



BetterWork

Better Work Jordan Gender Strategy: 2021 Progress Report and Update

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International
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Introduction

Achieving gender equality is a key goal both internationally and in Jordan, where the government committed to closing the gender equality gap by 2030.¹ Addressing gender inequality is especially important in the garment industry, where most workers are women, particularly those in low-wage and low-skill jobs. Gender is an important lens for Better Work Jordan, and the four pillars of the gender strategy (no discrimination, paid work and care, voice and representation, and leadership and skills

development) target different areas where further support for men and women is required.

This is the second yearly review of the Better Work Jordan gender strategy. The first, published in October 2020, reviews progress on the four pillars of the gender strategy through the first half of 2020.² This report picks up where the last one left off, covering activities and updates from October 2020 through September 2021.

1 <https://www.unwomen.org/en/get-involved/step-it-up/commitments/jordan>

2 CITE first gender strategy



Background

The Better Work programme works in 12 countries and seeks to improve working conditions and compliance with national laws and international labour standards in the garment industry. The core in-factory services provided include assessment (where gaps in compliance are identified), advisory (where Better Work provides advice and meets with management and workers to resolve issues and suggest improvements), and training. Better Work has a significant convener role and seeks to bring together stakeholders across the supply chain to resolve issues affecting the garment sector.

Better Work Jordan started operations in 2009 at the request of the governments of Jordan and the United States. To achieve sustainable results, Better Work Jordan works with three key stakeholders, referred to as the tripartite partners:

1. Government, particularly from the Ministry of Labour;
2. Employers, including factory management and sectoral representative bodies like the Jordanian Garment, Accessories & Textiles Exporters' Association (J-GATE) and the Jordan Chamber of Industry (JCI) and
3. Workers, including individual workers and the worker representative body in the garment sector, the General Trade Union of Workers in Textile, Garment and Clothing Industries (simply referred to as the union).

In addition to the main tripartite partners, international buyers play an important role in the sector because they are ultimately responsible for sourcing decisions. There are also several Free Trade Agreements (FTAs) which bolster the Jordanian garment sector, including importantly the US-Jordan FTA. The EU also has a

preferential agreement with Jordan with the primary goal of supporting Syrian employment. Jordan also has a free trade agreement with Canada that came into force on October 1, 2012.

This year, Better Work Jordan launched two projects that contribute to gender equality and women's empowerment. One is a two-year long project focused on mental health, and the other is a project focused on gender-based violence in collaboration with the International Finance Corporation. The mental health project aims to raise awareness around mental health among workers and other stakeholders, increase worker resilience and willingness to seek help, and create systems to support worker mental health both within factories and at a sectoral level. The project has an important gender component as it is primarily focused on the mental health needs of women migrant workers, while also considering how these needs might differ from other groups.

The gender-based violence project aims to prevent violence and harassment in garment factories and enhance access to protection for garment workers, especially among women and migrant workers, in one of the three industrial zones. Components conducted by Better Work Jordan include raising awareness about violence and harassment among workers, training factory middle-management on gender norms and response to gender-based violence, and improving access to support services for victims/survivors through referral.

The other major development in the last year is the partial recovery from the Covid-19 pandemic although issues remain. The Covid-19 pandemic has had a significant human and financial toll on the Jordanian garment sector, but the worst direct effects

of the pandemic seem to have faded. While the sector still faces significant challenges, orders so far in 2021 have rebounded to their 2019 levels after contracting by 15 percent in 2020. Exports from January to June of 2021 are slightly higher than the same period in 2019. However, the garment sector is achieving these numbers with a substantially reduced workforce and fewer individual owners as factories have acquired others. This has put additional pressure on workers.

Why a gender strategy?

Research on the Better Work programme has shown that promoting gender equality is one of the key mechanisms through which working conditions in the garment sector have improved with the Better Work intervention. To build on these findings, the Better Work Global gender strategy formalizes the gender approach of the Better Work programme.³ The gender strategy seeks to make the gender goals more explicit and formalize existing work of the programme. The global gender strategy has four key pillars: no discrimination, paid work and care, voice and representation, and leadership and skills development.

