



# COMPLAINTS HANDLING POLICY

2020



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## **ABBREVIATIONS AND ACRONYMS**

<b>ADIEC</b>	Assistant Director Information, Education and Communication
<b>CHLO</b>	Complaints Handling Liaison Officer
<b>ED</b>	Executive Director
<b>HESLB</b>	Higher Education Students' Loans Board

# FOREWORD



It is pleasing to put a word on this very important document, the Complaint Handling Policy which is a useful tool for handling complaints from dissatisfied clients and key stakeholders of the Higher Education Students' Loans Board (HESLB). This policy amplifies HESLB Commitments made through its Client's Service Charter.

The Preparation of the Complaint Handling Policy was made in line with the universal belief that, no single organization has ever survived without seriously considering and managing complaints raised by its target clients and key stakeholders. It is in the same vein that HESLB prepared the document with the view of managing clients' complaints in order to create a sustainable Students Loans Financing Fund.

This policy is coming at the time when our country is aligned and involved with numerous and strategic turnarounds that are needed to graduate into a middle-income-economy. HESLB as one of the players in the higher education value-chain is pleased to move to the next phase of transformation for sustainability.

To be able to effectively manage clients and key stakeholders' complaints, this policy is meant to facilitate dissatisfied clients to submit their complaints, acknowledge receipt, respond timely, undertake initial assessment, investigate if need be, and ultimately resolve the complaint.

By so doing the policy will enable HESLB to effectively perform its core functions of managing loans and grants for needy Tanzanian students, and collect loans to sustain a revolving fund.

This policy is therefore posing a challenge to the Management team to focus on improving service delivery through automation of its core business processes, and sensitizing its target clients about lending procedures, repayment and recovery procedures. This way, HESLB will achieve the desired growth, targets and drive towards sustainability.

  
Prof. William A.L. Anangisye  
**CHAIRMAN OF THE BOARD**

# **DEFINITION OF TERMS**

<b>Client</b>	A person or company that receives advice or service from a professional HESLB official.
<b>Complainant</b>	A staff or client expressing dissatisfaction over a service provided (or contracted) by HESLB, the behaviour or decisions of staff, or about practices, policies and procedures.
<b>Complaint</b>	An expression of dissatisfaction received by HESLB over a service offered/provided or a contract engaged.
<b>Dispute</b>	An unresolved complaint escalated either within or outside of HESLB.
<b>Feedback</b>	Opinions, comments and expressions of interest or concern, made directly or indirectly, explicitly or implicitly, to or about us, about our products [where relevant], services or complaint handling where a response is not explicitly or implicitly expected or legally required.
<b>Grievance</b>	A clear, formal written statement by an individual staff member about another staff member or a work related problem

<b>HESLB Management</b>	The Executive Director and heads of Directorates and Sections
<b>HESLB Office Premises</b>	A building, together with its land and surroundings, occupied by HESLB as Head Office or Zonal Office
<b>HESLB Staff</b>	Means any person employed by HESLB on permanent and pensionable terms or on temporary terms or seconded to HESLB.
<b>Interns</b>	A student or trainee who works, sometimes without pay, in order to gain work experience or satisfy requirements for a qualification.
<b>Policy</b>	A statement of instruction that sets out how HESLB should fulfil its vision, mission and goals
<b>Procedure</b>	A statement or instruction that sets out how HESLB policies will be implemented and by whom
<b>Service providers</b>	An organization, business or individual offering services to HESLB in exchange for payment.
<b>Supervisor</b>	Means Senior Officer, Principal Officer and Managers in the respective section.

# 1.0

# POLICY STATEMENT

In achieving HESLB's Commitment to serve eligible needy students, it is envisaged that HESLB will receive complaints from dissatisfied clients complaining about the guidelines or procedures of loans issuance. In the same vein, HESLB collects matured loans from beneficiaries, which may lead to complaints emanating from over-deductions or wrongly billed and deducted clients. In both cases, HESLB has to find a way to address the raised complaints in accordance with guidelines from the President's Office, Public Service Management hence this Policy.

This policy details how HESLB assesses, resolves and follows up its clients' complaints in order to improve service delivery.

## 1.1 Purpose

This Policy is intended to ensure that complaints handling is fairly, efficiently and effectively managed and that HESLB has a respectful and productive workplace culture where clients and staff can raise their concerns.

In-case of conflict between this Policy and any other written law of Tanzania the position of that law shall prevail.

