

ABOUT US



The Pakistan Business Council (PBC) is a research-based business advocacy platform established in 2005. It is now supported by over 100 local and multinational private sector businesses with significant investment in and long-term commitment to sustainable growth of the country. PBC's major objectives are to advocate polices that lead to creation of jobs, value-added exports and reduction in import reliance through improved competitiveness of manufacturing, services and the agriculture sectors. It also promotes formalisation of the economy. Further information on the PBC is available on www.pbc.org.pk.



Through its Centre of Excellence in Responsible Business (CERB), the PBC works to build capacity and capability of businesses beyond its membership, to adopt high environmental, social and governance standards. CERB's research captures good business practices to help stimulate the economy by providing opportunities for inclusive livelihood and guidance on sustainably using the country's limited resources. For more information on CERB, visit cerb.pbc.org.pk



Faysal Bank Limited (FBL) was incorporated in Pakistan on October 3rd, 1994, as a Public Limited Company under the Companies Ordinance, 1984. The Bank's shares are listed on Pakistan Stock Exchange. FBL is a complete Islamic bank engaged in Commercial, Retail and Corporate Banking activities. Faysal Bank's footprint spreads over more than 300 cities and has a network of 855 Islamic banking branches.

The Bank has completed two years of its transition after the State Bank of Pakistan issued an Islamic Banking license in January 2023, making Faysal Bank the second largest full-fledged Islamic bank in Pakistan. Faysal Bank carries on banking business activities in line with the Banking Companies Ordinance, 1962.

For more information, visit www.faysalbank.com/en/about-us.

FOREWORD BY

Ehsan Malik

CEO of the PBC

The Pakistan Business Council and its Centre of Excellence in Responsible Business are excited to collaborate with Faysal Bank to develop a first-of-its-kind practical guide tailored to Pakistan's culture for promoting multidimensional diversity and inclusivity. The guide offers useful suggestions to avoid stereotypes, suggests using gender-neutral language, and outlines ways to prevent hurtful generalisation. Organisations would benefit by sensitising all employees to adopt recommendations set out in the guide.

Yousuf Hussain

President & CEO of FBL

At Faysal Bank, we believe that communication is the cornerstone of a truly inclusive workplace. This guide serves as a vital resource for fostering understanding, respect, and collaboration across diverse teams. By embracing inclusive communication practices, we not only build stronger connections but also create an environment where every individual feels valued and empowered to contribute their best.

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INTRODUCTION

What is the Purpose of this Guide?

Language plays a vital role in shaping workplace culture and fostering an inclusive, respectful, and supportive environment. The words we choose can encourage open dialogue, strengthen relationships, and create a sense of belonging for everyone. By being mindful of how we communicate—whether with colleagues, managers, clients, or vendors—we contribute to a workplace that values diversity, promotes understanding, and encourages positive collaboration. Thoughtful communication not only enhances professional relationships but also helps build a culture of mutual respect and inclusivity, where every voice is heard and valued.

This guide is designed to teach readers how they can support a work environment where everyone feels included and valued, while avoiding stereotypes and biases in terms of:















Who Should Use this Guide?

Simply put, this guide is for anyone in the workplace to enhance communication with:

Colleagues and Managers

Team Members

Clients and Customers

Contractors, Vendors and Suppliers

Public Officials

Anyone in the office premises

What Will the Guide Teach You?

By using this guide, each employee will be able to find advice on:



Engaging in verbal communication that avoids stereotypes and labels about anyone.



Listening actively, avoiding interruptions, and respecting the different viewpoints of others.



Promoting a culture of open communication, without fear of judgment or discrimination.

BIAS-FREE COMMUNICATION

Understanding and Avoiding Stereotypes

What is a Stereotype?

A stereotype is a widely held belief about a group of people, often based on characteristics such as age, gender, or ethnicity. While some may seem harmless or even positive, stereotypes can be deeply offensive and problematic for several reasons:







These generalisations can be used deliberately to cause harm, leading to discrimination & abuse.