Better Work Jordan adapted this global strategy to the specific local context in Jordan.⁴ In particular,

the Jordan gender strategy takes an intersectional approach by acknowledging the multiple identities of people, including migrant workers, Jordanians, refugees, and persons with disabilities.⁵ This gender strategy also goes beyond women's empowerment in that it focuses on both women and men who are both affected by societal gender norms. However, it is important to acknowledge the reality that women historically and currently face many economic, cultural, and political disadvantages and that systems and policies need to work to counteract these inequalities. These challenges are compounded for migrant workers and workers with disabilities.

The Better Work Jordan gender strategy also features a holistic look at worker well-being both in the workplace and beyond. Through the mental health project, Better Work Jordan seeks to support the mental health needs of both women and men. The project also looks beyond the workplace, particularly when it comes to migrant workers. Because migrant workers live in factory-provided dormitories and eat all their meals at the canteen, their relationship with their employers is 24/7 and does not end when the workday does. This means that Jordan has a unique context to look at living conditions in addition to working conditions and to address gendered aspects of these.

³ Cite global gender strategy, any other documents produced on it since?

⁴ See Better Work Jordan Gender Strategy 2019-2022, 31 March 2019. <https://betterwork.org/portfolio/better-work-jordan-gender-strategy-2019-2022/>

⁵ Intersectionality is a concept developed by Kimberlé Crenshaw that focuses on multiple layers of discrimination and the power structures that keep these overlapping systems in place. For more on gender from an intersectional perspective, see Almen, M. (2015). Gender Mainstreaming with an Intersectional Perspective. Swedish Secretariat for Gender Research.

Progress and Updates

Traditionally, many aspects of the Better Work Jordan programme have addressed gender and other intersecting forms of discrimination. The gender strategy brings these activities together in new ways, while also proposing different activities and engagement to fill in the gaps in existing programming. The following are some examples of key activities and accomplishments in addressing the four pillars of the gender strategy that go above and beyond the typical activities of the programme.

1. No Discrimination

Better Work Jordan and stakeholders in the garment industry are working towards a future where there is no discrimination in the industry, whether on the basis of sex, nationality, migration status or disability. Better Work Jordan's approach to tackling discrimination in factories is to focus on the practices and policies of employers so that the environment is in place for longer-lasting behavioural change to ensure that all factories are free of discrimination. Through targeted trainings, Better Work Jordan and partner groups also seek to change attitudes of both women and men and across all levels of power, from workers to top managers. With the Ministry of Labour, Better Work Jordan also determines whether factories are

complying with various laws regarding discrimination.

Discrimination can take many forms, and some aspects of discrimination (such as pay or promotions) are covered in later sections of the report. One persistent form of discrimination in the garment sector that has been difficult to address is gender-based violence and harassment (see *Box 1*).

In June 2019, the ILO adopted Convention 190 on Eliminating Violence and Harassment in the World of Work. This establishes new global standards to end violence and harassment in the workplace, and specifically mentions gender-based violence as a pervasive form of violence and harassment at work. The Convention provides guidance and definitions for many key issues of violence and harassment and outlines the roles and responsibilities of constituents.⁶ Of relevance to migrant workers in Jordan, the Convention states that employers are responsible for providing safe, respectful, and violence-free accommodations. The 2019 Collective Bargaining Agreement (CBA) for the garment sector reflects the language of Convention 190, and key stakeholders in the sector have said that they support Jordan ratifying the Convention.

6 https://www.ilo.org/suva/public-information/videos/WCMS_753541/lang--en/index.htm

BOX 1. ADDRESSING VIOLENCE AND HARASSMENT IN THE WORLD OF WORK HOLISTICALLY

Sexual harassment and verbal abuse are common in garment factories across the world, and Jordan is no exception. In a July 2021 survey of nearly 1,500 workers, 21 per cent of respondents indicated that they or their co-workers were concerned with sexual harassment or sexual touching in their factory. This is the highest level of concern since this type of data collection began in 2019. Women and men report concerns with sexual harassment at similar levels, while Jordanian workers are more likely than migrant workers to have concerns. Concerns with verbal abuse have remained high over the last three years, with 36 per cent of workers citing concerns with verbal abuse in 2021.