## 1.2 Scope

This Policy applies to all HESLB staff and clients. Volunteers, interns and service providers at HESLB office premises should be treated in accordance with the contracts engaging them.

### **1.3 HESLB Commitment**

HESLB expects staff at all levels to be committed to fair, effective and efficient complaint handling. The following table outlines the nature of the commitment expected from staff and the way that commitment should be implemented.

<b>WHO</b>	<b>COMMITMENT</b>	<b>HOW</b>
Executive Director (ED)	Support a culture that values complaints and their effective resolution	<ul style="list-style-type: none"><li><input type="checkbox"/> Report publicly on HESLB's complaints handling</li><li><input type="checkbox"/> Foster workplace that is respectful and productive</li><li><input type="checkbox"/> Review systematic issues arising from complaints</li><li><input type="checkbox"/> Review complaints that could not be resolved</li><li><input type="checkbox"/> When requested, handle certain individual complaints in accordance with this policy and procedures</li><li><input type="checkbox"/> Support staff to handle complaints promptly and responsively.</li><li><input type="checkbox"/> Recognise and reward good complaint handling by staff</li></ul>

<b>WHO</b>	<b>COMMITMENT</b>	<b>HOW</b>
ADIEC	Establish and manage HESLB complaints management system	<ul style="list-style-type: none"> <li><input type="checkbox"/> Provide regular reports to ED on issues arising from complaints handling work.</li> <li><input type="checkbox"/> Ensure recommendations arising out of complaints data analysis are canvassed with ED and implemented where appropriate.</li> <li><input type="checkbox"/> Recruit, train and empower staff to resolve complaints promptly and in accordance with HESLB's policies and procedures.</li> <li><input type="checkbox"/> Encourage staff managing complaints to provide suggestions on ways to improve the organisation's complaints management system.</li> <li><input type="checkbox"/> Encourage all staff to be alert to complaints and assist those responsible for handling complaints resolve them promptly.</li> <li><input type="checkbox"/> Propose reward to good complaints handling staff</li> </ul>

<b>WHO</b>	<b>COMMITMENT</b>	<b>HOW</b>
Supervisors (Directors, Assistant Directors & Managers)		<ul style="list-style-type: none"> <li><input type="checkbox"/> Encourage staff to reconcile wherever possible;</li> <li><input type="checkbox"/> May appoint an officer to manage the complaint process or manage it him/herself unless the complaint is about the supervisor in question.</li> <li><input type="checkbox"/> Manage individual complaints in accordance with this Policy and Procedures, when appropriate;</li> <li><input type="checkbox"/> Review complaints management procedures and outcomes;</li> <li><input type="checkbox"/> Escalate high risk and systematic issues arising from complaints;</li> <li><input type="checkbox"/> Identify and support CHLO to manage complaints in accordance with this Policy and Procedures;</li> <li><input type="checkbox"/> Support all staff involved in the complaints process;</li> </ul>

<b>WHO</b>	<b>COMMITMENT</b>	<b>HOW</b>
All Staff	Understand and comply with HESLB's complaints handling procedures	<ul style="list-style-type: none"> <li><input type="checkbox"/> Prioritize reconciliation among themselves wherever possible;</li> <li><input type="checkbox"/> Treat all people with respect including people who lodge complaints and any person who is the subject of a complaint;</li> <li><input type="checkbox"/> Read and comply with this Complaints Handling Policy and Procedures;</li> <li><input type="checkbox"/> Identify when complaints are being made and assist people to make complaints if they wish to do so;</li> <li><input type="checkbox"/> Respond to individual complaints, when requested;</li> <li><input type="checkbox"/> Escalate certain complaints and reviews of complaints handling to more senior staff, if necessary.</li> </ul>

## 2.0

# GUIDING PRINCIPLES ON COMPLAINTS MANAGEMENT

In handling complaints, HESLB shall be guided by the following principles:-

- (i) Customer focused; HESLB is committed to seeking and receiving feedback and complaints about our services, systems, practices, procedures and complaints handling.
- (ii) Responsiveness; HESLB will promptly acknowledge receipt of complaints. HESLB will assess and prioritise complaints in accordance with the urgency and/or seriousness of the issues raised. If a matter concerns an immediate risk to safety or security the response will be immediate and will be escalated appropriately.
- (iii) Objectivity; HESLB will address each complaint with integrity and in an equitable, objective and unbiased manner. HESLB will ensure that the person handling a complaint is different from any staff member whose conduct or service is being complained about. Conflicts of interests, whether actual or perceived, will be managed responsibly.
- (iv) Transparency; depending on the nature of the complaints raised, HESLB will endeavour to serve its clients equally and in a transparent manner between the parties involved in a complaint with the view of enhancing efficiency and effectiveness in its daily operations.

