



# صندوق المعونة الوطنية

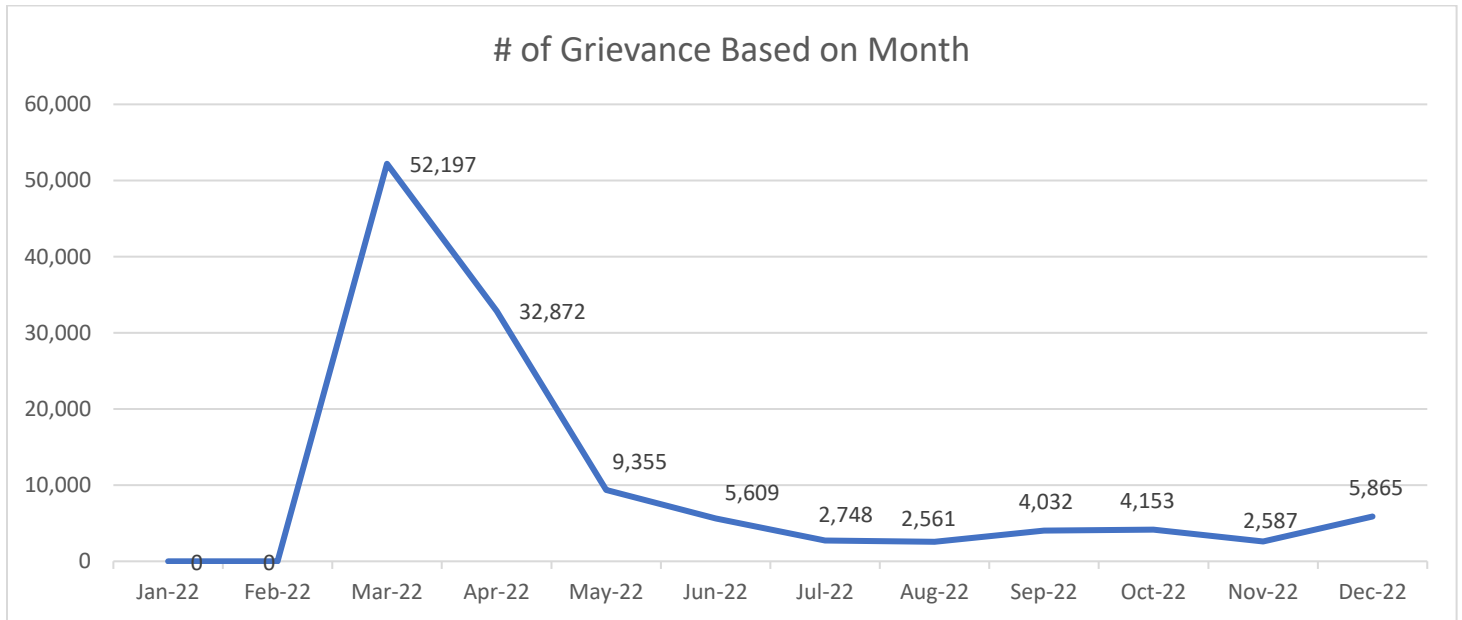
ملخص عن  
تحليل طلبات الشكاوي  
لبرنامج الدعم النقدي الموحد  
لسنة 2022

## ملخص عن تحليل طلبات الشكاوي لبرنامج الدعم النقدي الموحد 2022

يهدف تقرير تحليل الشكاوي 2022 إلى رصد كافة الشكاوي والتظلمات التي ترد للصندوق المعونة الوطنية من خلال مختلف قنوات الرئيسية للشكاوي، و معرفة أسباب الشكاوي لغايات تحسين الخدمات التي يقدمها صندوق المعونة الوطنية وتعديل الإجراءات لغايات ضمان الدقة و الشمولية في نتائج الاستحقاق من برامج صندوق المعونة الوطنية، بالإضافة الى معرفة نقاط القوى و الضعف إثناء تقديم الخدمة للمراجعين والمتقدمين للبرامج صندوق المعونة الوطنية.

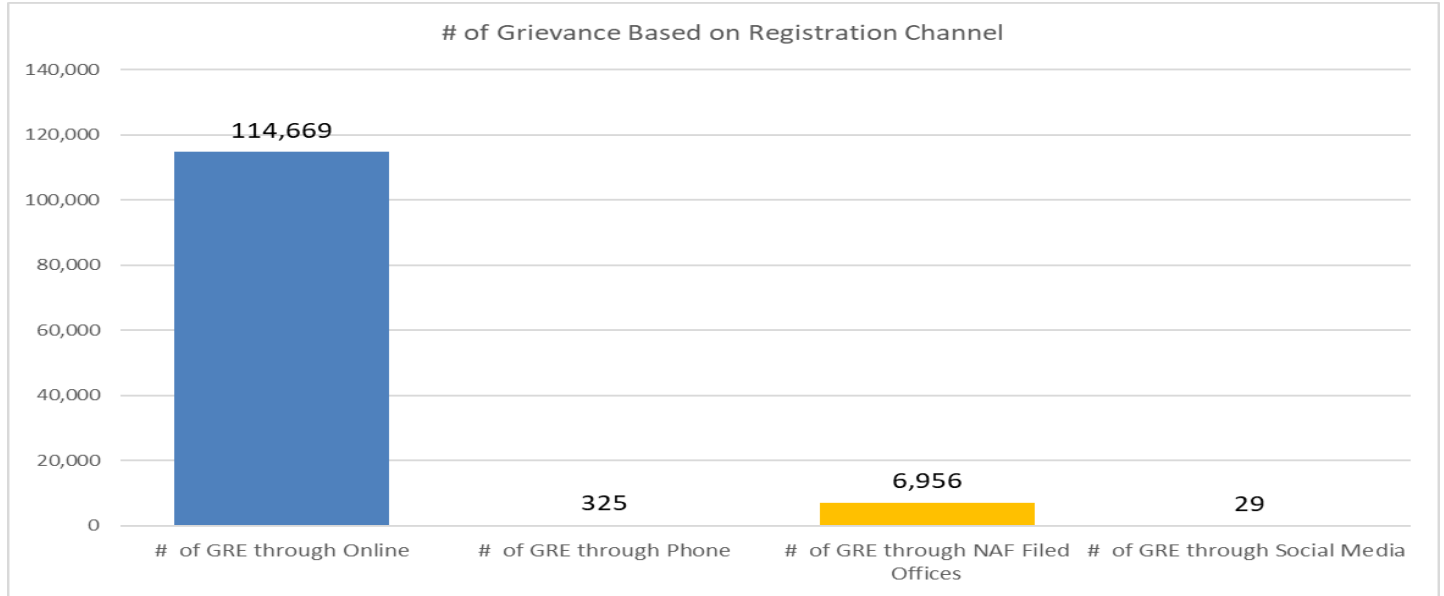
بلغ عدد الشكاوي المقدمة على موقع الخدمات الالكترونية لصندوق المعونة الوطنية <https://takaful.naf.gov.jo> 121,979 الف شكوى خلال الفترة الزمنية 2022/03 – 2022/12 ، حيث تم فتح باب تظلمات بشهر 2022/03 بعد صدور نتائج الانتفاع من برنامج الدعم النقدي الموحد في 2022/02.

### 1- تحليل طلبات الشكاوي حسب عدد الطلبات شهرياً



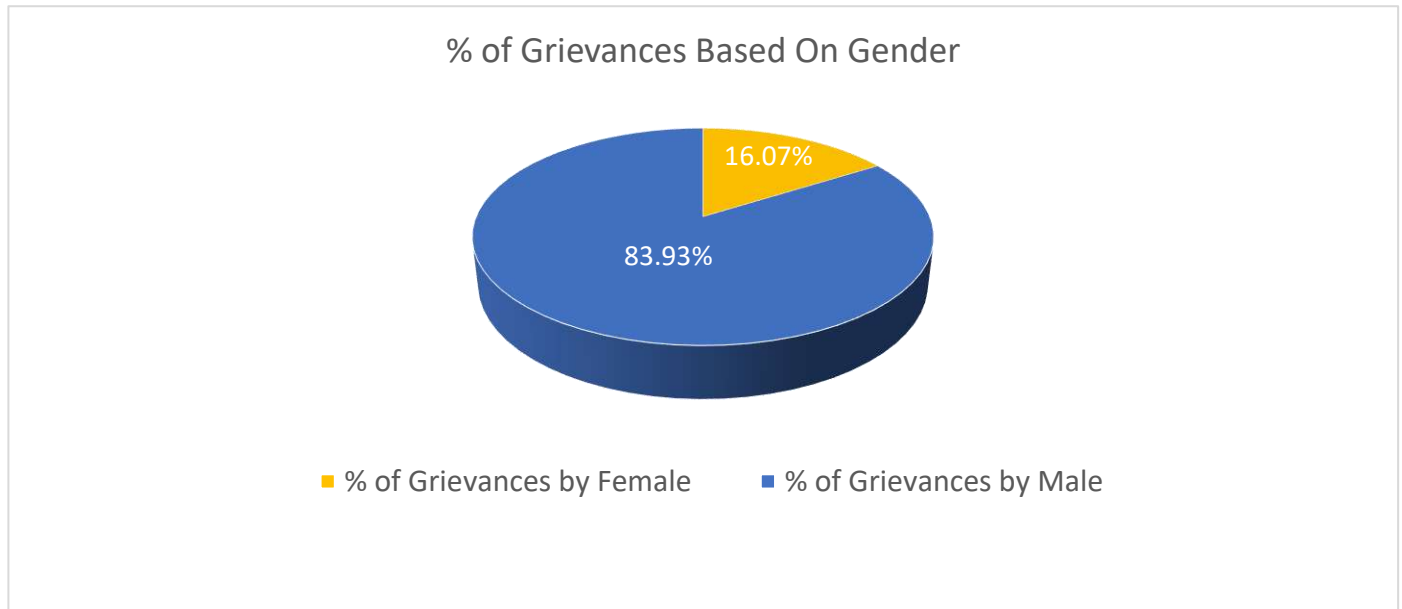
بعد شهر 2022/03 أكثر الأشهر تقديماً لطلبات الشكاوي، حيث بلغت نسبة الطلبات المقدمة 42.79% و عدد طلبات 52,197 الف شكوى من اجمالي الطلبات المقدمة، بينما يعد شهر 2022/08 أقل الأشهر تقديماً لطلبات الشكاوي بنسبة 02.10% و عدد 2,561 الف طلب شكوى من اجمالي الطلبات المقدمة.