Addressing these persistent problems requires a holistic solution – one that seeks to change gendered attitudes and beliefs, that addresses shortcomings in factory policies, and that provides mechanisms outside of the factory for solving problems. In 2021, in collaboration with IFC and with funding from the Government of Japan, Better Work Jordan launched an 18-month project focused on addressing Gender-Based Violence in the Al Hassan Industrial Zone. The following are key components of the project:

- ◆ **Needs assessment.** Better Work Jordan conducted a needs assessment through document review, interviews and focus group discussions to assess the training needs for the selected factories.
- ◆ **Awareness raising and training.** Building awareness on violence and harassment, including what constitutes them as well as possible responses, both among workers and managers are key to create a workplace free from violence and harassment. Better Work Jordan trained 660 workers so far and aims to reach a total of 1,400 workers by Q2 2022. The middle-managers training is an intensive course designed to change attitudes and behaviours, as well as to have more specific knowledge to support victims/survivors in case such incidents happen. Fifty-seven middle managers were trained with the target to reach a total of 100 middle managers by Q1 2022. Surveys conducted four months after the training demonstrate sustained learning from the training as well as several behavioural changes such as reduced yelling and shouting.
- ◆ **Improving access to support system through referral mechanism.** Better Work Jordan is working with stakeholders to build a network of support organizations where workers can seek specialised support in cases of violence and harassment, including on mental health and psychosocial support, and legal services when needed. Typically, NGOs in Jordan are focused on providing services predominantly to Syrian refugees and Jordanians, creating a gap for non-Arabic speakers. This project tries to address this gap by liaising with stakeholders and raising awareness about the situation of migrant workers working in the garment sector among service providers.

This project also complements the ongoing in-factory services provided by Better Work Jordan. For example, through our advisory service Better Work Jordan worked with factory management to improve factory systems and processes based on problems and solutions identified during the middle-management training. Better Work Jordan envisions bringing elements of this project and the key learnings developed to other industrial zones in partnership with the tripartite stakeholders.

2. Paid Work and Care

Both women and men must balance paid work outside of the home with unpaid care work in the home, but the burden of unpaid care work typically falls more heavily on women. Economically and in society, this work is undervalued leaving the impression that women are less productive contributors to the economy than men. However, unpaid care work is still work, and one that needs to be balanced with paid work. For example, childcare most often falls to women and lack of affordable childcare options can limit the working and earning potential of mothers (see *Box 2*).

There is preliminary evidence from survey data that there is a gender pay gap among workers in the Jordanian garment sector. Data from three rounds of worker surveys covering 6,609 workers from 2019 to 2021 indicates that women earn less than men by 13 JD per month on average (six per cent less). This finding holds and remains statistically significant when controlling for demographic and job-specific factors, such as nationality, age, education, occupation, experience, hours worked, factory type and year. Some aspects of compensation might not be fully captured in the survey data, such as target bonuses, while explanatory factors might be missed

such as skill, productivity, and job-risk. The gender pay gap was largest in 2019 but shrank in 2020 and remained at the same lower level in 2021.

Occupation within the factory is a very significant predictor of take-home pay – for example, sewers make an average of 215 JD per month, while cutters make an average of 240. While men do tend to be clustered in the higher paying occupations (half of cutters are men compared to only 23 per cent of sewers), within each job category there are also pay differences by gender. For instance, female cutters earn 220 JD on average while men earn 264. The difference for sewers is smaller but still statistically significant: the average female sewer earns 214 JD per month, while male sewers earn 218.

