

# Karmabank Equality and Diversity Policy (2023)

## 1. Policy Statement

1.1 Karmabank exists to support and protect vulnerable, displaced, at risk, and disadvantaged individuals. Promoting and valuing equality and diversity are fundamental to our mission.

1.2 The principles of inclusiveness, tolerance and fairness are central to our legitimacy as an organisation that advocates and works for universal access to living essentials, education, mental and physical health support, social justice, fairness, and basic human rights and dignity principles such as the right to belong, and the right to adequate shelter.

1.3 This policy exists to ensure equal access to the employment and service opportunities that are available in every dimension of our work.

1.4 We will not accept unfair discrimination or less favourable treatment on the grounds of race, sex, gender, sexual orientation, age, religion or belief, disability, marriage and civil partnership, gender re-assignment, pregnancy and maternity or trade union activity (see section 6 for definitions) as an employer or in the running of our organisation.

1.5 This policy is fully supported by Karmabank's CEO and Directors, who have given clear direction and leadership that promoting equality is a priority.

1.6 The commitments in this policy underpin all other Karmabank policies.

## 2. Policy Aims

2.1 The aim of this policy is to create an organisation where;

- Every woman, man, girl and boy involved are able to give of their best.
- Decisions are fair and based on merit, competence and potential.
- In our work we take account of individuals' experiences and needs.
- Unfair discrimination is not tolerated.

2.2 We understand that to do this we will need to address the root causes and impacts of stereotyping, prejudice, discrimination, harassment and victimisation as well as the indirect discrimination that can unintentionally arise from our policies, practices and procedures.

2.3 Through this policy we also aim to;

- Attract and retain members, supporters, activists, staff, volunteers, Board members, contractors, consultants and visitors that reflect the diverse communities in which we operate and who are committed to our equality principles.
- Build an organisational culture that is tolerant, open and inclusive and where people feel safe, where differences are accepted, engagement is apparent and the contributions of all are encouraged, valued and respected.
- Mainstream equality into every aspect of our work including employment fundraising, campaigning, marketing, publishing, events, procurement and facilities management so that we can meet the needs of all our stakeholders.

### 3. Policy Implementation

#### 3.1 In order to translate this policy into action we will;

- Consult, engage with, and learn from our stakeholders in the development and delivery of an equality action plan and on our work more broadly.
- Monitor and collect evidence on the impact of our policies, practices, procedures and workplace cultures on equality issues.
- Implement tailored positive actions to respond to the evidence we collect.
- Levelling the playing field for disabled people through the provision of reasonable adjustments for disabled individuals
- Train our staff and volunteers, including board members and consultants working with Karmabank to carry out this policy and embed equality principles into all relevant training including induction.
- Communicate this policy to all our stakeholders so that they are aware of our commitment to treat them fairly and their obligation to operate in line with this policy.
- Take appropriate action when incidents occur which breach this policy (see section 8).
- Regularly monitor and review the success of this policy in promoting equality and evaluate the relevance and effectiveness of our action plan.

### 4. Our Legal Duties

4.1 The Equality Act 2010 replaced a number of existing anti-discrimination laws to simplify and strengthen equality law, removing inconsistencies and making it easier for people to understand and comply.

4.2 This policy is the instrument through which we comply with our obligations as an employer and a service provider as set out in the Act. As such all our stakeholders need to understand the protections and obligations conferred on them by the Act.

4.3 The purpose of the Act is that everyone has the right to be treated fairly at work or when using services. It protects people from discrimination by employers and service providers on the basis of nine protected characteristics;

- Age
- Disability
- Gender reassignment
- Marriage and civil partnership
- Pregnancy and maternity
- Race
- Religion or belief
- Sex
- Gender
- Sexual orientation

4.4 Trade union representatives and members also have legal protection against unfair treatment on the ground of trade union activity. We will not treat employees unfairly on the grounds of trade union membership or nonmembership. Unfair treatment includes dismissal and subjecting employees to detrimental treatment. We respect the right of staff to join a trade union of their choosing if they so wish.