How Can Stereotypes Cause Harm in the Workplace?

In the workplace, stereotypes can have detrimental consequences, such as:



Creating a hostile environment



Delaying promotions or even leading to demotions



Assigning unequal pay for the same work



Leading to lack of work-related travel and engagement



Suspending or withholding of privileges



Causing loss of employment

How Do Stereotypes Impact Our Communication?

Stereotypes **hinder the ability** to assess the suitability of a person for a position in the company, or a level in management, or a specific kind of job. In fact, stereotypes often cause people's abilities and career aspirations to be dismissed on baseless assumptions.

However, one of the ways in which stereotypes spread is through simple, everyday conversation. Just take a look at the examples below:



About mothers:

"How can a woman be a leader? She will be distracted by her children."



To unmarried people:

"What responsibilities can you have at home? You don't have kids!"



About ethnic groups:

"People of this type don't know how to be professional."

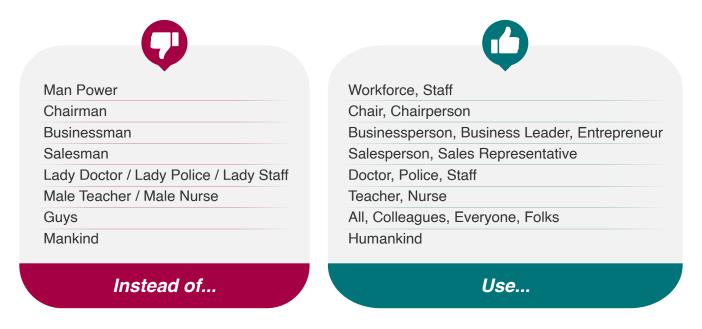
Statements like these can be commonly used in our society, which is why they can impact the workplace. Employees need to ensure that their communication is free of such phrasing and connotations.

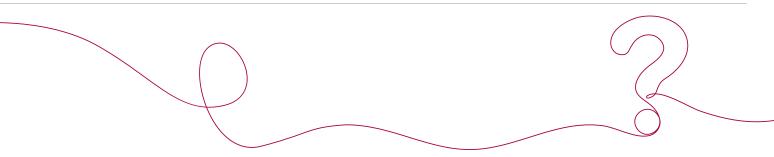
Using Neutral Terms in the Office

Neutral Language

A common result of stereotyping and biased language is gender inequity at the workplace. This can add to the difficulty people face in entering a role that is not stereotypical for their gender. However, we can consciously avoid promoting gender bias to create a more inclusive workplace.

Let's look at some replacements of common words and phrases with gender-neutral terms.





Can I use "he/she" together?

Yes, you can. It can just feel too long to say!

You can switch around the pronouns, too, so instead of saying "he/she", you can say "she/he". Always mentioning the male pronoun first can be considered bias. Similarly, in an email, mix it up by sometimes saying "Madam/Sir" instead of "Sir/Madam".

Can mentioning the gender of the person ever be relevant in the workplace?

It depends. If someone is specifically seeking a female doctor, or asking the number of nurses in Pakistan who are men, mentioning gender might make sense. Even then, use the terms "female" or "male", and avoid adding "lady" to anyone's title.

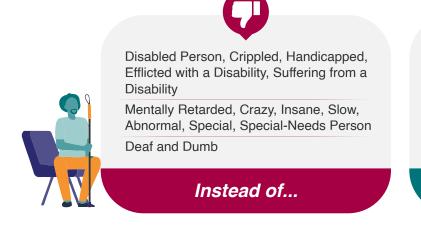
Some More Tips on Gender-Inclusive Language

In most cases, "transgender (intersex) person" or the shorter "trans person" works. Do not say "he is a transgender" – always add "person/people" after the word. Certainly, do not use "hijra". Sometimes, "Khawaja Sira" may be correct, when it refers to a community with specific cultural practices.