The Better Work Jordan gender strategy also looks at the topic of physical and mental health under the pillar “paid work and care”. Workers continue to report positive physical health, with at least 80 per cent of workers consistently reporting that their health is either “good” or “very good”. While workers have self-reported positive physical health, a validated instrument to determine well-being gives more worrying results. Roughly half of workers were classified as having low well-being in both 2020 and 2021.

BOX 2. SUPPORTING JORDANIAN WORKING PARENTS

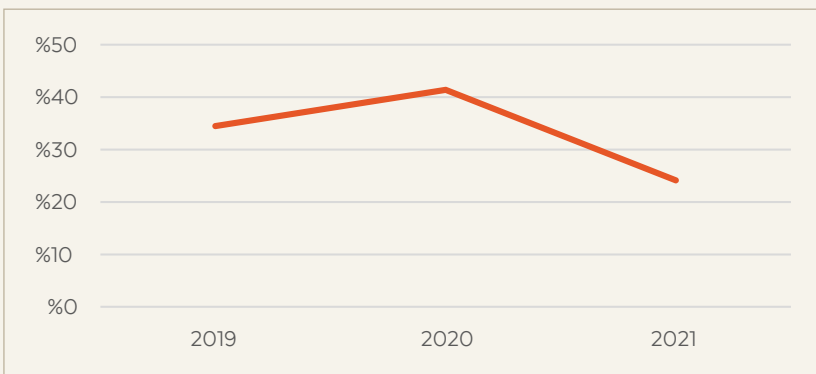
Finding and retaining Jordanian workers in the garment sector has been difficult, with factories complaining about absenteeism, low productivity, and high turnover. Many Jordanian workers must balance family responsibilities, including un-paid care work in the home. This is especially the case for women and women with children.

One approach to supporting working parents is to provide childcare support. In the past, the Ministry of Labour required companies to provide a day care facility if there were enough parents with kids. In February, the MoL published a new rule to allow the option for employers to arrange for a secondary day care facility provider or give money directly to workers if they did not have a day care facility. The payment for workers is dependent on the base salary, and for workers in the garment sector who typically earn less than 300 JD per month, the payment should be 50 JD per child per month. Better Work Jordan has been approached by stakeholders in the garment sector who state that the union is negotiating with factories to lower the payment per-child to 25 JD. During assessments, Better Work Jordan will follow the ILO protocol of enforcing national labour laws, which state the payment should be 50 JD.

While supporting childcare is a good goal, there have been some unintended consequences from the policy which places the full burden on employers. The child care requirement is only triggered once enough workers with kids are employed by the factory. Better Work Jordan has heard of instances where factories will try not to hire workers with kids if this might require them to provide benefits. This is an unintended consequence of the day care provision policy, and one that Better Work Jordan will make efforts to monitor in the coming year.

Non-compliance with day care facilities increased from 2019 to 2020. In 2020, governmental orders shut down many day care facilities in line with COVID-19 safety precautions. Most Jordanian workers were told to stay home during the surge in COVID-19 cases, so some day care facilities remained closed due to lack of demand. So far in 2021, the situation appears to have improved. Comparing a subset of 29 factories with assessments over time, non-compliance in 2021 was substantially lower than the previous two years (see Figure 1).

Figure 1: Day-care facilities non-compliance rates over time¹



¹ Results may change as more factories are assessed in 2021.

3. Voice and Representation

Better Work Jordan aims to strengthen the voices of workers, especially women and migrants, in social dialogue at several levels, including on the factory floor, in Union Labour Committee (ULC) meetings, and within the trade union. At a basic level, Better Work Jordan seeks to ensure that all groups of workers are adequately represented in committee meetings. The representation of men and women and all nationalities is assured through a proportional quota system. However, numerical representation does not mean that all workers have a voice. Research with similar committees in Vietnam identified four key pillars that lead to increased voice and representation on committees: “Elect, Represent, Protect and Empower.”⁷ Better Work Jordan seeks to support these four pillars through training, advisory, and engagement with the union. The trade union is the main vehicle and implementing partner through which voice and representation are addressed. This

partnership is critical as the union is the official representation for workers at the sectoral level and plays a crucial role at the factory level in advocating on behalf of workers (see Box 3).