4.5 The Equality Act protects our members, advocates, staff, volunteers, Board members, contractors, consultants and visitors against;

- Direct discrimination: This occurs where, because of a protected characteristic, a person receives worse treatment than someone who does not have that characteristic. For example, an employee is turned down for a job because their manager believes that their sexual orientation will prevent them gaining their team's respect. However, different treatment because of age is not unlawful direct or indirect discrimination if you can justify it, i.e. if you can demonstrate that it is a proportionate means of meeting a legitimate aim. Age is the only protected characteristic that allows employers to justify direct discrimination.
- Discrimination by association: This is discrimination against someone because they associate with another person who possesses a protected characteristic. For example, a man is treated less favourably at an event because of his friendship with an individual who is transgender.
- Perception discrimination: This is discrimination against an individual because others think (incorrectly) that they possess a protected characteristic. For example, an employee is not offered the chance to represent her company at a major event because her line manager believes she has mental health issues.
- Indirect discrimination: This occurs when there is a policy or a practice that applies to everyone but which particularly disadvantages people with a protected characteristic compared with people who do not have that characteristic. For example, including unnecessary criteria in a person specification that could increase the barriers for those with certain characteristics to applying.
- Harassment: This is unwanted conduct related to a protected characteristic, which has the purpose or effect of violating an individual's dignity or creating an intimidating, hostile, degrading, humiliating or offensive environment for that individual
- Victimisation: This occurs when a person is treated less favourably than someone else because they have complained about discrimination, or are suspected of doing so or have supported someone else who has.

4.6 Disabled people are specifically protected against discrimination 'arising from disability'. For example, they would be protected from an employer penalising them from taking regular comfort breaks to manage chronic pain when they would reasonably be expected to know that the employee has a disability. This type of discrimination is only justifiable if an employer can show that it is a proportionate means of achieving a legitimate aim.

4.7 Disabled people also have a legal right to reasonable adjustments from their service provider or employer. For example, through the provision of specific software, furniture or lighting.

4.8 A woman is protected against discrimination on the grounds of pregnancy and maternity during the period of her pregnancy and any statutory maternity leave to which she is entitled.

4.9 Finally, it would be discrimination to treat transgender people less favourably for being absent from work because they are undergoing gender reassignment than they would be treated if they were absent because they were ill or injured.

4.10 We expect our activists, staff, volunteers, Board members, contractors, consultants and

visitors to behave in accordance with the above provisions.

4.11 We will make our commitment to equality clear in our working with members, supporters and donors,

## 5. Beyond Compliance with the Law

5.1 We include Gender Mainstreaming as an organisational priority, building on international campaigns to Stop the Violence Against Women and Women's Human Rights programmes.

## 6. Definitions and Further Explanations

This policy is based on the following definitions and explanations.

Disability is defined by the Equality Act as a physical or mental impairment that has a substantial and long-term adverse effect on ability to carry out normal day-to-day activities. Long-term means has lasted, or is expected to last, for 12 months. Included in this definition are:

- Physical impairments (including asthma, diabetes, epilepsy etc.).
- Sensory impairments such as hearing impairment or visual impairment.
- Severe facial disfigurement.
- Progressive conditions such as cancer, multiple sclerosis or HIV infection.
- People who have had impairment in the past but have since recovered (such as cancer, mental health issues).

Karmabank supports the social model of disability that states that disability is created by society's barriers and not by particular medical conditions or impairments. Removing these barriers, which disable people who have impairments, can therefore reduce disability.

Barriers can be:

- Prejudice and stereotypes
- Inflexible organisational procedures and practices
- Inaccessible information
- Inaccessible building
- Inaccessible transport

Diversity: is used to describe the process of valuing differences in individuals' attitudes, cultural perspectives, beliefs, ethnic background, sexuality, skills, knowledge and life experiences. Diversity recognises and celebrates difference as something which is positive and beneficial to us all.

Equality: is about making sure that people are treated fairly and given fair chances. It is not about treating everyone the same. Achieving equality of outcomes means meeting different needs in different ways. When mentioned in policies the word equality usually implies a focus on those characteristics covered by legislation.

Equity: This means that the exercise of human rights leads to outcomes which are fair and just.

Gay/Lesbian: emotionally and sexually attracted to people of the same sex. The term gay is most commonly applied to men. The term usually applied to women who are sexually and emotionally

attracted to other women is lesbian.