## 2- تحليل طلبات الشكاوى حسب طريقة التقديم



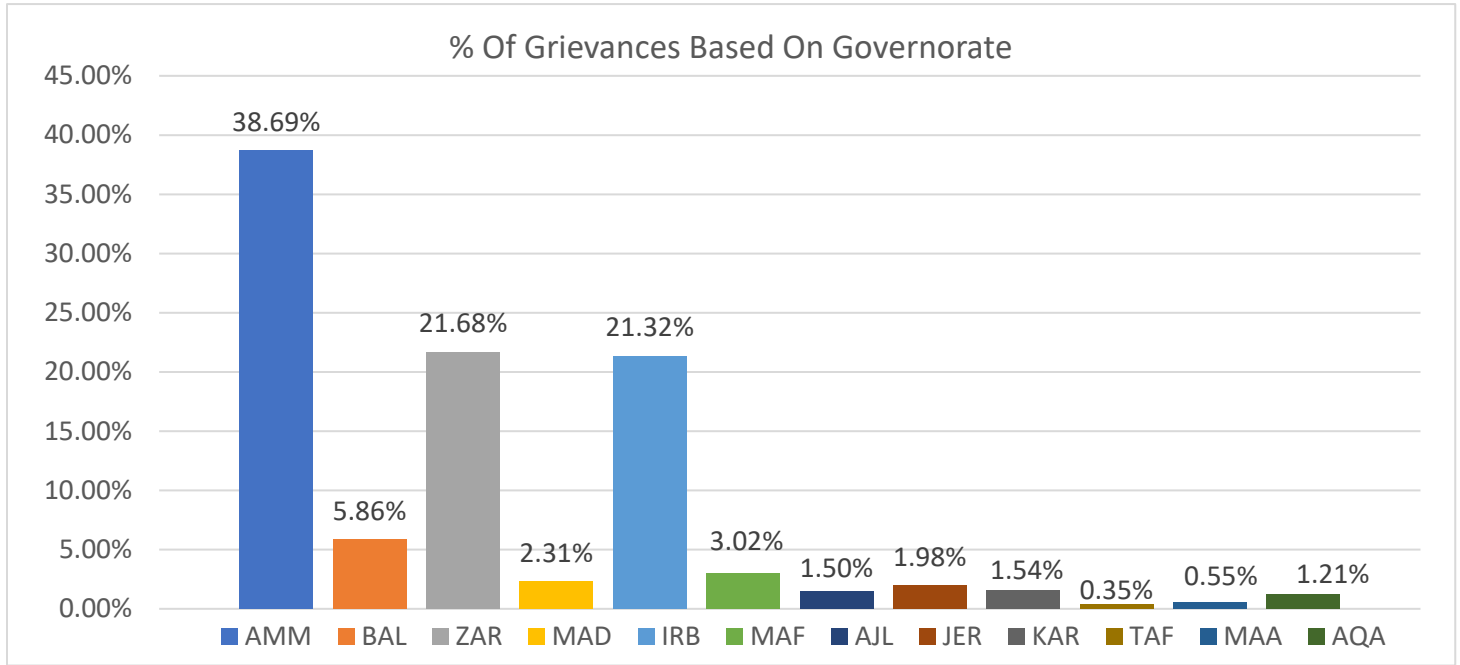
يعد موقع الخدمات الالكترونية لصندوق المعونة الوطنية <https://takaful.naf.gov.jo>، أكثر القنوات المستخدمة لتقديم طلبات شكاوى، حيث بلغت نسبة الطلبات المقدمة عبر الموقع 94.01% و عدد طلبات الشكاوي 114,669 الف شكوى من إجمالي الطلبات المقدمة، ، تليها الشكاوي المقدمة من خلال مكاتب صندوق المعونة الوطنية بنسبة 05.7% عدد الشكاوي 6,956 الف شكوى من إجمالي الطلبات المقدمة.

## 3- تحليل طلبات الشكاوى حسب النوع الاجتماعي



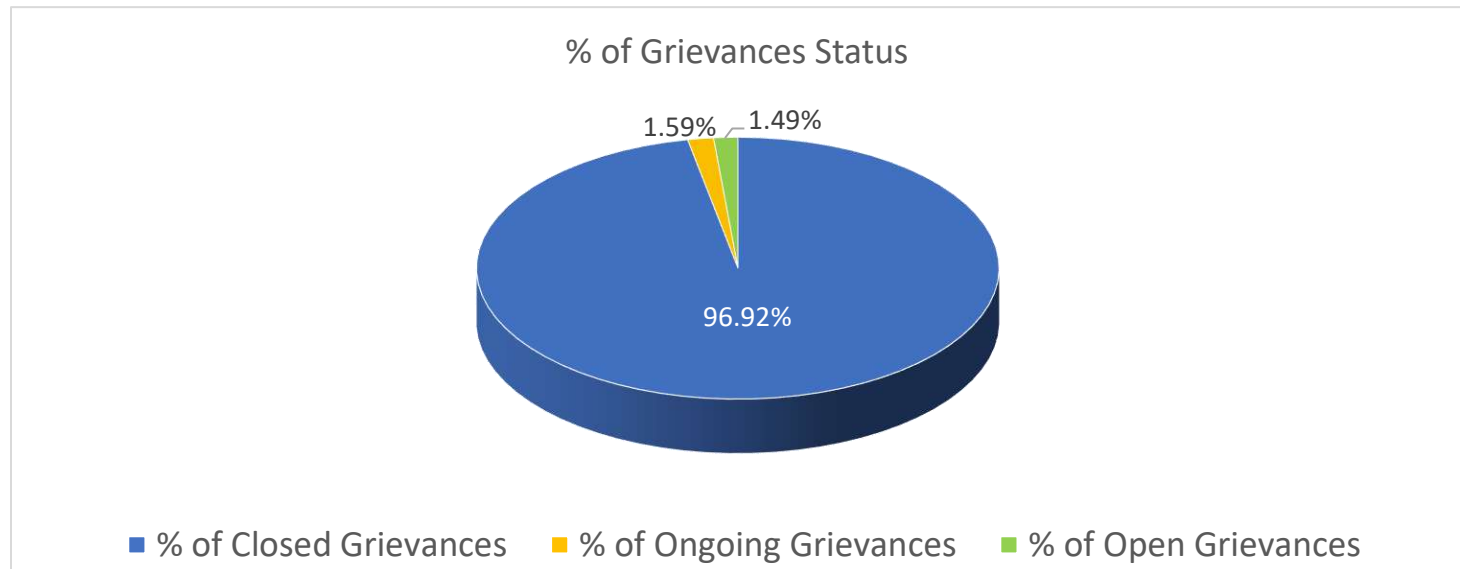
يعد الذكور أكثر فئة تقديماً لطلبات الشكاوى، حيث بلغت نسبة الطلبات الذكور 83.93% وعدد طلبات 102,376 الف شكوى من إجمالي الطلبات المقدمة، ، مقارنة بنسبة الشكاوي المقدمة من الإناث 16.07% و عدد الطلبات 19,603 الف شكوى من إجمالي الطلبات المقدمة.