- (v) Confidentiality; HESLB will protect the identity of people making complaints where this is practical and appropriate. Personal information that identifies individuals will only be disclosed or used by HESLB as permitted under the relevant privacy laws, secrecy provisions and any relevant confidentiality obligations.

## **2.1 Complaints Finalization**

Complaints should be finalised within 14 working days (or as directed) and all parties will be kept informed of the progress of the complaint, the reasons for any decisions and the outcomes that will be implemented.

## **2.2 Review of a Complaint**

A complainant may request a review of a complaint outcome, which should be done within 5 working days from the decision and will be carried out by a senior level officer within the HESLB who has not previously managed the complaint, or else may proceed to the Appointment and Disciplinary Committee of the Management and with Integrity and Ethics Committee.

## 3.0

# ESTABLISHMENT OF COMPLAINTS HANDLING DESK

For effective complaints management, HESLB shall establish a Complaints Handling Desk equipped with appropriate working tools at Head Office and Zonal Offices. The desk will be coordinated by a Senior Officer who will be known as Complaints Handling Liaison Officer (CHLO). CHLO will be appointed by ED from Senior Officers who are conversant with HESLB operations.

The appointed officer shall be reporting to ADIEC and liaise with the Appointment and Disciplinary Committee of the Management and with Integrity and Ethics Committee.

CHLO shall gather information, assess the issues raised by the complainant and consider reasonable outcomes.

All staff managing complaints are empowered to implement HESLB complaints management system as relevant to their roles and responsibilities.

Staff are encouraged to provide feedback on the effectiveness and efficiency of all aspects of the complaints management system

## 4.0

# COMPLAINTS MANAGEMENT PROCEDURE

For the purposes of this Policy, Complaints Management Procedure shall follow the following procedure:-



### 4.1 Receipt of Complaints

HESLB will record the complaint and its supporting information. The record of the complaint will document:

- The contact information of the person making a complaint;
- Issues raised by the person making a complaint and the outcome(s) they expect;
- Any other relevant and additional support the person making a complaint requires.

HESLB will receive complaints from its clients through various methods listed below;

- Through written letters
- Through emails
- By making call,
- Through Social media platforms
- Walking into HESLB premises

## **4.2 Acknowledgement of Complaints**

HESLB will acknowledge receipt of each complaint promptly and preferably within 3 working days.

### **4.2.1 Initial assessment**

After acknowledging receipt of the complaint, HESLB will confirm whether the issue(s) raised in the complaint is/are within its control. HESLB will also consider the outcome(s) sought by the person making a complaint.

When determining how a complaint will be managed, HESLB will consider:

- How serious, complicated or urgent the complaint is;
- How the person making the complaint is being affected;
- The risks involved if resolution of the complaint is delayed.

### **4.2.2 Investigation**

HESLB will investigate complaint raised by its clients or key stakeholders relating to dissatisfaction with services rendered by any of HESLB employees with the view of establishing the extent of its validity and thereby taking corrective actions.

Investigation will be informed by the initial assessment undertaken which will be made depending on the nature and category of the complaint.

#### **4.2.3 Complaints resolution**

After assessing the complaint, HESLB will consider how to manage it by:-

- Giving the complainant information or an explanation;
- Investigating the claims made in the complaint.

HESLB will update the complainant on the progress, particularly if there are any delays.

#### **4.3 Providing Reasons for Decisions**

Following consideration of the complaint and any investigation into the issues raised, HESLB will contact the complainant and advise on:-

- The outcome of the complaint and any action taken;
- The reason(s) for the decision;
- Any options for review that may be available to the complainant.

#### **4.4 Options for Redress and Closure of Complaint**

HESLB will ensure that outcomes are properly implemented, monitored and reported to the complaints handling manager and/or senior management.

HESLB will inform the complainant about any review options available to them.

It is expected that every complaint raised will be channelled to the respective Directorates/independent units for immediate actions. In the event the complainant is not satisfied with decisions initially made, the complaint can be escalated to the Executive Director for further actions.