**Gender:** refers to the socially constructed roles, behaviours, activities, and attributes that a given society considers appropriate for men and women. It also refers to the relations between men and women, girls and boys and those between women and those between men.

**Gender Mainstreaming:** means ensuring that women's and men's concerns and experiences are integrated into the design, implementation, monitoring and evaluation of our strategies, policies, programmes, projects and workplace culture. The aim of gender mainstreaming is gender equality; an outcome where women's and men's rights and needs are recognised and addressed.

**Gender Reassignment:** a person who is proposing to undergo, is undergoing or has undergone a process to change their sex. To qualify for protection from discrimination a transsexual person does not have to show that they are under medical supervision.

**Homosexual:** A more official term for people who are sexually and emotionally attracted to members of the same sex. Not so commonly used by lesbian, gay and bisexual people to describe themselves.

**Mainstreaming:** the seamless integration of equalities issues into the policy making and service delivery process – planning, development, implementation and evaluation. And a way to ensure that promoting equality is not reliant on the commitment of a few individuals but part and parcel of our everyday business

**Monitoring:** for equality data to check if people with protected characteristics are participating and being treated equally. For example, monitoring the representation of women, or disabled people, in the workforce or at senior levels within organisations.

**Positive Action:** a range of lawful actions that seek to overcome or minimise disadvantages (e.g. in employment opportunities) that people who share a protected characteristic have experienced, or to meet their different needs.

**Positive Discrimination:** Treating someone with a protected characteristic more favourably to counteract the effects of past discrimination. It is generally not lawful although the duty to make reasonable adjustments is an exception where treating a disabled person more favourably may be required by law.

**Race:** Refers to the protected characteristic of race. It refers to a group of people defined by their race, colour, nationality (including citizenship) ethnic or national origins. It includes Anglo-Roma Gypsies, Irish, Scottish and Welsh Travellers.

**Reasonable Adjustment:** Where a disabled person is at a substantial disadvantage in comparison with people who are not disabled, there is a duty to take reasonable steps to remove that disadvantage by (i) changing provisions, criteria or practices, (ii) altering, removing or providing a reasonable alternative means of avoiding physical features and (iii) providing auxiliary aids.

**Religion or Belief:** includes any religion and lack of religion, in other words individuals are protected if they do not follow a certain religion or have no religion at all. Additionally, a religion must have a clear structure and belief system. Belief means any religious or philosophical belief or a lack of such belief. To be protected, a belief must satisfy various criteria, including that it is a weighty and

substantial aspect of human life and behaviour.

Sex: refers to whether a person is a man or a woman (of any age).

Sexual Orientation: Whether a person's sexual attraction is towards their own sex, the opposite sex or to both sexes

Stereotyping: making assumptions about an individual or group based on a particular attribute.

Transsexual Person: a person who has the protected characteristic of gender reassignment. This may be a woman who has transitioned or is transitioning to be a man, or a man who has transitioned or is transitioning to be a woman. The law does not require a person to undergo a medical procedure to be recognised as a transsexual.

## 7 Roles and Responsibilities

### 7.1 Karmabank CEO's responsibility is to:

- Own and monitor implementation of this policy

### 7.2 Karmabank Directors' responsibility is to:

- Take responsibility for delivery of this policy.
- Provide strong leadership on equality.

### 7.3 Our Leadership Team's responsibility is to:

- Act as equality champions and role models.
- Implement this policy and integrate equality into the work of Karmabank.
- Approve the Equality Action Plan and oversee its implementation.
- Ensure staff and volunteers are fully aware of their individual and collective responsibilities under this policy.
- Prioritise attendance at equality training to equip staff, volunteers and consultants working with us with the competences needed to comply with this policy and deliver the action plan.
- Respond to allegations of discrimination and harassment fairly, quickly and effectively.

### 7.4 Our Human Resources team's responsibility is to:

- Provide equality induction, equality training and other development opportunities to build equality competence and ensure all are attended.
- Investigate and deal promptly with any incidents or individual behaviours that contravene this policy.
- Produce timely, accurate and appropriate equality management information on staff and volunteers, including the Directors and CEO, to inform decision-making.
- Create and deliver initiatives that will translate this policy into positive action.
- Set up effective systems to ensure that positive action on equality is continuously evaluated and improved.
- The Head of Human Resources is responsible for raising staff & volunteer awareness of their responsibilities under equality and diversity legislation.