It is also important for all workers to have access to grievance channels if they face issues in the workplace. Better Work Jordan is currently working on two parallel projects on grievance mechanisms. The first is a mapping exercise to better understand the range of grievance channels available to workers. This includes the regulatory framework and procedures of all formal and informal mechanisms, and will look at the strengths, weaknesses, and gaps in each and how they interact with each other. The second is a framework and agreement for how to address issues specifically related to violence and harassment. This framework is victim/survivor-centred and seeks to build a confidential and secure referral pathway (see Box 1).

BOX 3. UNION MEMBERSHIP AND REPRESENTATION

All workers in the garment sector, including Jordanian and migrant workers, are represented by the sector’s union, the General Trade Union of Workers in Textile, Garment and Clothing Industries. The union negotiates the sectoral-wide CBA on behalf of workers, engages with employers and the government at the sectoral level through regular tripartite meetings, and has a presence in factories through the Union-Labour Committee. The union has offices in all industrial zones and in Amman. Better Work Jordan has supported the union in hiring organizers to interface directly with workers. Several union organizers from Bangladesh work with the union to liaise with migrant workers who are underrepresented in the union (per Jordanian law, migrant workers are barred from union leadership). There is also one union organizer who is dedicated to reaching the satellite units in the north which the union has had difficulty accessing in the past due to logistical barriers.

While the union represents all workers, not all workers are dues-paying union members. According to the union there are 18,500 members in the union, while Better Work estimates the number at 58,000 based on data gathered from factory management. In a July 2021 survey of a representative sample of workers across the industry, 32 per cent of workers identified themselves as union members, while 55 per cent indicated that a half-JD was deducted from their pay in dues (which technically makes them union members). Migrant workers are significantly more likely than Jordanians to self-identify as a member of the union. There are no gender differences in membership. An ongoing project with the union to build a database of members will hopefully clarify these numbers and make it easier for the union to engage with their full membership.

7 Mark Anner, “Wildcat strikes and Better Work bipartite committees in Vietnam”, Better Work Discussion Paper 24. May 2017.

4. Leadership and Skill Development

Better Work Jordan strives to enhance the potential of women working in the garment sector and facilitated women's progression and retention within the industry. Over the last several years, Better Work Jordan has drawn attention to the lack of women in supervisory and leadership positions, but there is evidence that this is starting to improve. In the last two years, the percentage of female supervisors in garment factories has increased substantially, from 33 per cent at the end of 2019 to 47 per cent as of September 2021. This significant improvement comes primarily from a few major exporting factories that have substantially increased their hiring of female supervisors.

While Better Work Jordan does gather sector-wide data on the composition of supervisors, no such data exists for middle management and top management positions, which include jobs such as HR manager, compliance officer and production manager. Anecdotally we know that the majority of these jobs are held by men, but without firm data it is impossible to explore trends over time. Better Work Jordan is working to support women in these leadership roles. For example, the recently published job descriptions of middle management positions will help to even the playing field for all applicants. This project also

identified areas where further training is needed to prepare candidates, especially Jordanians, with the needed qualifications for middle management positions. There are also several instances of workers rising through the ranks to become supervisors and eventually managers. For example, Hanadi Osama started as a translator and with the support of additional training – soft skills training from Better Work Jordan's partnership with Gap P.A.C.E. programme and training on industrial engineering – she was promoted to production manager.⁸ For more on promotions in the garment sector, see *Box 4*.

Skills development includes both hard and soft skills, both of which are important on the job and in life. Hard skills training is not something that Better Work Jordan typically works on or has extensive experience in but is an important area for partners to take a leading role. For example, factories do their own training and skills development. Most factories do this training when workers first join, and some continue with training throughout a worker's career. While Better Work Jordan does not directly contribute to this training, our role as a convener can help factories share best practices with one another. In the future, J-GATE and JCI will take on this role. Soft skills training can include a variety of topics that are useful at work and in the personal lives of workers.

