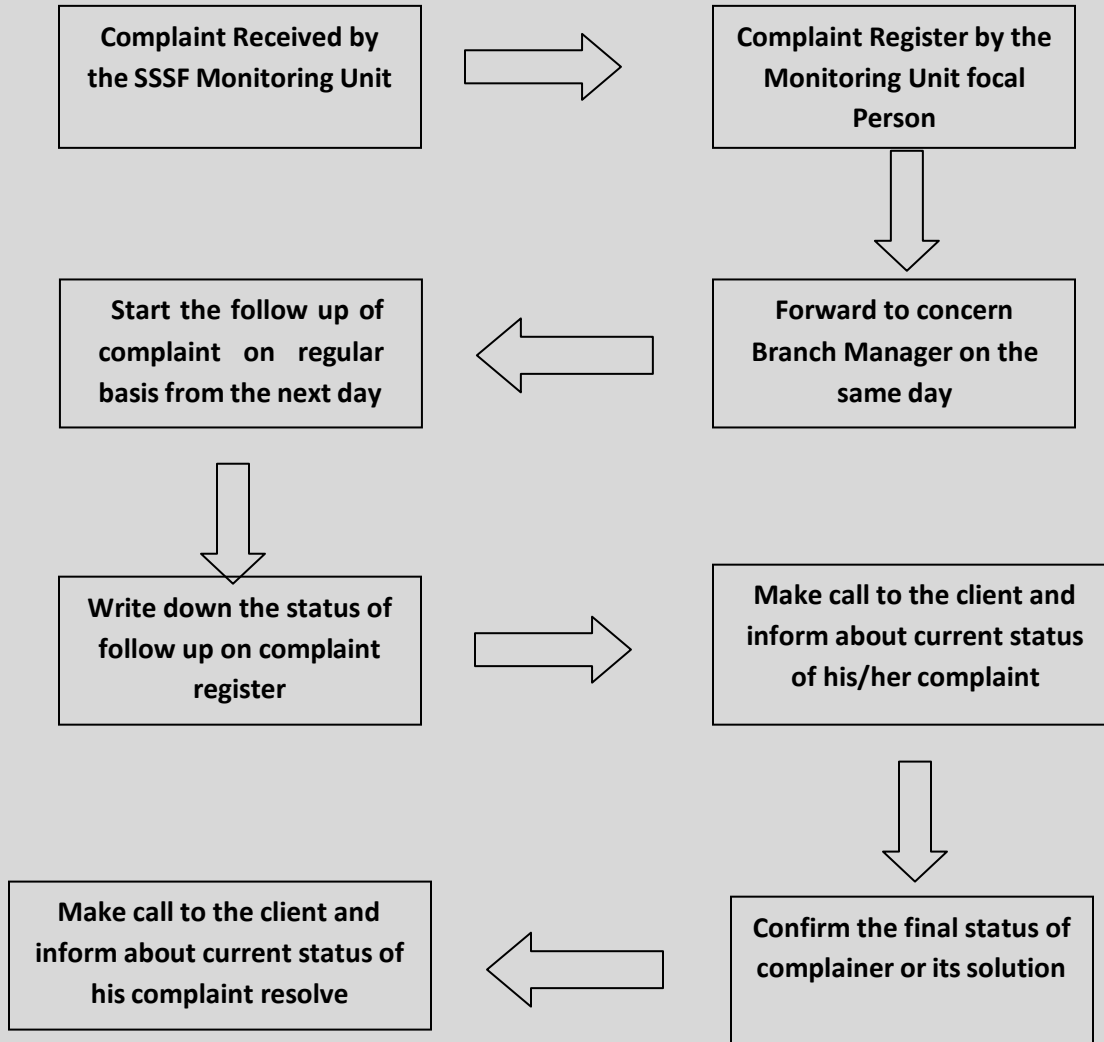
- Receiving complaints: listening and understanding skill
- Responding to complaints: using tact, understanding the complaint view points and responding using positive language
- Investigating the complaints: gathering realistic information, interviewing skills
- Handling difficult complaints: how to respond when under pressure

Briefing for Staff

As a part of implementing the policy and procedure, all staff should receive a briefing on the benefits and purpose of the policy. This should be via staff briefing meeting or information about policy should be included in the orientation for new joiners.



Process of Complaint



- Grievance committee handled the difficult complaint of clients only and after the resolved inform to client.