#### **4.5 Manage the Parties to a Complaint**

Where a complaint involves multiple areas within HESLB, communication with the person making the complaint and/or their representative will be coordinated

#### **4.6 Complaints Involving Multiple Parties**

When similar complaints are made by related parties, HESLB management will arrange for the aggrieved persons to choose a single representative of the group. The chosen representative shall not be victimized for his representation.

#### **4.7 Complaint Against HESLB Staff**

When a complaint is against HESLB staff, the matter shall be lodged to the respective disciplinary authority of the particular staff.

#### **4.8 Conclusion of Complaint**

When the complaint has been resolved and closed, contents of the proceedings shall not be used as evidence in other forums or used against the complainant.

## 5.0

# MONITORING AND REVIEW

ED and members of the Management are responsible for monitoring the implementation of this policy and reviewing its effectiveness, every three years, or sooner if necessary.

HESLB will continually monitor the complaints management system to:-

- Ensure its effectiveness in responding to and resolving complaints; and
- Identify and correct deficiencies in the operation of the system.

Monitoring may include the use of audits and customer satisfaction survey.

### 5.1 Stakeholders Involvement

The current approach detailed by this Policy is the result of consultation with key stakeholders, and is consistent with broader policy reforms on complaints management. It has also consulted the President's Office, Public Service Management (PO-PSM) Complaints Handling Guidelines.

## 6.0

# POLICY COMMITMENT AND CONTACT OFFICE

HESLB will keep comprehensive records about:-

- How the complaint was managed;
- The outcome(s) of the complaint; and
- Any outstanding actions that need to be followed up.

### **Contact:-**

All complaints should be channelled through:-

#### **Executive Director,**

Higher Education Students' Loans Board,  
P.O. Box 76068,  
14113 DAR ES SALAAM.

Email: [info@heslb.go.tz](mailto:info@heslb.go.tz)

# **IMPLEMENTATION DATE**

Implementation of this Policy will commence on 2020/2021

## **CLIENT'S COMPLAINTS REGISTER**

(To be filled by officer receiving complaints)

DIRECTORATE/SECTION/UNIT:	Folio:
FILE REFERENCE NO.:	DATE RECEIVED:
OFFICER RECEIVING COMPLAINTS:	SIGNATURE:
COMPLAINANT'S FORM FOUR INDEX NUMBER: (IN CASE THE COMPLAINANT IS A STUDENT)	
NAME:	
ADDRESS:	
CONTACT TELEPHONE NO.:	
EMAIL ADDRESS:	
NATURE OF COMPLAINT:	
HOW RECEIVED (WRITTEN/ORAL): IF WRITTEN, ATTACH	
RESOLUTION (DECISION):	
DECISION MAKER (NAME/TITLE):	
NOTIFICATION OF DECISION:	HOW NOTIFIED: (TELEPHONE, LETTER, EMAIL)
DATE:	

Is the Complainant satisfied? YES/NO	If YES close, if NO escalate for review
Review of Decision:	
Date Received:	
Decision/Comments/Remedial Action:	
Reviewing Officer (Name/Title):	

## **CLIENT'S COMPLAINTS REGISTER**

(To be filled by officer receiving complaints)

Directorate/Section/Unit:	Folio:
File Reference No:	Date Received:
Officer Receiving Complaints:	Signature:
Complainant's Name:	
Address:	
Contact Telephone No:	
Email Address:	
How Received (Written):	
Nature of Complaint:	
Resolution (Decision):	
Decision Maker (Name/Title):	

Notification of Decision to complainant:	How Notified: (Telephone, Letter, Email)
Date:	
Is the Complainant satisfied? YES/NO	If YES close, if NO escalate for review
Date request Received for review:	
Decision/Comments/Remedial Action:	
Reviewing Officer (Name/Title):	

ORIGINAL ISSUE DATE	2019
APPROVING AUTHORITY	BOARD OF DIRECTORS
OWNER	HESLB BOARD OF DIRECTORS
CONTACT PERSON	HEAD OF INFORMATION, EDUCATION AND COMMUNICATION
CLASSIFICATION	POLICY
FUNCTIONAL APPLICABILITY	HESLB
LAST REVIEWED DATE	NEW
LAST APPROVAL DATE	2020
NEXT REVIEWED DATE	2023
REVIEW FREQUENCY	THREE YEARS OR SOONER
VERSION	HESLB COMPLAINTS HANDLING POLICY V 1.0