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1. INTRODUCTION

In line with our aspirations to become Myanmar's leading microfinance institution serving the rural population of Myanmar, Maha Agriculture Microfinance ("Maha") is committed to providing equal opportunities, and fair and transparent treatment to all employees, clients and suppliers of Maha. Managers are responsible for ensuring that this policy is implemented within their department or branch, and that they not only role model non-discriminatory behavior, but also address any discriminatory issues that they are made aware of in their area. Employees are responsible for cooperating and complying with any measures introduced to ensure equal opportunities, and for reporting any discriminatory practices that come to their attention.

2. PURPOSE OF THE POLICY

The aim of this policy is to ensure that no client, job applicant, employee, or supplier of Maha is discriminated based on race, color, gender, nationality, ethnic origin, religion, marital status, age, and/or social background, in order to promote fair and equal opportunity for all.

3. SCOPE

This policy applies to all aspects of relationship between Maha and its employees, including: recruitment, employment, promotion, transfer, training, working conditions, compensation and benefits. This policy also applies to the selection and treatment of clients, and any other persons or firms doing business for or with Maha.

4. DEFINITION

In this document, 'Discrimination' refers to direct discrimination, i.e., when someone is treated less favorably without reasonable justification, on the basis of race, color, gender, nationality, ethnic origin or religion, marital status, age, and/or social background and indirect discrimination, i.e., when a condition or requirement is applied such that it adversely affects one particular group more than another, and cannot be justified.

5. CLIENTS

Decisions on the products, services, and delivery channels that Maha wishes to undertake, are made on

the basis of business considerations only. Similarly, decisions regarding whether an individual client should be provided with a product and/or service is made on the basis of business considerations only. The client selection process, in particular, does not consider a client's race, religion, ethnicity, or political affiliation – this information is not collected as part of the customer registration or loan application process, in keeping with Maha's Client Protection Policy. However, at times, preferential treatment may be given to women who are borderline cases, as a means of female empowerment.

6. JOB APPLICANTS

Maha seeks to ensure that all job applicants are treated fairly and equally based solely on the individual's skills and qualifications, and how well they fit with the organization's needs. Selection is based solely on suitability for the role. Job requirements and selection criteria are kept under review to ensure that they do not directly or indirectly discriminate against a particular group based on race, color, gender, nationality, ethnic origin or religion, marital status, age, and/or social background, who would otherwise be eligible for the role. Job advertisements are kept under review so that they encourage applications from all sections of the community.

The HR department is responsible for ensuring that recruitment advertisements are appropriately worded and not placed in areas or publications which would significantly reduce applications from a particular race, color, gender, nationality, ethnic origin or religion, marital status, age, and/or social background.

Management and employees who are responsible for shortlisting, interviewing and recommending an appointment are responsible for ensuring that candidates are considered solely on the basis of their suitability for the role.

The HR Department will maintain records regarding details of job candidates and selection decisions will be kept for a period in accordance with local legislation, to ensure that this policy is being adhered to. In particular, hard copies and soft copies will be kept for 3 months. Furthermore, records of employees and their gender, nationality, race and religion, will be kept and monitored by Internal Audit to ensure that this policy is being adhered to.

7. EMPLOYEES

Maha believes that all employees have the right to work in an environment in which their cultural identity is respected. Any instances of bullying or discrimination will not be tolerated. All employees are entitled to pursue their duties in a respectful and harassment-free workplace.

Furthermore, all employees are rated, rewarded, and promoted primarily on the basis of effort, performance, and personal conduct. All employees will also have access to training and development opportunities based on the needs of their role and the needs of Maha.

However, Maha also recognizes that, in some circumstances, local cultural values or the historical context may indirectly restrict the career growth for some groups of staff. When such circumstances arise, the MFI may take steps to actively encourage equal opportunities for all employees, and to minimize such restrictions whilst maintaining respect for local traditions and customs.

8. SUPPLIERS

Selection of suppliers is done based on commercial considerations only.

9. LODGING COMPLAINTS

Maha encourages employees to report all incidents of discrimination or harassment to a member of management team or the HR Department. Maha investigates all complaints promptly and fairly, and, when appropriate, takes immediate corrective action.

10. REMEDIES

Any form of unlawful discrimination, harassment or bullying will not be tolerated. Maha will promptly, thoroughly, and fairly investigate every issue that is brought to its attention in this area and will take disciplinary action, when appropriate, up to and including termination of employment. Each case will be treated in confidence and, as appropriate, anonymously.