⁸ To read more of Hanadi Osama's story see "A Jordanian woman's quest for personal development pays off," April 22, 2021. <https://betterwork.org/2021/04/22/a-jordanian-womans-quest-for-personal-development-pays-off/>

BOX 4. PROMOTIONS

Promotions are an important way to keep talent and skills within the factory and incentivize better performance. They can also help or harm goals of increased gender equality and inclusion. It can be difficult to track promotions at the factory level, but Better Work Jordan has drawn from some new data sources to give a fuller picture of promotions within the Jordanian garment industry.

- ◆ **Workers.** Thirty per cent of workers surveyed had worked in the factory in a different position, which shows that there is substantial movement of jobs even within the same “worker” level. Fifty-two per cent of workers say they learned new skills in 2021, but this is substantially lower than in the two previous years. While Better Work Jordan-delivered training continued virtually during the pandemic, factories may have reduced their training. Jordanian workers are significantly more likely than migrant workers to say they learned new skills, a finding which has held since 2019.
- ◆ **Supervisors.** Roughly half of supervisors surveyed had worked as a sewing operator previously, and the majority of these had worked in the same factory. A high percentage of supervisors indicated that they received some training in the last year (77 per cent).

In July 2020, Better Work Jordan began systematically tracking during assessments the number of promotions and the gender breakdown of those promotions. Since then, roughly 2.5 per cent of the sectors’ workforce has been promoted based on data from 98 factories. Sixty-one per cent of those promoted were women, which is lower than the representation of women workers in the sector but higher than the current percentage of supervisors that are women.

There is some evidence that the percentage of women being promoted has increased – based on a sub-sample of 17 factories with data over time, 70 per cent of those promoted in 2020 were women compared to 80 per cent of those promoted in 2021.

Data snapshot

The Better Work Jordan gender strategy focuses on supporting women and men in four issue areas: discrimination, paid work and care, voice and representation, and leadership and skills development.

1. No Discrimination

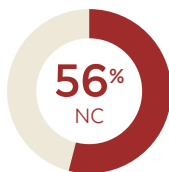
Discrimination can occur during recruitment and hiring, on the factory floor, and in the personal lives of workers. Better Work Jordan monitors many factory activities that have the potential to be discriminatory. Some forms of discrimination are easier to catch (such as requirements for pregnancy tests), whereas other forms of discrimination are much more difficult to determine and prove (such as sexual harassment).

Discrimination in recruitment

Discrimination on the basis of sex occurs often in the recruitment of migrant workers



Pregnancy tests



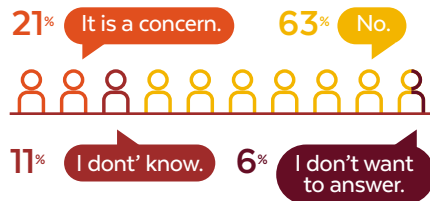
Recruitment fees



Sexual harassment

Sexual harassment occurs in garment factories in Jordan, but it is underreported in non-compliance data and is very difficult to catch. In 2020, no factories were cited as non-compliant, but in anonymous surveys 1 in 5 workers indicated that sexual harassment is a concern for them or their co-workers.

Anonymous surveys: Workers say...



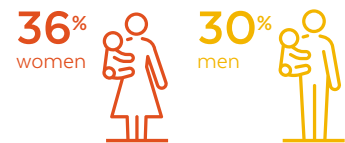
2. Paid Work and Care

All workers balance paid work outside the home and unpaid care work, but the responsibility of unpaid care work most often falls on women. Workplaces can counteract this by providing support for all working parents and by supporting the wellbeing needs of workers both in the workplace and beyond.