#### 4- تحليل طلبات الشكاوي حسب عدد المحافظات



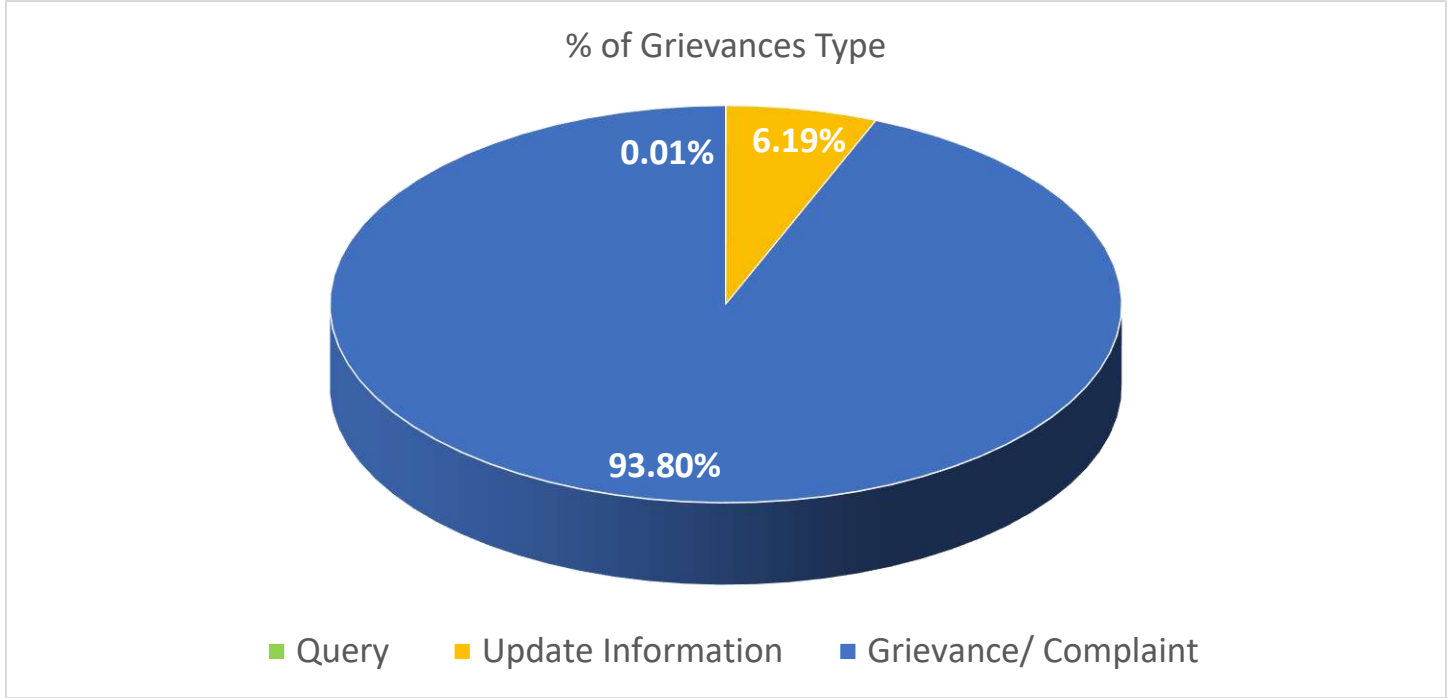
تعد محافظة العاصمة أكثر المحافظات تقديماً لطلبات الشكاوي، حيث بلغت نسبة الطلبات المقدمة من محافظة العاصمة 38.69% وعدد طلبات 47,191 الف شكوى من اجمالي الطلبات المقدمة، بينما تعد محافظة الطفيلة أقل المحافظات تقديماً لطلبات الشكاوي بنسبة 0.35% عدد الطلبات 424 طلب شكوى من اجمالي الطلبات المقدمة.

#### 5- تحليل طلبات الشكاوي حسب حالة الطلب



بلغت نسبة اغلاق طلبات الشكاوي المقدمة 96.92% وعدد طلبات 118,216 الف شكوى من اجمالي الطلبات المقدمة، نسبة طلبات قيد الدراسة/المعالجة 01.59% وعدد طلبات 1,941 الف طلب شكوى من اجمالي الطلبات المقدمة، نسبة طلبات الشكاوي المفتوح 01.49% عدد طلبات 1,822 الف طلب من اجمالي الطلبات المقدمة.

## 6- تحليل طلبات الشكاوي حسب نوع الطلب



بلغت نسبة طلبات الشكاوي/التظلمات المقدمة 93.80% وعدد طلبات 114,411 الف شكوى من اجمالي الطلبات المقدمة، نسبة طلبات تعديل بيانات الأسر من اجمالي الطلبات المقدمة 6.19% وعدد 7,546 الف طلب شكوى من اجمالي الطلبات المقدمة، نسبة طلبات الاستفسارات من اجمالي الطلبات المقدمة 0.01% وعدد طلبات 22 طلب من اجمالي الطلبات المقدمة.

## التوصيات

#	التوصية
1	<p>ربط نتائج التحليل مع الرسائل الإعلامية الخاصة بصندوق المعونة الوطنية لزيادة الوعي عن</p> <ul style="list-style-type: none"><li>- معادلات الاستحقاق الشهرية/ أسباب عدم الانتفاع من برنامج الدعم النقدي الموحد.</li><li>- معادلات ترتيب الأسر الشهرية حيث أن ترتيب الأسر يجب أن لا يتجاوز 120 الف لاستفادة من برنامج الدعم النقدي الموحد.</li><li>- أهمية تحديث بيانات المواطنين لدى المؤسسات الحكومية المختلفة لضمان الحصول على دقة عالية.</li></ul>

مرفق: تحليل طلبات الشكاوي لبرنامج الدعم النقدي الموحد 2022



# NATIONAL AID FUND

## ANNEX 3: GRM REPORT

PROJECT (P176807)

DURATION 01/2022 – 12/2022

NATIONAL AID FUND

[www.naf.gov.jo](http://www.naf.gov.jo)

06-5635430

[info@naf.gov.jo](mailto:info@naf.gov.jo)

## Contents

ABBREVIATIONS AND ACRONYMS .....	2
BACKGROUND: .....	3
GRM DATA ANALYSIS .....	4
Recommendations: .....	17



## ABBREVIATIONS AND ACRONYMS

GRM	Grievance Redress Mechanism
NAF	National Aid Fund
MIS	Management Information System
NCC	National Call Center
NAFCC	National Aid Fund Call Center
NAFES URL	National Aid Fund E-Services website <a href="https://takaful.naf.gov.jo/">https://takaful.naf.gov.jo/</a>
NAFFO	National Aid Fund Filed Office
NAFSMC	National Aid Fund Social Media Channel (Facebook pages: <a href="https://www.facebook.com/naf.gov.jo/">https://www.facebook.com/naf.gov.jo/</a> )
AMM	Amman
BAL	Balqa
ZAR	Zarqa
MAD	Madaba
IRB	Irbid
MAF	Mafraq
AJL	Ajloun
JER	Jerash
KAR	Karak
TAF	Tafila
MAA	Maan
AQA	Aqaba
GRT	Grievance Registration Type

## BACKGROUND:

The main objective of a Grievance Redress Mechanism is to assist to resolve complaints and grievances in a timely, effective and efficient manner that satisfies all parties involved. Specifically, it provides a transparent and credible process for fair, effective and lasting outcomes.

NAF received GRM cases from multiple channels: -

- 1- The NAF online GRM form (NAFES URL <https://takaful.naf.gov.jo/>).
- 2- Phone through NAFCC 0791268888 NCC 06-5008080
- 3- NAFFO
- 4- NAFSMC (Facebook pages: <https://www.facebook.com/naf.gov.jo/> )

The GRM team in NAF, which includes call center and complaints handling agents and a managing supervisor; are responsible for handling the cases and providing feedback to referring entities.

All cases received or referred to NAF through the various channels should be classified as one of the following: Inquiry, Update Complaint, Suggestion, Compliment or Grievance. After that, it is either entered manually on the MIS by a call center agent or it gets reflected automatically.