Always ask if you are unsure about a person's preferences. Do not rely too much on your assumptions. Your goal should be to maintain productivity, mutual respect and cooperation in the workplace.

Disability-Conscious Terminology

When speaking to someone living with a disability, or while talking about disabilities, replace the following terms below with much more inclusive vocabulary:





Person with Disability

Person with an Intellectual or Developmental Disability

Deaf / Hard of Hearing

Use...



But isn't using the word "disability" offensive? Why can't we use "special" or "differently-abled"?

When we use euphemistic terms like "special", we end up implying that Persons with Disabilities are somehow different from "average" people, leading to their exclusion and isolation.

Living with a disability does not make a person lacking, damaged, or not "normal". The problem lies with the way our workplaces are structured, which do not accommodate peoples' many needs.

For example, most offices provide people with elevators and stairs, so why not a wheelchair ramp? Most of us wear eyeglasses to help with poor eyesight, so why not have forms and documents in Braille?

So how do we refer to disabilities in a way that does not stigmatise or alienate our coworkers?

While avoiding outdated and offensive words – such as the ones discussed above – we can use a "person-first" approach. This means that you don't define someone by their disability – literally putting the person first, then the condition they are living with.



To understand this better, take a look at the table below. Notice how the terms describe a person with a disability, instead of a "disabled" person.



Physical Disabilities

Person with Disability, Wheelchair User, Person with Limited Mobility, Person with Cerebral Palsy, Person with Muscular Dystrophy, Person with a Prosthetic Limb, Person with a Brace



Sensory Disabilities

Blind, Low Vision, Partially Sighted, Deaf, Hard of Hearing, Visually Impaired



Intellectual and Developmental Disabilities

Person with Autism, Person with an Intellectual Disability, Person with a Developmental Disability



Other Disabilities

Person with Diabetes, Person with Chronic Illness, Person with Depression, Person with Autoimmune Disease



Inclusive Language Based on Religion and Caste

Pakistan is a Muslim-majority country, but it has diverse communities of people who:

- Practice a variety of religions
- Hail from different castes and family backgrounds
- Come from various sects and schools of thought in Islam
- Speak a variety of languages, besides Urdu and English

It's important to learn about these differences outside of the workplace so that our interactions with our colleagues do not lead to uncomfortable situations. You are encouraged to take out the time to learn the rich histories of the Pakistani people. Some examples of this diversity are listed below, but remember, this is just a starting point!

Type of Community / Background / Affiliation	Example
People of different schools of thought in Islam	Shia, Sunni, etc.
People of different faiths and religions	Hindu, Christian, Parsi, Sikh, etc.
People of different ethnicities	Muhajir, Sindhi, Seraiki, Pashtun, Punjabi, Balochi etc.
People of different castes (based on occupation, ancestry, and wealth)	Sheikh, Sayyid, Khawaja, Jatt, Mistri, Bheel, Khoja, Magsi, etc.

Here is a list of terms that are unacceptable, and what you can use instead:



Kafir, Infidel, Non-Muslim

Poor, Lower Class, Needy

Backwards, Illiterate, Uncivilised, Beggars

Labour Class, Unskilled Labourers

Illegals, Agents, Afghani, Bengali, Muhajir*





Pakistanis of other faiths, People of other religions

Person from low-income background

Person with limited education, Person with less opportunities

Staff workers, Employee in manual labour position, Person engaged in manual labour, Domestic help/Staff

Refugees, Asylum seekers, Migrants, Expats, Vulnerable People

Use...

Is it never okay to discuss cultural backgrounds at the workplace?

Cultural history and religious affiliation can be used to assume suitability to certain jobs and responsibilities, regardless of a person's qualifications or career preferences. In other cases, people can be subjected to uncomfortable or disrespectful comments and behaviours while at work.

^{*}While Afghani, Bengali, and Muhajir are ethnic identities, they can be used in a derogatory manner for immigrant and refugee people to exclude them from the label of "Pakistani" or to insinuate that they are not supposed to be living or working in the country.



