8. 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 deductable from wages in respect of supplies and services forming part of remuneration to the proper cash value thereof.

Article 16

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

2. The competent authority shall limit the amount of advances which may be made to a worker in consideration of his taking up employment; the amount of advances

permitted shall be clearly explained to the worker.

3. Any advance in excess of the amount laid down by the competent authority shall be legally irrecoverable and may not be recovered by the withholding of amounts of pay due to the worker at a later date.

Article 17

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

producers.

2. 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.

PART VI.—Non-discrimination on Grounds of Race, Colour, Sex, Belief, Tribal Association or Trade-Union Affiliation

Article 18

- 1. It shall be an aim of policy to abolish all discrimination among workers on grounds of race, colour, sex, belief, tribal association, or trade-union affiliation in respect of—
 - (a) Labour legislation and agreements which shall afford equitable economic treatment to all those lawfully resident or working in the territory:

(b) Admission to public or private employment:

(c) Conditions of engagement and promotion:

(d) Opportunities for vocational training:

(e) Conditions of work:

(f) Health, safety, and welfare measures:

(a) Discipline:

(h) Participation in the negotiation of collective agreements:

- (i) Wage rates, which shall be fixed according to the principle of equal pay for work of equal value in the same operation and undertaking to the extent to which recognition of this principle is accorded in the metropolitan territory.
- 2. Subject to the provisions of sub-paragraph (i) of the preceding paragraph, all practicable measures shall be taken to lessen, by raising the rates applicable to the lower-paid workers, any existing differences in wage rates due to discrimination by reason of race, colour, sex, belief, tribal association, or trade-union affiliation.
- 3. Workers from one territory engaged for employment in another territory may be granted, in addition to their wages, benefits in cash or in kind to meet any reasonable personal or family expenses resulting from employment away from their homes.