NAF Standard GRM Processing Steps:

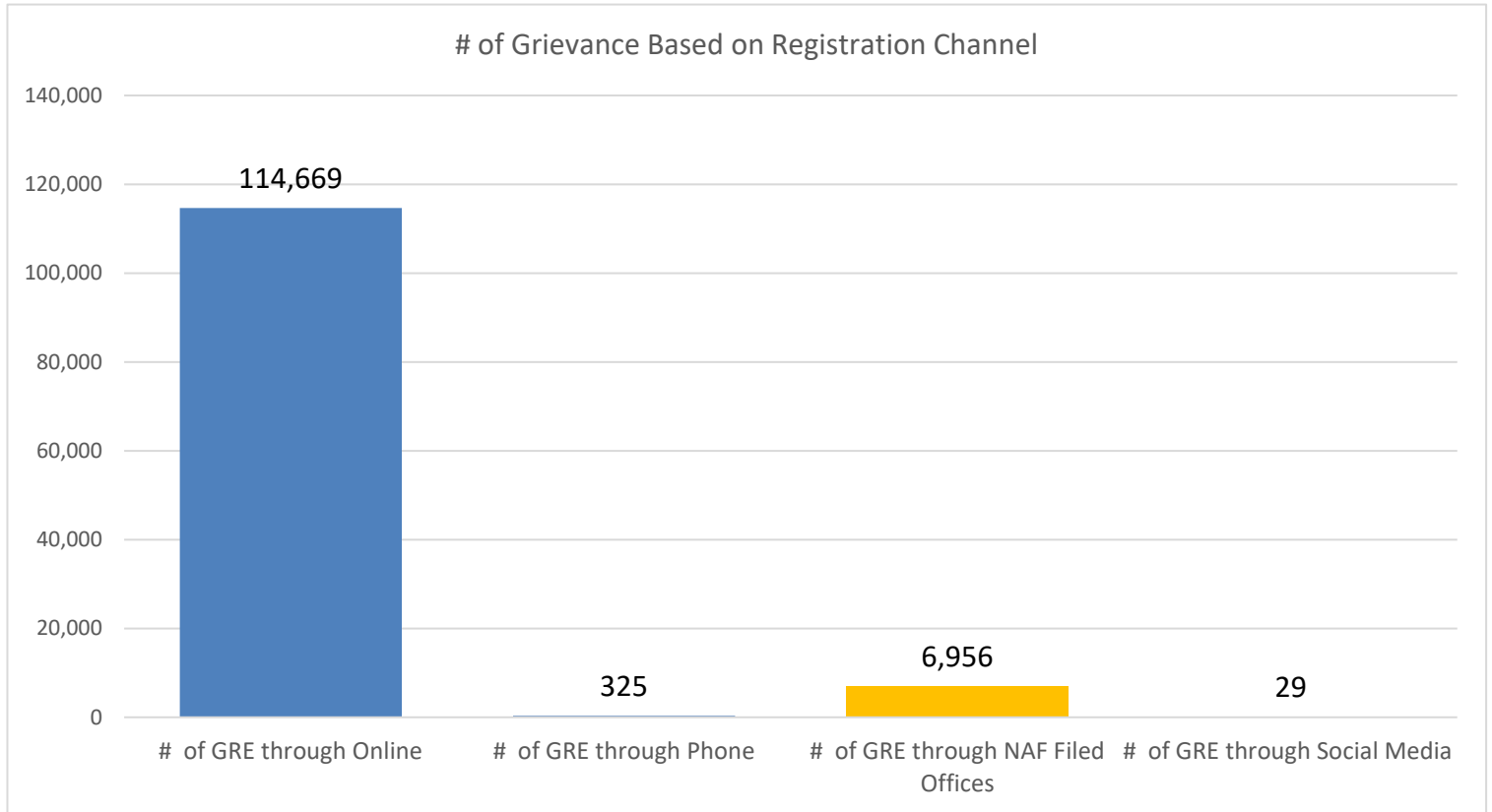
- 1- Receipt: Receipt of complaints through various channels.
- 2- Recording & Sorting: Entry into the MIS, Sort complaints type, refer to concerned unit(s) and officials.
- 3- Validating: Verify facts of the complaint.
- 4- Resolution: Resolve the complaints based on guidelines and take necessary actions.
- 5- Feedback, Monitoring and Reporting: Providing feedback to complainant and close the case on MIS; Ask complainants to participate in a satisfaction survey, monitor and report the complaint data.

## GRM DATA ANALYSIS

The following analysis was prepared based on NAF social assistance Program which is Unified Cash Aid Program, during the period from November 2020 to December 2021 the registration is open to candidates through takaful website and NAF Files Office (42 Offices), and through Support Center in Different Location in Jordan. However, the GRM channels were opened only during March-April 2022. The following tables include detailed analysis of the complaints disaggregated by Gender, Status, Governorate, Grievance channel and Grievance type.

**Table 1: Grievance Channel**

Type	Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022	Totals
Online	0	0	52,178	32,756	9,236	5,058	2,092	1,688	2,787	3,064	1,688	4,122	114,669
Phone	0	0	6	42	45	45	22	18	36	25	21	65	325
NAF Field Offices	0	0	13	70	74	503	632	853	1,201	1,058	876	1,676	6,956
Social Media Channel	0	0	0	2	2	3	2	2	8	6	2	2	29
<b>Totals</b>	0	0	52,197	32,870	9,357	5,609	2,748	2,561	4,032	4,153	2,587	5,865	121,979

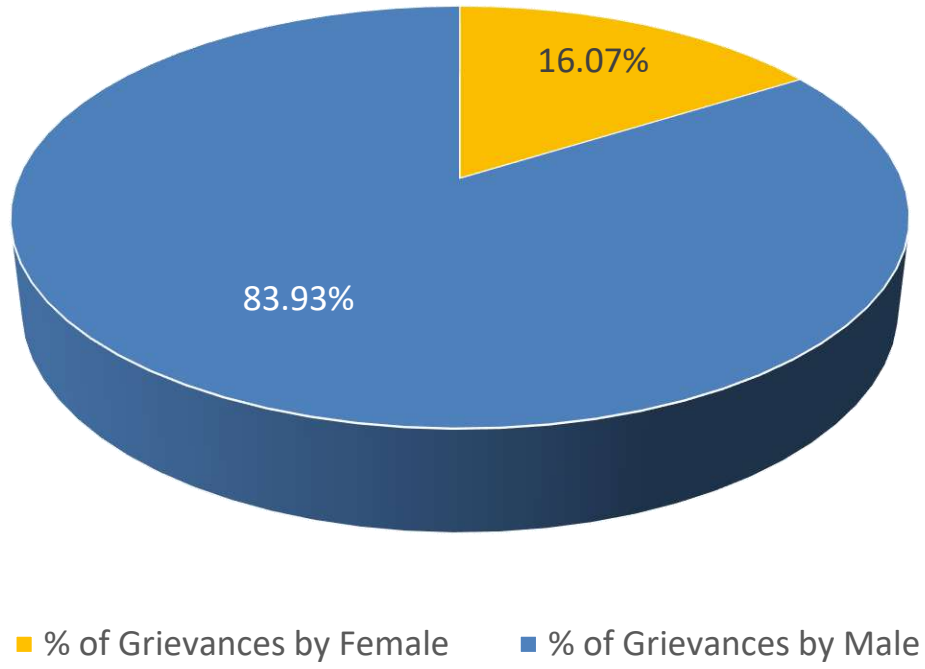


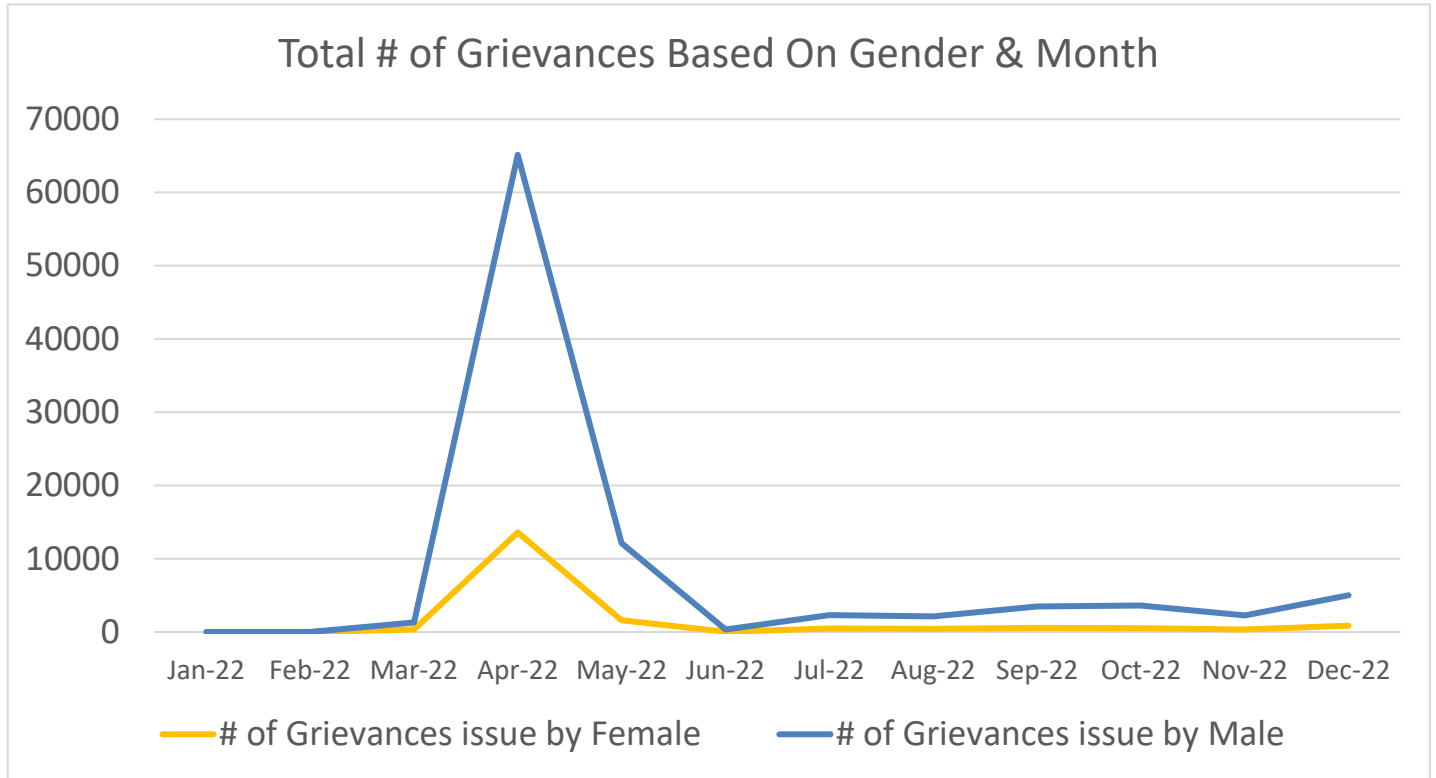
As can be seen from the table above, most of the complaints (94.01%) were submitted online through <https://takaful.naf.gov.jo> which is the official channel for submitting complaints.