This is why you should be developing an awareness of cultural diversity outside the workplace. If you're curious, do not insist to your coworkers for long explanations about their beliefs or practices, which can put them in a position of feeling like they are "representing" people with their shared backgrounds.

What if I need this information for HR-related purposes?

Is it to ensure the employee has necessary accommodations in the workplace, such as a prayer room, or religious holidays? Do you want to collect data on diversity in the workplace? Do you want to sensitise the workforce on these matters?

For reference, limit your conversations about the religious or ethnic identities of your coworkers to the following situations:

Situation

Diversity and Inclusion Initiatives

Employee Resource Group (ERGs)

Workplace Accommodations

Workplace Harrasment or Discrimination

Global Teams or Multicultural Projects

When it's appropriate

Participating in a company-sponsored diversity and inclusion training or discussion.

Within ERGs focused on specific religious or ethnic groups, where members voluntarily choose to share their identities.

Discussing reasonable accommodations for religious practices or cultural observances with HR or management.

If you're experiencing or witnessing such behaviour, it's important to report it to HR or a supervisor.

When cultural understanding is necessary for effective collaboration on international projects.

Age and Inclusive Language

How a person is perceived based on their age can have a considerable impact on their work experience. Instead of viewing differences in age as an opportunity to improve not just our work environment, but our client servicing as well, it becomes a chance to demotivate and exclude our coworkers and clients.

Older people can feel less relevant and employable, and be subjected to comments like:

- "She's too old to work in a tech company! Can she even use a computer?"
- "I don't want to deal with this client he's too old to understand our new processes."

On the other hand, younger people tend to feel undervalued or considered entitled for demanding their worth. People can be overlooked for their expertise even if they appear young!

- "Gen Z are so hard to work with! They want flexibility and more money without doing the work."
- "Young people think they are better than us! That's because they haven't seen the real world."

In addition to changing our attitudes, and consequently our speech, avoid using terms describing family relationships when speaking to coworkers or clients. Instead use the following appropriate substitutes:

Elder, Aged
Maa ji / Baba ji
Inexperienced, Child, Kid
Aunty / Uncle, Bhai / Begum

Instead of...

Experienced, Seasoned
Madam, Ma'am / Sir
New Comer, Junior Employee
Madam, Ma'am / Sir

Use...

GUIDANCE ON EFFECTIVE COMMUNICATION

Principles to Keep in Mind

For most conversations, there are three things you can remember that will make your communication style more respectful and empathetic, regardless of the situation or people to whom you're speaking.



Understanding the Context

Context is the background or unspoken communication that can impact a conversation. This covers the relationship between the speakers, their personal histories, and even their emotional states. Knowing context helps people understand each other better and avoid misinterpretations.



Asking Questions for Clarity

During a conversation, colleagues should ask each other questions to seek more information. This can not only help the speaker feel heard, but the listener can contribute better to the conversation, and walk away with a clear understanding of what was discussed.



Cultural Sensitivity

This is an awareness of the different values people hold, which impacts their communication styles and how they interpret the words and gestures of others. Cultural values are informed by history, customs, the arts, and social institutions, like schools and places of worship.

Remember, developing an effective communication style may take time and practice, but keeping these principles in mind will help you navigate most situations with grace and respect.

Listening to Learn and Connect

Pay attention to what the other person is saying! This is the difference between "hearing" someone and actually listening to them. When you actively listen to the other person, you can better understand what idea, thought, or piece of information they want to express to you.



Remember, a conversation is a two-way process, so avoid interrupting the speaker. It can show you are more interested in speaking rather than listening. In addition, incorporate non-verbal cues – signs and gestures that you can use to show you are paying attention.

However, remember that people may not demonstrate all the cues all at once. If you are unsure, just ask!

Non-verbal cues and good practices in active listening

Maintain appropriate eye contact* and avoid using your phone**, which can seem insulting.***

Nod your head when the other person is speaking, or use other gestures to show attentiveness.

