

2. Wages shall normally be paid in cash only and direct to the individual worker.

3. Unless there is an established local custom to the contrary the continuance of which is desired by the workers, wages shall be paid regularly at such intervals as will lessen the likelihood of indebtedness among the wage-earners.

4. Where food, housing, clothing, and other essential supplies and services form part of remuneration, all practicable steps shall be taken by the competent authority to control strictly their adequacy and their cash value.

5. All practicable measures shall be taken—

- (a) To inform the workers of their wage rights;
- (b) To prevent any unauthorized deductions from wages; and
- (c) To restrict the amounts deductible from wages in respect of supplies and services forming part of remuneration to the cash value thereof.

Article 4

1. Voluntary forms of thrift among wage-earners and independent producers shall be encouraged.

2. The maximum amounts and manner of repayment of advances on wages shall be regulated by the competent authority.

3. The competent authority shall limit the amount of advances which may be paid to a worker who has been engaged from outside the territory. The amount of any such advances shall be clearly explained to the worker. Any advance made in excess of the amount laid down by the competent authority shall be irrecoverable at law.

4. All practicable measures shall be taken for the protection of wage-earners and independent producers against usury, in particular by action aiming at the reduction of rates of interest on loans, by the control of the operations of money lenders, and by the encouragement of facilities for borrowing money for appropriate purposes through co-operative credit organizations or through institutions which are under the control of the competent authority.

Article 5

1. Where deferred-pay schemes are in existence or are being established—

- (a) Their rules and operations shall be supervised by the competent authority, and in particular employers shall, where the competent authority is not satisfied that the funds are suitably invested, be required to furnish security for their obligations under such schemes;
- (b) Representatives of the wage-earners, including representatives of their organizations where such exist, shall be associated in the operation of such schemes.

2. It shall be an aim of policy, as soon as the economic evolution of a territory permits, progressively to eliminate deferred-pay schemes and to establish, without prejudice to provident or superannuation schemes, systems of retirement-allowances, including provisions for contributions by the Government or employers or both as well as by the workers.

Article 6

1. It shall be an aim of policy effectively to establish the principle of equal wages for work of equal value in the same operation and undertaking and to prevent discrimination directed against workers by reason of their race, religion, or sex in respect of opportunities for employment and promotion and in respect of wage-rates.