**Table 2: Grievances based on Gender**

Gender	Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022	Totals
# of Grievances issue by Female	0	0	9,185	5,233	1,124	894	468	414	533	525	352	875	19,603
# of Grievances issue by Male	0	0	43,012	27,639	8,231	4,715	2,280	2,147	3,499	3,628	2,235	4,990	102,376
<b>Totals</b>	0	0	52,197	32,872	9,355	5,609	2,748	2,561	4,032	4,153	2,587	5,865	121,979

% of Grievances Based On Gender



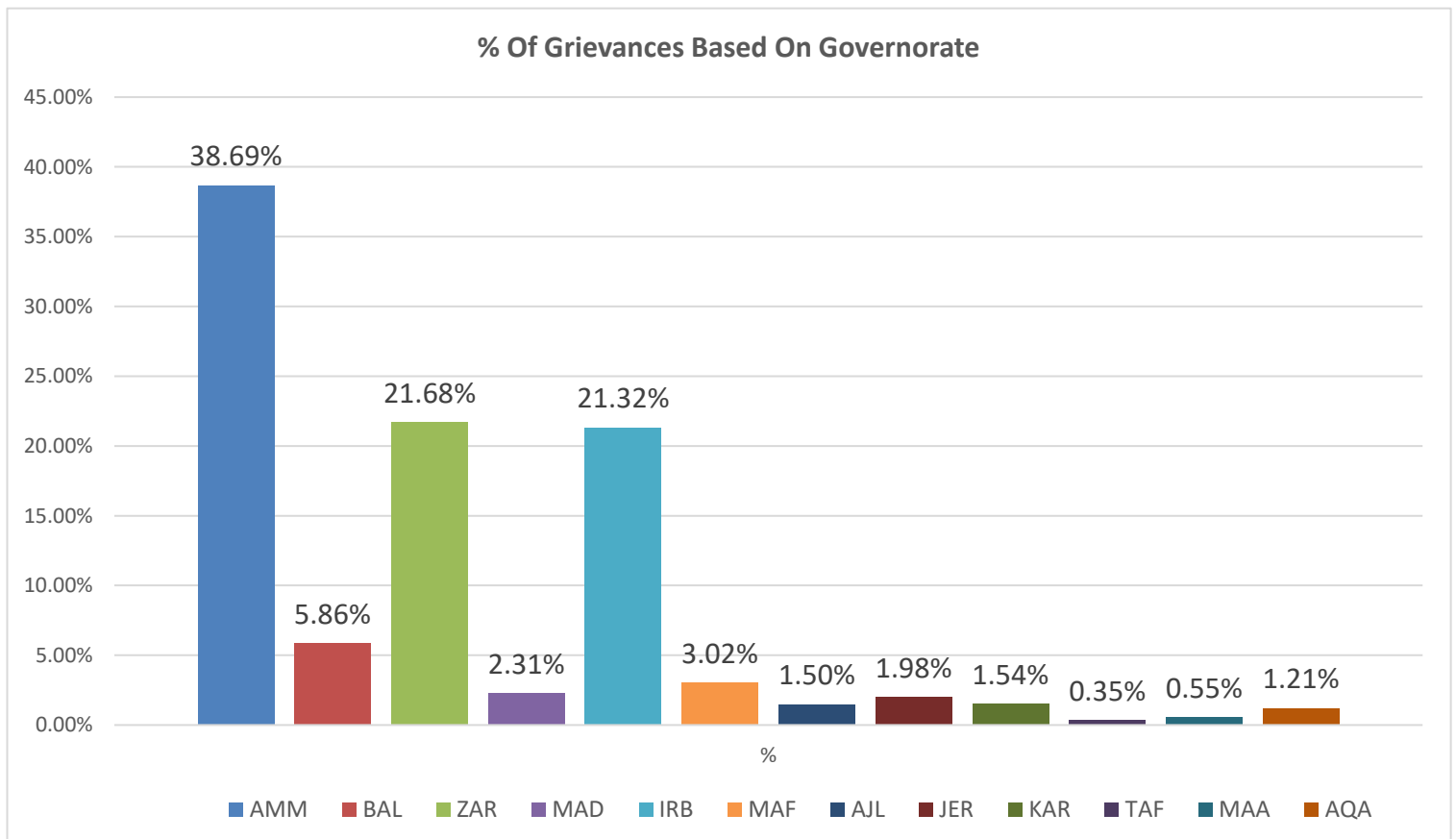


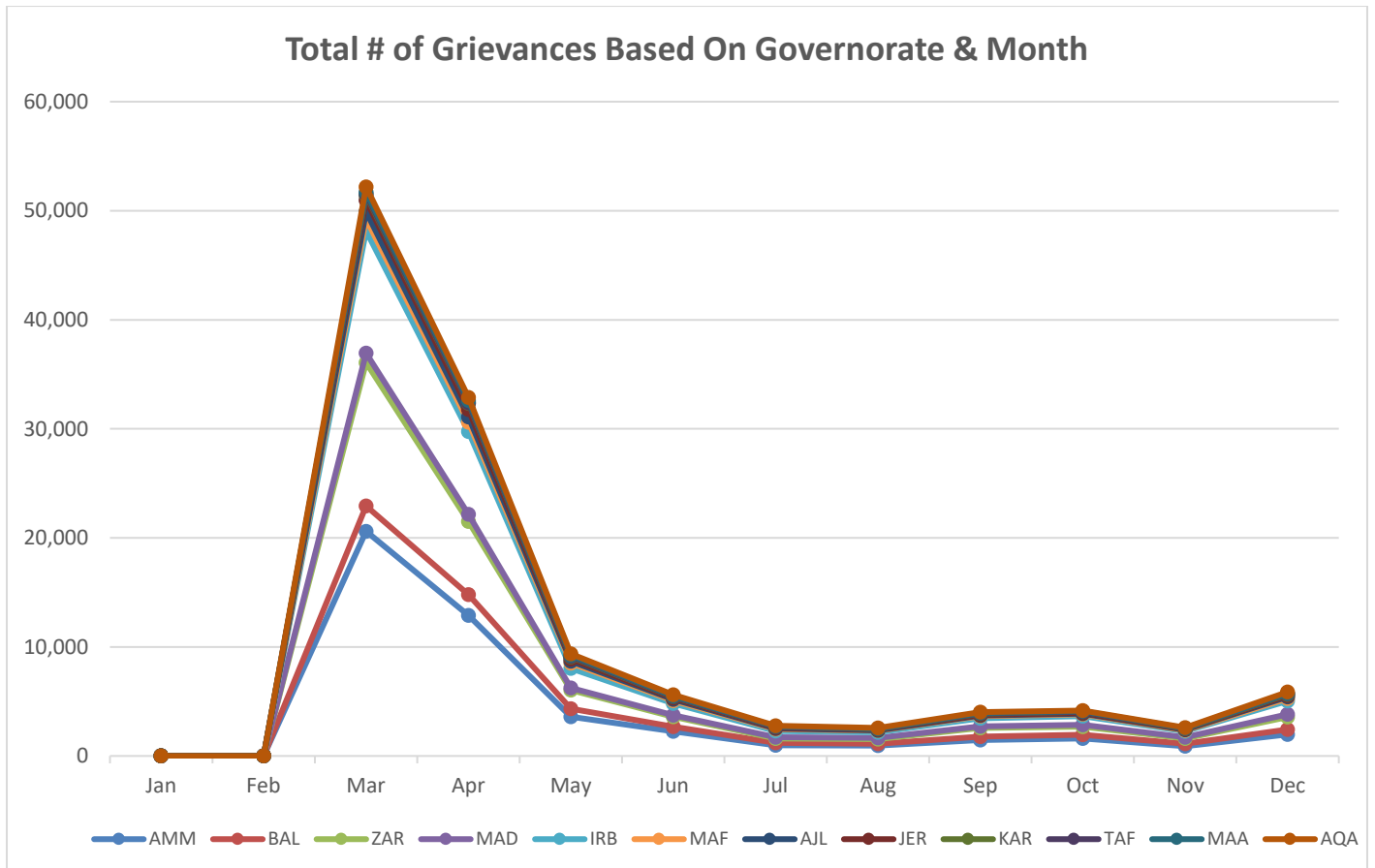
As can be seen from the table and graph above, the total number of grievances is **121,979**, where the number of male complaints is **102,376** with a percentage of **83.93%** from the total number of complaints. It can also be seen that the number of complaints by females is less than males with a total of **19,603** and a percentage of **16.07%** from total complaints. The reason behind the lower percentage of female complaints compared to males, is that the percentage of Male Headed Households under the Unified Cash Aid Program are more than female Headed Households. The given percentage is low because most of the workers in irregular sectors are males. However, the cash assistants are calculated for the entire family and therefore the beneficiaries of the support are all family members, but the request is registered in the name of the head of the family registered in the civil status database.