Maintain a straight and attentive posture, keeping your arms uncrossed to indicate friendliness.

Feel free to paraphrase or repeat the speaker to show your intent to understand.

Ask questions to clear any confusion or request more details from the speaker.

^{*}Due to cultural reasons, some people may hesitate in making direct eye contact, especially in male-female interactions. In that case, other cues may indicate their attention is on the speaker.

^{**}Out of anxiety or stress, some people may check their phones, fidget, scratch their noses, or shuffle their feet as a way to regulate their emotions. Once again, search for other cues or just ask them!

^{***}Direct eye contact is not the same as staring. Eye contact shows an attempt connect with the speaker. Staring can come off as disrespectful, uncomfortable, and even aggressive.

Good Conversational Habits



Avoid

Judging: Refrain from judging others or their opinions and abilities.

Assumptions: Avoid assuming what others mean or that they understand you – be willing to clarify.

Interrupting: Allow others to finish speaking before responding.

Monologuing: Give others a chance to contribute to the conversation.

Avoidance: Address conflicts or misunderstandings directly rather than avoiding them.



Practice

Empathy: Try to understand the other person's perspective and feelings.

Open-mindedness: Be willing to consider different viewpoints.

Clarity: Express your thoughts and ideas clearly and concisely.

Respect: Treat others with courtesy and respect, regardless of their differences.

Feedback: Provide constructive feedback when appropriate.



Stay Away from these Topics at the Office!



About or with Women...*

Discussing a woman's appearance, clothing, or body.

Asking about a woman's relationship status, marital history, or family life.

Making comments about a woman's personal life, if they are not relevant to the workplace.

Making unwanted sexual advances, telling offensive jokes, or engaging in unwanted physal contact.

Making assumptions about a woman's abilities, interests, or preferences based on her gender.



...Person with Disabilities

Making assumptions about a person's abilities or limitations based on their disability.

Using derogatory or offensive language related to disabilities.

Inquiring unnecessarily about the medical details of a person based on their disabilities.

Making workplace arrangements or decisions that exclude or disadvantage people with disabilities.



...Younger or Older People

Making comments or jokes about a person's age.

Making assumptions about a person's abilities or relevance based on their age.

Treating a person differently because of their age, such as denying them opportunities or promotions.

^{*}This guidance also applies for men – they should not be subjected to such topics in the workplace!



...Transgender (intersex) People

Using the wrong pronouns or terms to refer to a transgender (intersex) person.

Using a transgender (intersex) person's birth name instead of the name they publicly use.

Asking unnecessary or personal questions about a person's gender identity, transition or private life.

Treating a transgender (intersex) person differently because of their gender identity.



...People of Different Religions

Making generalisations or assumptions about a person based on their religion.

Treating a person differently because of their religion, such as denying them opportunities or promotions.

Making offensive or disrespectful comments about a person's religion.

Asking unnecessary or personal questions about a person's religious beliefs, especially in public settings.

^{*}This guidance also applies for men – they should not be subjected to such topics in the workplace!



INCLUSIVE HIRING PRACTICES

Language that Promotes Diversity and Equality

In today's workplace, embracing diversity and inclusion means fostering an environment where individuals of all backgrounds, abilities, ages, and experiences feel welcome and respected. Language plays a crucial role in shaping how we perceive others, especially in the context of recruitment and hiring. By using inclusive language, we not only broaden our talent pool but also ensure that we attract and retain individuals who can contribute meaningfully to the success of the organization.

The Importance of Inclusive Language in Hiring

The words we use in job descriptions, interviews, and within our organizations can inadvertently create barriers that prevent certain groups from feeling valued or considered for opportunities. For instance, language that favors certain age groups or educational backgrounds can unintentionally discourage qualified candidates from applying. Inclusive hiring practices focus on creating job opportunities that are accessible to all individuals, irrespective of their gender, age, educational background, or experience level.

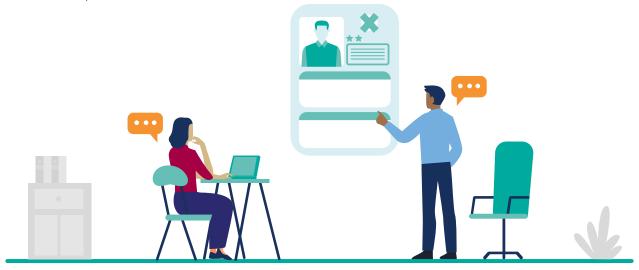


Table of Language Shifts for Inclusive Hiring

The following table demonstrates how small adjustments in language can make a significant difference in promoting inclusivity:



"We're looking for young, energetic candidates"

"Young or old"

"Must be fluent in English"

"Only a graduate with a degree from a top university will be considered"

"This role requires a tech-savvy individual"

"We want someone who is hungry and eager to work"

"Female candidates are encouraged to apply"

"Only candidates under 35 will be considered for this role"

"This is a fast-paced environment, must be able to work under pressure"

Instead of ...



"We're looking for candidates with energy and fresh ideas"

"Fresh, experienced or seasoned"

"Fluency in English is preferred"

"Candidates with relevant experience or qualifications are encouraged to apply"

"This role requires a person with strong technical skills and a willingness to learn"

"We want someone who is motivated and committed to growth"

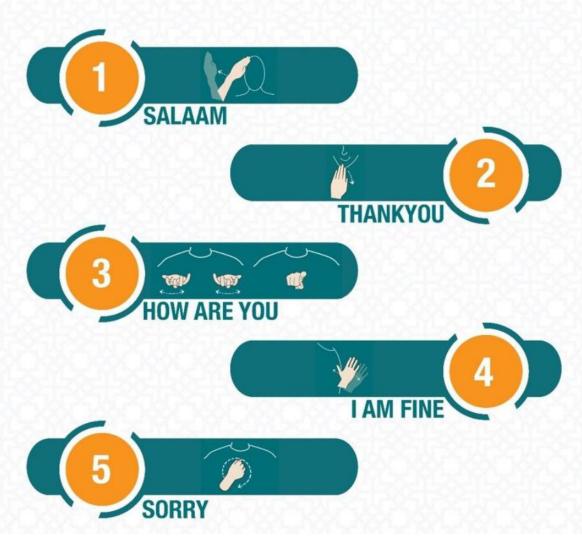
"We encourage all eligible candidates to apply"

"We welcome applications from candidates of all ages"

"This role requires the ability to manage multiple tasks in a dynamic environment"

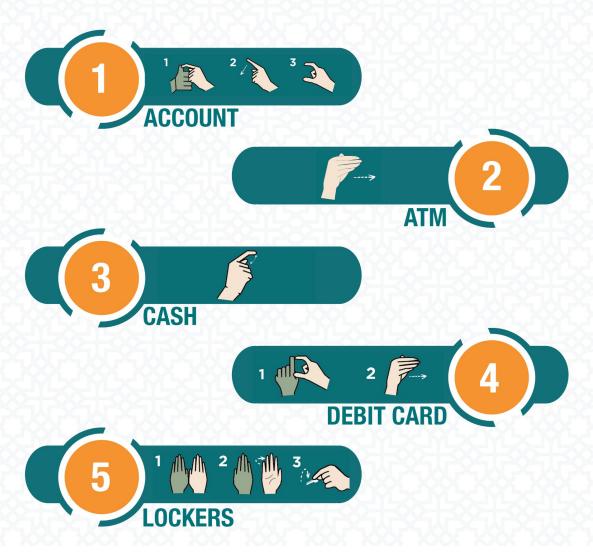
Use...

LETS LEARN SOME BASIC PAKISTAN SIGN LANGUAGE WORDS:





LETS LEARN SOME BASIC BANKING PAKISTAN SIGN LANGUAGE WORDS:









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