### 7.5 Our line managers' responsibility is to:

- Build specific actions into their team and individual's goals that contribute to the delivery of this policy as part of the organisational, individual and project planning processes.
- Support staff, volunteers and consultants to prioritise delivery of the equality action plan.
- Check that staff, volunteers and consultants are aware of this policy and understand their rights and responsibilities contained within it.
- Role model behaviour that supports this policy and challenge those they manage to do the same.
- Allocate their time and support and any training or development opportunities objectively, fairly and without discrimination.
- Communicate regularly with their teams about equality issues in a way that keeps this policy and its action plan live and central to our mission.

#### 7.6 All staff have a responsibility to:

- Treat others with dignity and respect.
- Report discrimination, bullying, unfair treatment or harassment that they experience or witness
- Help identify discriminatory practices or procedures and bring these to the attention of their line managers, union representatives, or HR.
- Contribute to creating an inclusive learning environment that values difference.
- Attend mandatory staff training and development events.
- Express opinions constructively with sensitivity and respect.

#### 7.7 Our volunteers' roles are to

- Play their part in creating an environment where people are valued and respected.
- Treat others with dignity and respect.
- Report discrimination, bullying, unfair treatment or harassment that they experience or witness
- Help identify discriminatory practices or procedures and bring these to our attention.
- Express opinions constructively with sensitivity and respect.

7.8 Our service providers', contractors' and consultants' responsibility is to operate within the requirements of the Equality Act 2010 and the terms of this policy. A copy of the Equality Policy will be given to all contractors and consultants and an assessment of their commitment to complying will form part of any formal tendering process.

## 8. Monitoring and Implementation

8.1 Ultimate responsibility for monitoring the implementation of this policy rests with the Karmabank Directors and CEO. However each and every individual involved in Karmabank needs to play their part in translating policy into practice.

8.2 On a day-to-day basis breaches of this policy could occur at a number of levels some requiring a more urgent response than others

8.3 If staff or volunteers find examples of indirect discrimination in Karmabank policies and procedures you should bring this to the attention of your line manager and / or the Union. They can then consider the issue and respond as appropriate.

8.4 Members, supporters, advocates, contractors, consultants and visitors should speak to, their

named contact at Karmabank, the supporter care team, the nearest member of staff or use the existing feedback process depending on the seriousness and urgency of the issue.

8.5 Should staff or volunteers experience or witness more severe breaches of this policy, perhaps involving direct discrimination against an individual or bullying and harassment then you have a number of options including:

- speaking to the individual(s) involved
- contacting our Directors or designated Human Resources member
- talking to your trade union representative
- speaking to a Bullying and Harassment adviser
- talking to your line manager
- Whichever option you chose you are strongly encouraged to take action.

8.6 We will take action where needed to address any inequalities that are surfaced through the implementation of this policy.

8.7 A formal annual review of the policy and action plan will be led by the CEO and Directors. The review will focus on tracking progress, identifying challenges to delivery and devising ways to overcome these as well as checking that the policy aims and actions remain relevant.

Karmabank has declared its commitment to establishing, developing, implementing and reviewing a policy of equality of opportunity. Effective record keeping and monitoring, and acting on information gathered, are essential in order to measure effectiveness and plan progress. The management committee will review the policy annually.

## Declaration

On behalf of KarmaBank, we, the undersigned, will oversee the implementation of our Equal Opportunity Policy and take all necessary steps to ensure it is adhered to.

Name: Andrew Standen-Raz, KarmaBank CEO/Founder

Date: 12/4/23

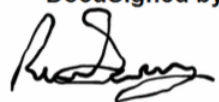
Signed:



Name: Rima Sams KarmaBank, Director/Co-Founder

Date: 12/4/23

Signed:

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The designated Equal Opportunity Officer for KarmaBank is:

Gulsom Gohar  
KarmaBank, 18 Vicarage Gate, community@karmabank.co