It can also be seen that the highest number of grievances were in April 2022, this is because the registration process started in December 2022 and the merit results were announced End of March, 2022.

**Table 3: Grievances based on Governorate**

Governorate	Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022	Totals
AMM	0	0	20,604	12,900	3,590	2,250	990	938	1,449	1,599	892	1,979	47,191
BAL	0	0	2,323	1,886	758	433	221	174	339	349	223	439	7,145
ZAR	0	0	13,148	6,715	1,694	921	388	450	772	738	479	1,144	26,449
MAD	0	0	865	670	202	145	113	106	155	172	136	250	2,814
IRB	0	0	11,219	7,590	1,800	1,057	562	496	748	790	517	1,223	26,002
MAF	0	0	1,084	835	456	273	175	142	197	177	103	245	3,687
AJL	0	0	671	499	176	105	60	33	44	55	44	142	1,829
JER	0	0	1,044	683	208	115	52	49	75	54	28	110	2,418
KAR	0	0	472	553	203	112	82	62	93	105	78	118	1,878
TAF	0	0	109	73	53	36	25	18	28	22	12	48	424
MAA	0	0	167	180	73	55	35	20	42	37	26	32	667
AQA	0	0	491	288	142	107	61	73	74	55	49	135	1,475
<b>Totals</b>	<b>0</b>	<b>0</b>	<b>52,197</b>	<b>32,872</b>	<b>9,355</b>	<b>5,609</b>	<b>2,764</b>	<b>2,561</b>	<b>4,016</b>	<b>4,153</b>	<b>2,587</b>	<b>5,865</b>	<b>121,979</b>



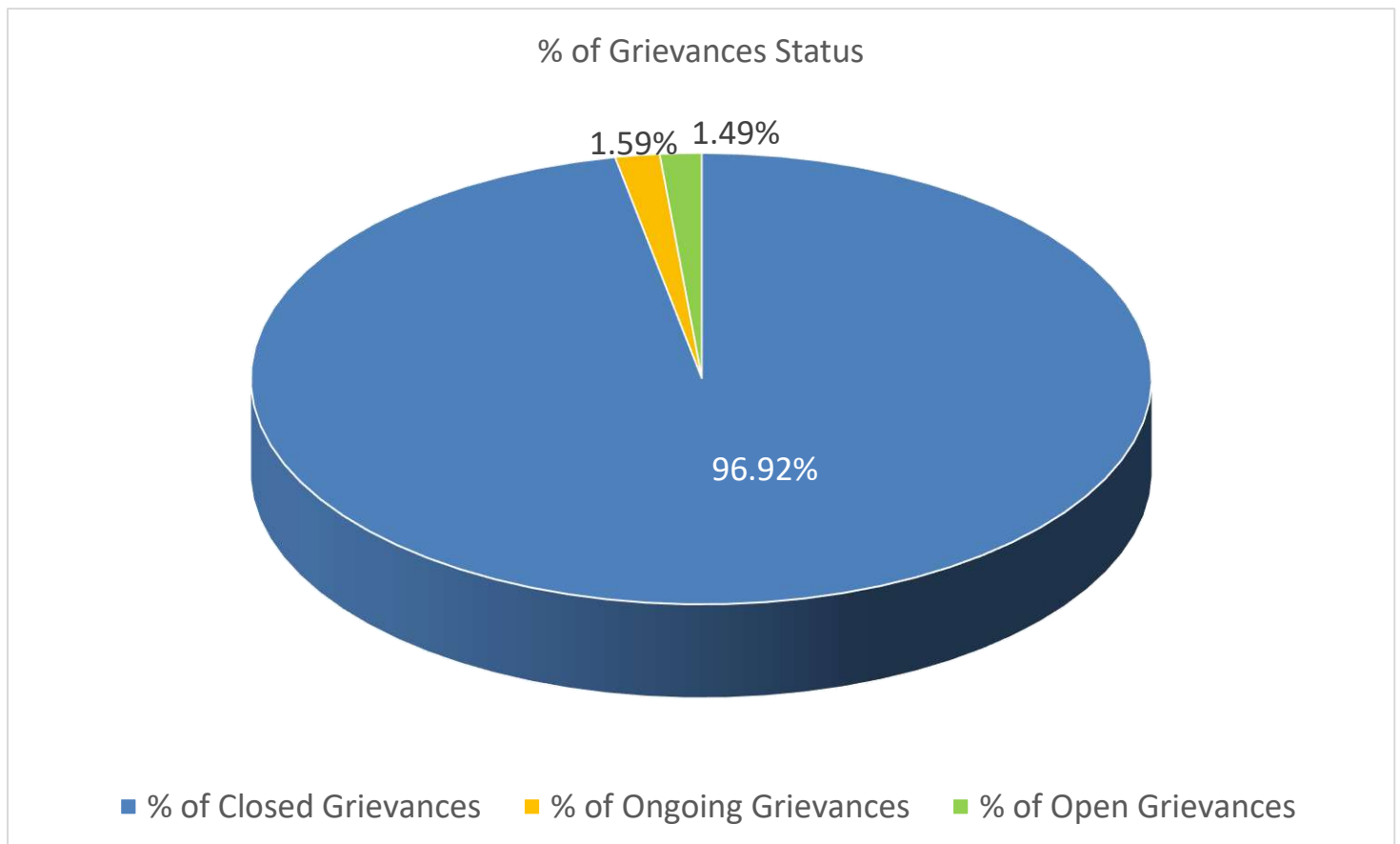


As can be seen from the table and graph above, the highest percentage of complaints is in **Amman, Irbid** and **Zarqa** Governorate. This is normal due to the high density of population in these areas. Whereas the lowest concentration was in **Taflekh** Governorate given the low population density in this area, and the complaints during March, April, May 2022 is the highest rate than other month regarding the result of Unified Cash Aid Program announcement in March 2022.



**Table 4: Grievances status**

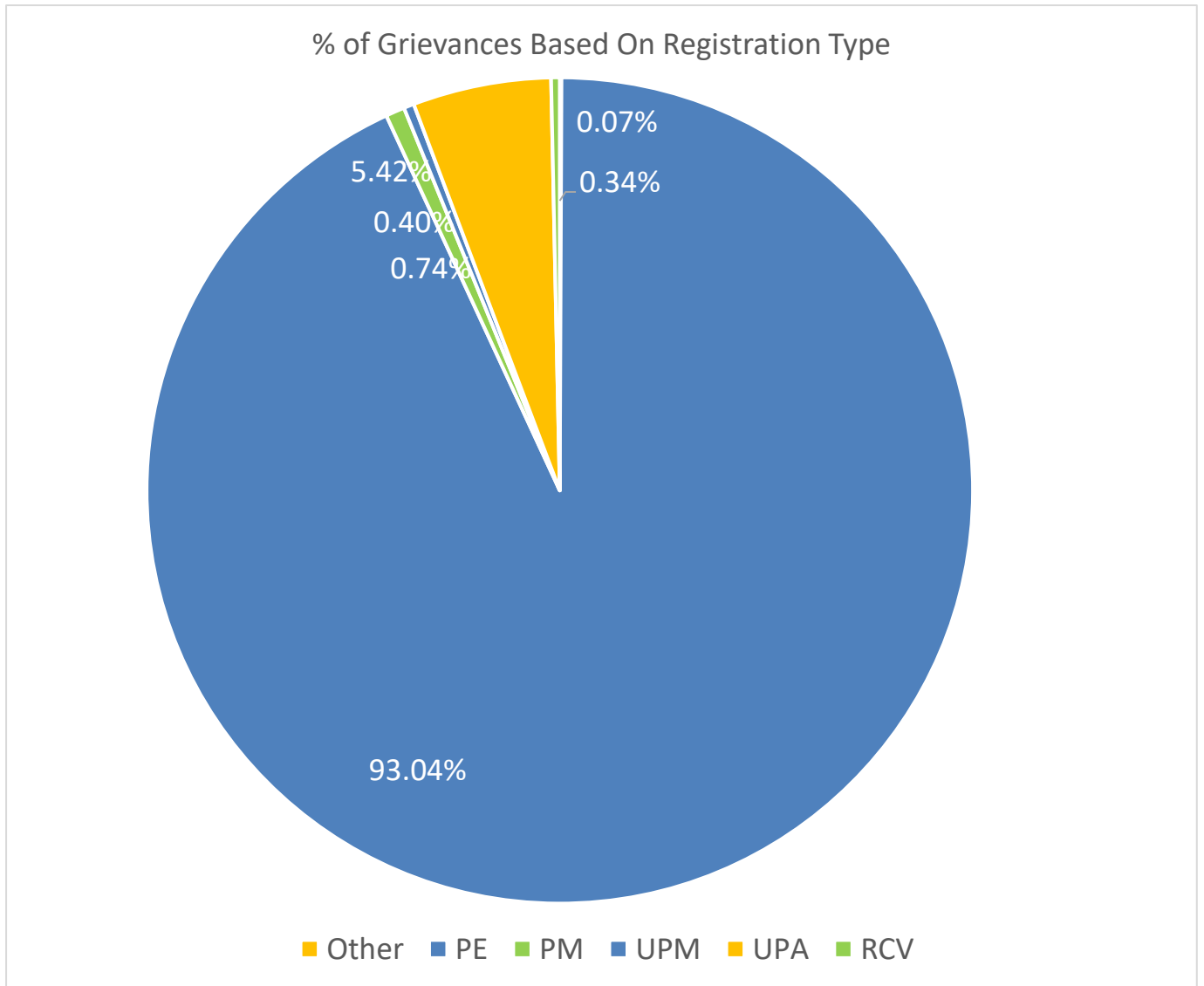
Type	Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022	Totals
# of Closed Grievances	0	0	51,851	32,361	7,600	5,504	2,674	2,476	3,870	3,936	2,451	5,493	118,216
# of Ongoing Grievances	0	0	77	192	1,650	3	3	0	0	3	2	11	1,941
# of Open Grievances	0	0	269	319	105	102	71	85	162	214	134	361	1,822
<b>Totals</b>	0	0	52,197	32,872	9,355	5,609	2,748	2,561	4,032	4,153	2,587	5,865	121,979



