

## **EXAMPLES OF DISCRIMINATORY POLICIES AND STAFF BEHAVIORS**

Discrimination may be institutionalized through policies, through “unofficial” but widespread practice, or it may be perpetrated by individual representatives of the FSP, even when institutional policies do not support their behavior.

Examples include:

- The FSP fails to provide sufficient guidance to employees on appropriate and inappropriate treatment of clients and potential clients.
- The FSP fails to investigate and/or sanction cases of known discrimination by employees.
- Women must have the approval of a husband or male relative to take a loan, while men do not require such approval.
- People with disabilities cannot physically access the FSP due to the design of the building.
- The FSP denies loan requests from people living in Muslim neighborhoods.
- Pregnant women are routinely turned away from business loans.
- Application forms ask applicants to state their political affiliation, thereby allowing credit officers to use this information during the loan approval process.
- A cashier refuses to touch money handed to her by a Hindu client.
- A credit officer denies a loan to a person in a wheelchair, assuming she will not be able to use the loan productively.
- An employee makes disparaging comments about a client’s skin color.
- A credit officer refuses to shake the hand of homosexual client.