Adequate day-care facilities

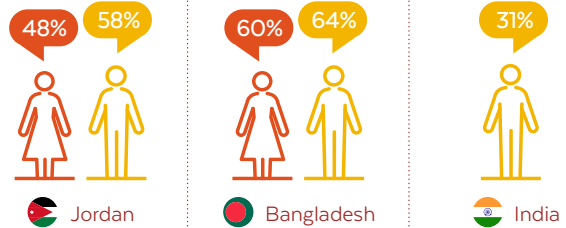


Percent of Jordanian workers who have children



Mental well-being. The Warwick Edinburgh Mental Well-being Scale (WEMWBS) measures well-being with a set of seven questions that are aggregated to form a well-being score. There is significant variation in average well-being among nationalities and between men and women, which shows that the issue of well-being needs to be understood and addressed through an intersectional lens.

Percent of workers with normal or high well-being



3. Voice and Representation

As per the CBA, the composition of women and men in the worker-management committees is reflective of their composition in the factory. While assuring balanced representation is an important start, this does not necessarily translate to equitable voice and effective representation.

Bipartite committee

Workers: Women (69%), men (31%)



Managers: Women (35%), men (65%)



Worker opinions Overall, workers have positive views of their ability to voice grievances and seek support.

Grievance system in factory is effective



Recognize the union in the factory



Worker-manager committee is effective



Feel comfortable going to someone when they have personal stress



Women Men

4. Leadership and Skills

While the vast majority of workers are women, most supervisors are men and there are limited opportunities for advancement. However, workers indicate that they have learned new skills at work and they believe these skills will allow them to find new jobs.

Number of workers:

Women 47,000 (74%)
Men 16,849 (26%)



Number of supervisors:

Women 2,017 (47%)
Men 2,301 (53%)



Learned new skills in the last year

56% women* 48% men*



Women Men

Those skills will help me get a new job in this factory.



Those skills will help me get a new job in a different workplace.



Better Work determines non-compliance with national labour laws and international labour standards during unannounced visits to factories. Non-compliance data is from 69 assessments completed in 2020 and early 2021. Throughout the year, Better Work also gathers administrative data from factories, including the number and gender composition of workers, supervisors and representatives to the bipartite committee. Specific information on workers and their opinions is from a representative sample of 1,457 workers surveyed in July 2021. Statistically significant differences between the responses of women and men with at least 95% confidence are marked with an asterisk (*).

Looking Forward

Further engagement is needed throughout the Better Work Jordan programme and with the tripartite stakeholders to achieve the vision of a gender-equitable and inclusive garment sector. While progress has been made on all four pillars, this report also points to some gaps in the existing services and areas of weakness that need further investment. Several upcoming projects are planned to address these gaps:

- 1. No Discrimination.** With help from the tripartite stakeholders, Better Work Jordan hopes to expand the most successful parts of the holistic Gender-Based Violence intervention to a wider audience in the garment sector. Upcoming research will focus on identifying the mechanisms of change in this intervention to allow for a streamlining of the intensive project. In addition, Better Work Jordan will renew support for workers with disabilities so that engagement goes beyond ensuring that employers meet a government-set quota. For example, workers with disabilities should be represented on worker committees and in the negotiations in the upcoming CBA.
- 2. Paid Work and Care.** In the near term, the issue of daycare centres and payments for employees with children remains a policy priority for Better Work Jordan and stakeholders. In addition, through the mental health project, Better Work Jordan is focusing on increasing sexual and reproductive health-related knowledge. For example, the programme is supporting the customization of already available sexual and reproductive health materials for migrant workers on topics such as menstrual hygiene, family planning, unwanted pregnancy, abortion, and Sexually Transmitted Infections.
- 3. Voice and Representation.** Two projects focused on grievance mechanisms will produce pathways for improving the existing grievance system and redress mechanisms in the garment sector. Better Work Jordan will also continue engagement with the union and will support with the negotiation of the CBA in 2022.
- 4. Leadership and skills development.** Engagement on training and skills development will continue with factory management and should be further streamlined and tracked. The project to map the job descriptions for middle management determined specific training needs for current and potential employees. In addition, two new trainings are upcoming as part of the mental health project: financial education training and social media literacy training. These two trainings will support soft skills for workers. For example, Better Work Jordan seeks to strengthen workers' financial literacy to enable them to make informed financial decision about earning, spending, budgeting, and using financial services.

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