As can be seen from the table and graph above, **96.92%** of the complaints were dealt with and closed by Begin of March 2022. There are only **3.12%** ongoing and open grievances that not be closed until end of 2022.

**Table 5: Grievance Registration Type (GRT)**

Type	Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022	Totals
Other	0	0	9	6	2	5	10	2	25	10	4	8	81
Program Eligibility (PE)	0	0	51,811	32,358	9,037	4,970	2,094	1,733	2,868	3,059	1,630	3,926	113,486
Payments / Receiving Method (PM)	0	0	136	261	139	58	33	25	66	53	45	89	905
Update Payment Method (UPM)	0	0	132	145	39	35	22	21	21	16	26	34	491
Update Program Application after submit (UPA)	0	0	0	0	86	520	582	769	1,038	950	866	1,795	6,606
Request to Change the Validity of Receiving Cash Support within the Family (RCV)	0	0	109	102	52	21	7	11	14	28	15	51	410
<b>Totals</b>	0	0	52,197	32,872	9,355	5,609	2,748	2,561	4,032	4,116	2,586	5,903	121,979

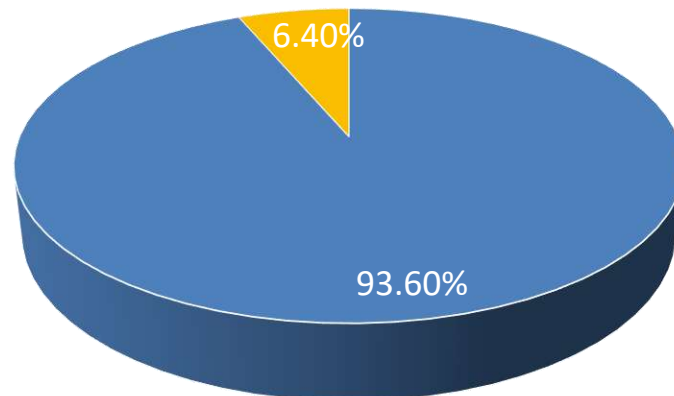


As can be seen from table 5, a total of **121,979** grievances can be considered as official complaints, that were mainly about **eligibility & Payments / Receiving Method**. The rest of the complaints were only queries about the Update Payment Method, Update Program Application after submit, Request to Change the Validity of Receiving Cash Support within the Family. As can be seen from the table and graph above, the highest percentage of complaints are regarding Program Eligibility (PE). The following tables and graphs will illustrate details on each of the two categories mentioned above:

## 1. Program Eligibility:

Program Eligibility	Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022	Totals
Complaints on not benefiting from the program	0	0	48,869	30,541	8,217	4,683	1,979	1,542	2,555	2,772	1,489	3,574	106,221
Complaints from households on families who benefited from the program but are not eligible	0	0	2,941	1,815	820	287	114	191	312	286	141	352	7,259
Others	0	0	1	2	0	0	1	0	1	1	0	0	6
<b>Totals</b>	<b>0</b>	<b>0</b>	<b>51,811</b>	<b>32,358</b>	<b>9,037</b>	<b>4,970</b>	<b>2,094</b>	<b>1,733</b>	<b>2,868</b>	<b>3,059</b>	<b>1,630</b>	<b>3,926</b>	<b>113,486</b>

% of Grievances Based On Program Eligibility



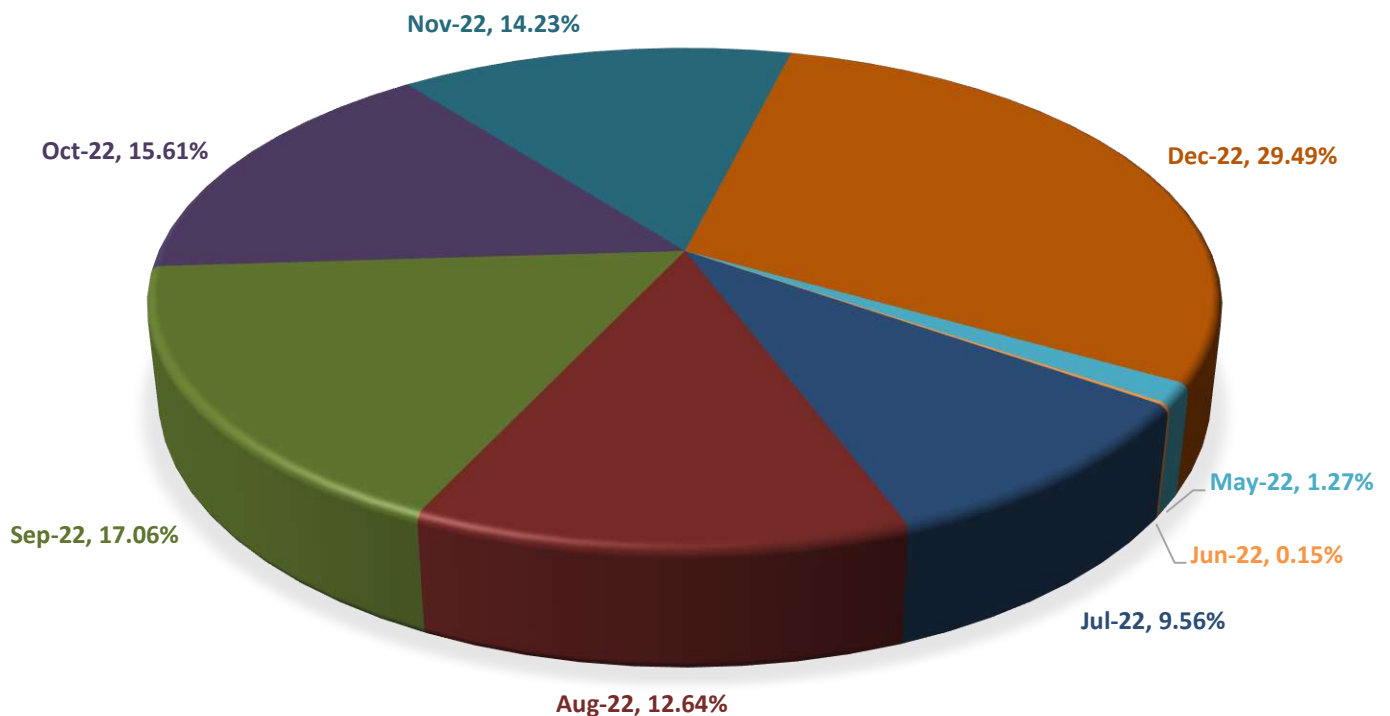
- Complaints on not benefiting from the program
- Other Household Benefit from the Program, but They are not Eligible

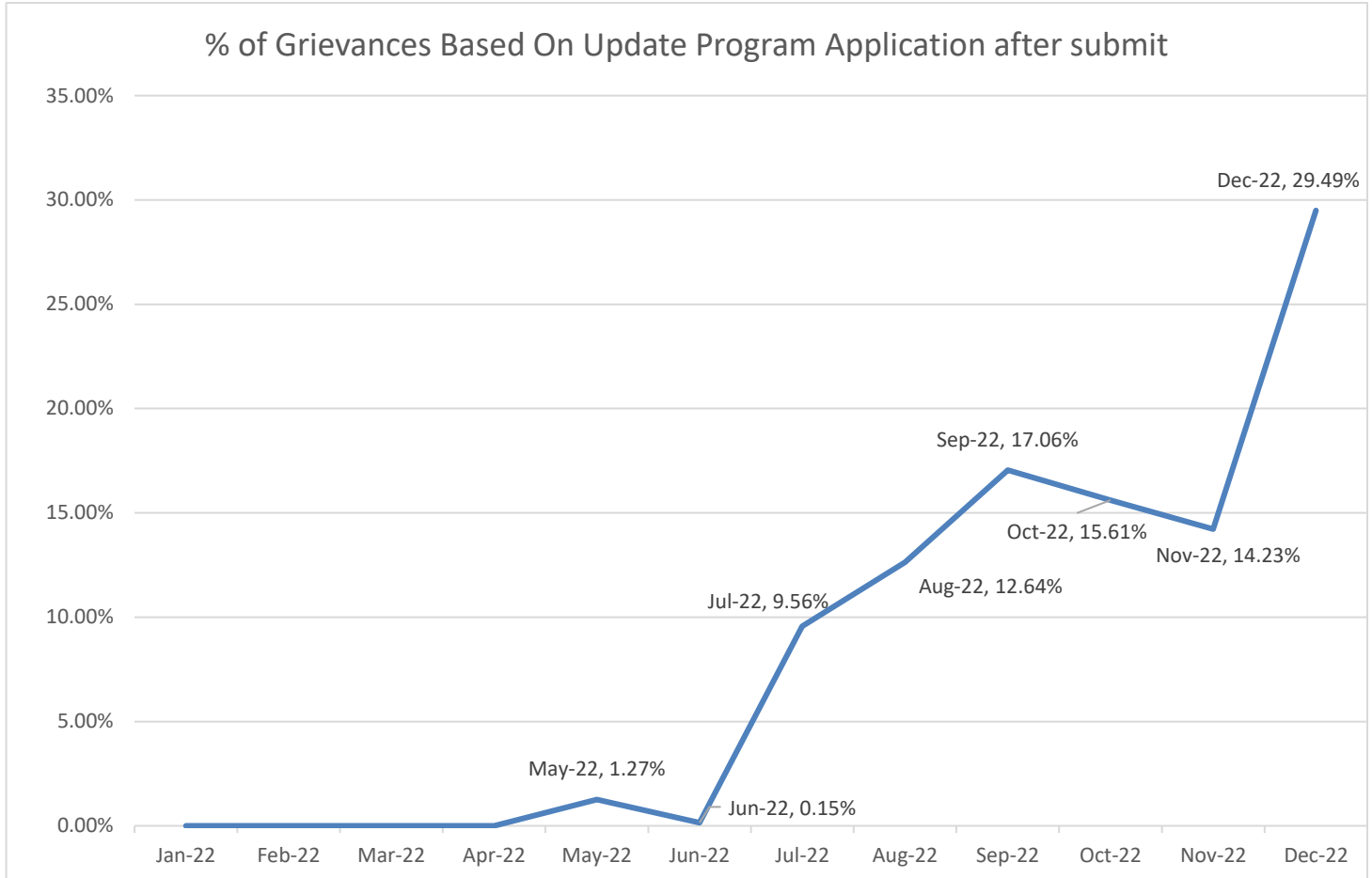
As can be seen from the table above, most of the complaints were mainly about program eligibility, with a percentage of **93.60%**. It can be seen from the graph that **93.04%** complained on why they did not benefit from the program. However, reasons behind this complaint is either they are not eligible or not received their eligibility yet by the time they addressed the complaint and all was dealt with and closed accordingly.

## 2. Update Program Application after submit:

Update Program Application after submit	Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022	Totals
Update Program Application after submit (Closed Application)	0	0	0	0	86	520	582	769	1,038	950	866	1,795	6,606
<b>Totals</b>	0	0	0	0	86	520	582	769	1,038	950	866	1,795	6,606

### % OF GRIEVANCES BASED ON UPDATE PROGRAM APPLICATION AFTER SUBMIT

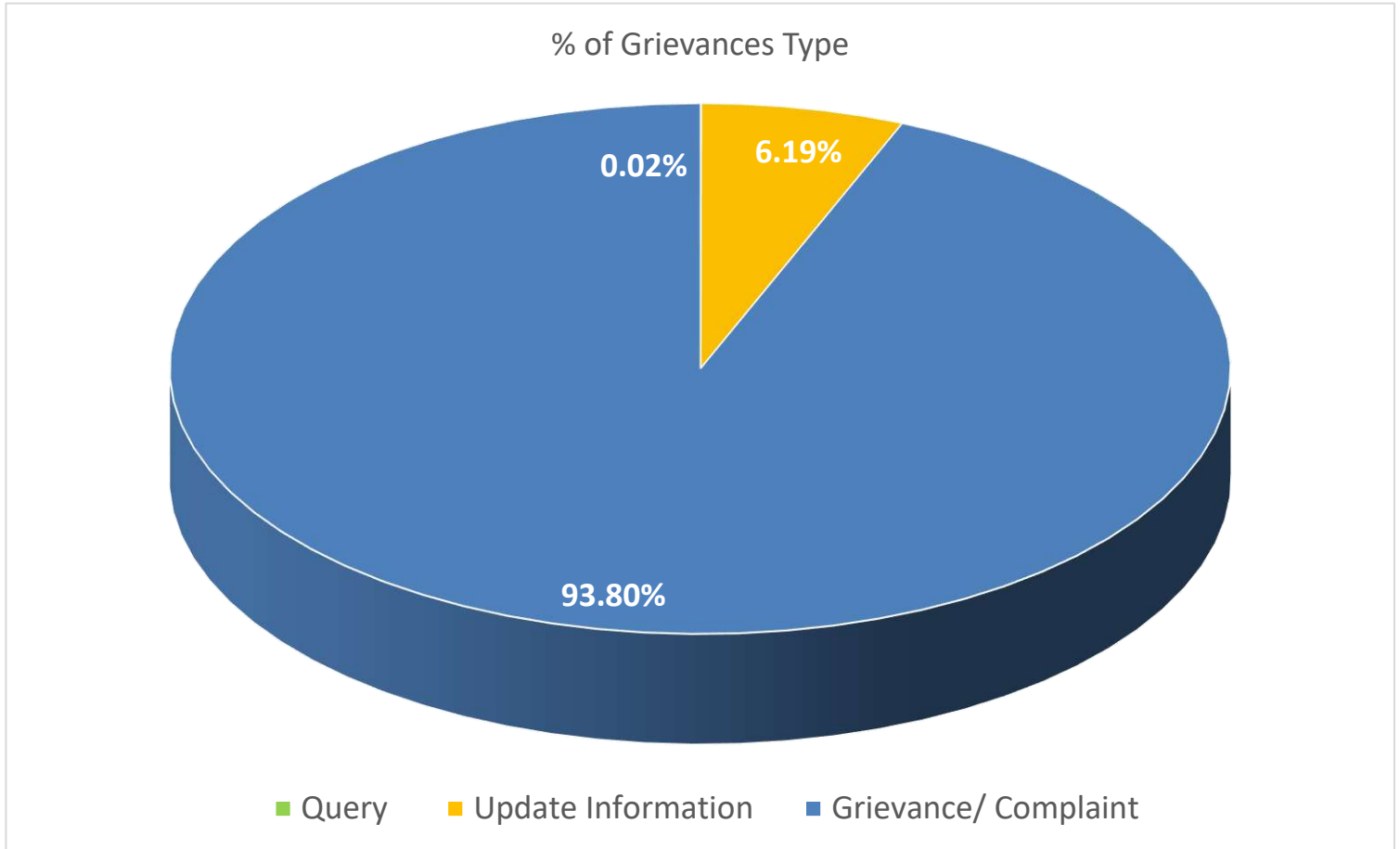




As can be seen from the table above, the complaints about Update Program Application after submit was only **5.42%** out of the total complaints. The highest complaints on December 2022 is **29.49%**.

**Table 6: Grievances Type**

Type	Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022	Totals
<b>Query</b>	0	0	5	4	2	2	0	0	4	3	2	0	22
<b>Update Information</b>	0	0	242	248	177	578	614	802	1,093	1,002	910	1,880	7,546
<b>Suggestion &amp; Compliment</b>	0	0	51,950	32,620	9,176	5,029	2,134	1,759	2,935	3,148	1,675	3,985	114,411
<b>Totals</b>	0	0	52,197	32,872	9,355	5,609	2,748	2,561	4,032	4,153	2,587	5,865	121,979



As can be seen from the table and graph above, **93.80%** of the complaints types is Grievance/ Complaint, and **6.19%** of complaints types is Grievance/ Complaint is updating information.

## RECOMMENDATIONS:

Based on the analysis above, the following is recommended: