



The Level Of The Staff Satisfaction At Jadara University With The Jordanian Social Security Law

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Abstract

The study aimed to reveal the level of the degree of the staff's satisfaction at Jadara University with the Jordanian Social Security Law from their perspective. The researcher used the survey descriptive approach, and the questionnaire as a tool for the study. The study sample consisted of (212) staff member. The results of the study indicated that the level of staffs' satisfaction at Jadara University with the Jordanian Social Security Law was moderate. The study results also showed that there were no significant differences attributable to the effect of the gender variable, years of experience and educational qualification. The study recommended to link the database in Jadara University with the database in the Social Security Corporation, which may assist in providing specific courses for the staff at Jadara University about the mechanisms to keep pace with the developments of the Jordanian Social Security Law.

Keywords: Staff satisfaction, the Jordanian Social Security Law, Maternity insurance, unemployment insurance.

1. Introduction

Undoubtedly, every person seeks to fulfill his life demands, his needs and to maintain a decent living which induces him to look for different ways and means that fulfill his decent living requirements, protect him from unexpected job risks such as disability, disease, job loss, unemployment, work injuries or any other hazards which make him feel unstable or helpless. For these reasons it was required to stipulate a law that regulates and protects the rights of the laborers, guarantee their rights for treatment, compensation and working a proper work environment that enables them to feel satisfied. In addition to a law that educates them about their rights, since many laborers lose their job every day without being compensated especially in the private sector, and this due to the lack of their knowledge about their legal rights that the Labor Law has granted. On the other hand, their lack of knowledge of good work conditions and their social security rights affects their work performance negatively .

Universities constitute the basic structure for the formation and the development of different economic and social activities, and they are responsible for the preparation of productive human resources that will benefit the university which aims to keep up with the distinguished, creative and pioneering productivity. Most of the leading universities have therefore tended to integrate with their communities by making the community service their primary goal by adopting modern trends in the various political, economic, social and cultural contexts represented in establishing "partnerships with community institutions" (Al-Hamtalah and Al-Darawsheh, 2019).

Qarumi and Dahhak (2015) believe that social security is linked to the dangers to which an individual is exposed to, such as illness and disability that affects the head of the family and deprives them of their livelihood sources. There are other kind of risks

a worker may be exposed to such as aging and death and occupational risks, such as unemployment risk, poor pay, job accidents and occupational diseases. They define Social security as a social insurance, implying that the state creates funds and organizations that guarantee protection and participation depending on the laborers' choice by mandatory deductions.

Al-Nimri (2019) argues that the risks that made an individual feel weak and unstable reveal the need to protect him from sudden living conditions. This fact necessitated the establishment of systems that support the provision of medical care as it is a major step in the development of human societies. Lack of health services provided to employees in their workplace, the instability, a person feels as a result of the work environment and conditions, or the inability of fulfilling his living demands because of poverty led to the emergence of the need to a social security system that guarantees the basic rights of various groups in a society.

Social Security is one of the most human valuable products in modern civilization. It is a long-term vision even for individuals who work in the business sector, which was and still works on the basis of profit and short-term benefits according to the value of money, this is due to the fact that social security is a present sacrifice for promises of future benefits for large numbers of laborers of different ages and for the people who are unable to work for any of the reasons associated with their work, so the essence of social security is to exchange laborers' sacrifices for part of their current resources to obtain corresponding resources in the future "(Al-Mobaideen and Najem, 2014: 155). To protect laborers' rights in private sector, the Jordanian Social Security Law No. (1) of (2014) stipulated a decision requiring private institutions to involve laborers in social security in terms of real wages, health insurance, maternity insurance, work injury insurance, old-age, disability, death and unemployment insurance.

Al-Subaihi (2015) clarified that the core of the Social Security Corporation Law protects a worker by offering a certain benefit that replaces the salary he was taking before he was exposed to these situations; illness, injury, old age, death, or temporary disruption to work. This is related to the economic system, since the provision of a certain amount of income for each worker prevents his purchasing power from falling below a certain level, which maintains the rate of expenditure. As social security strategy based on extending the umbrella of protection within a framework of justice and sustainability for all citizens and all generations.

Rawabdeh (2015) indicated that any lack in the commitment of private-sector institutions to institutional laws constitutes a breach of the law and a violation of the rights and benefits of this category in the future, as the amount of the pension salary depends on the wage subject to the insurance and the periods of participation.

Job satisfaction is one of the topics that should remain subject to research and study from time to time among leaders, departments and those interested in administrative development of the work, for various reasons. Since what an individual is currently satisfied with may not be satisfied with in the future, and because the individual's satisfaction is influenced by the stages of life he is living.

Job satisfaction is essentially a compilation of the psychological, physiological and environmental conditions affecting the relationship between the employee and his colleagues and superiors and corresponding to his personality (Abu Sheikha, 2010).

Satisfaction in the work environment is a requirement for all laborers. If the laborers still lack the knowledge about the law that protect their rights and eliminates many obstacles that they may face, they will experience the negative impact of this ignorance on their performance and affiliation to work. As the lack of laborers' awareness about the importance of the SSC Law, how to subscribe in social security corporation, and what benefits a worker may gain from his subscription in the SSC whether in terms of salary, health insurance and the maternity leave, as many employees in private institutions are unaware of how to guarantee their rights and how to reach the bodies that support them.

1.1 Job satisfactions

Lababneh (2012) defines job satisfaction as a state of stability, comfort and enjoyment of work as a result of a set of variables leading to that satisfaction. Al- Thabiti and Al-Enezi (2014) describe job satisfaction as the amount of positive feeling and attitudes expressed by members of the organization towards work as a result of work-related factors that are primarily assessed by the person who accepts the work with contentment, self-satisfaction and effectiveness. Where the researcher defines job satisfaction as psychological feelings that the employee feels about his work, whether positively or negatively.

1.1.1 The concept of social security

Seabrook (2003, P. 5) defined social security as a distinct social innovation that expresses a real need in our human societies. From a humanitarian point of view, it represents the answer that society provides to the individual - the disabled person, the elderly and the unemployed that he is not alone.

Social Security is defined According to the Jordanian Social Security Law No. (7) of (2010) as a government program to provide types of insurance (insurance against work injuries, against old-age, maternity insurance, Insurance against unemployment and Health Insurance). And that social security is a national governmental system designed to serve specific groups who don't have the opportunities to earn enough income due to old age, disability or any other reasons (Al-Mobaideen and Najem,2014, p 2159).Some define social security as " a government program for economic assistance for people who face unemployment, disability, old age, and worker injuries." (Livingston, 2008, P. 4).The researcher defines social security as an insurance system aimed at protecting citizens socially and economically, where the legislation is implemented to assess its benefits and funding sources. The government establishes theSSC under this system to facilitate access to these benefits if people are exposed to one of the social risks, such as: aging, disability, death, work injury and unemployment, this system is aimed at achieving social sufficiency.

1.1.2 The importance of job satisfaction:

The importance of job satisfaction manifested in achieving the psychological and social compatibility of an individual, that leads to work success and increased productivity in the institution (Al-Qaryouti, 2009.) Because of the importance of this field, the organizations have paid great attention in managing human resources, through motivating laborers (Saudi, 2012). From this standpoint, the employees' satisfaction with the institution in which they work in promotes their values of affiliation, harmony, motivation, and the prevalence of an atmosphere of familiarity, satisfaction, and harmony among employees resulting in avoiding work conflicts, imbalance and undermine the values of competence.

1.1.3 Elements of job satisfaction:

The most important elements of job satisfaction as stated by Al-Tawil (2006), Al-Qaryouti (2009), Al-Harbi (2012), Al-Obaidi (2013), Ramadan, painting, and gambling, and Sheikh Salem (2012) were transparency, motivation, work environment Work and personal satisfaction.

1.1.4 A brief history of The Jordanian Social Security Corporation

The Jordanian retirement system was first applied in 1941 when the military retirement law was issued, followed by the laborers' legislation and the civil retirement system for state employees in the fifties. Under the Royal Decree the Social Security Law No. (30) of 1978 as a temporary law was issued according to which the Social Security Corporation was established as an independent administrative and financial organization. The actual application of the law began in (1/1/1980), which stipulated that every Jordanian citizen should be included under a social security umbrella, especially the working groups that are not covered by other pension systems and laws such as civil retirement and military retirement. Consequently, it was a prerequisite to establish a socio-economic umbrella that gives protection to these productive groups, gives them more sense of security and reassurance and stability, especially after the issuance of the Jordanian labor law in the early sixties of the last century. As a result of the expansion of the labor market in Jordan and the development of its economic and social conditions, the previous law continued until (31/5/2001) then some amendments were made such as Social Security Law No. (19) for the year (2001). These amendments issued to enhance social security, expanding the scope of insurance coverage and addressing the gaps and imbalances that are exposed during implementation. The temporary law No. (7) for the year (2010) was issued to ensure the sustainability of the system for current and future generations. This entered into force on (5/1/2010). (www.ssc.gov.jo, 2014).

1.1.5 Social Security Objectives

The Social Security Corporation was established to implement the provisions of the Social Security Law by achieving the following objectives, as reported on the official website of the Social Security Corporation (2019, www.ssc.gov.jo), represented by the following:

- a. Secure the basic needs of the insured and his family members by providing a regular and continuous income.
- b. Contribute to the job security of the laborers as a motive to work.
- c. Enhance the relation between the employees and employers.
- d. Deepen the social solidarity values among the people of the community and distribute the income between the generations.
- e. Contribute to the reduction of poverty pockets in the community.
- f. Contribute to the socio-economic development.

1.1.6 Principles and Standards of the Social Security Systems

The Social Security Corporation carries out its work and tasks through its branches and offices scattered in various cities of the Kingdom, where there are (13) branches and (5) offices, according to the principles and foundations on which the social security system is based, and they are as follows:

A. Compulsory Saving where the social security systems are based on the principle of compulsory saving through monthly deductions of laborers covered by the social security and their coverage from social risks.

B. Self-financed by funding its programs on the self-financing basis relying on the deducted contributions and the returns of their investment.

C. Mandatory Subscription as the subscription is mandatory for all targeted groups under a legal legislation issued by the competent authorities in the State.

D. Flexibility through the conversion of subscriptions among pension funds, particularly, the official ones in accordance with approved insurance equations. (2014, www.ssc.gov.jo)

Based on the previous literature on job satisfaction, we can realize the significant role of job satisfaction in raising the efficiency of achievement, enhancing the administrative work system and increasing its productivity and efficiency. Generally, the main pillar on which institutional success or failure based on is the scope in which private institution stakeholders committed to enforcing the social security law that seeks to secure the basic needs of the insured and his family members by providing him with a regular and continuous income, achieve job stability for the working person as an incentive to work, consolidate the worker's relationship with the employer, and to deepen the values of social solidarity between members of the same community. In addition to contributing to reducing poverty pockets in Jordanian society. Therefore, the researcher decided to conduct this study with the aim of revealing the level of satisfaction of Jadara University staff with the Jordanian Social Security Law from their perspective.

1.1.7 Jordanian social security benefits:

Jordan's Social Security Law (2014) includes insurance benefits that the General Organization applies to laborers, as follows:

A. **Work Injury Insurance:** The importance of work injuries insurance arises in that it includes all subscribers from the first moment of joining the work without stipulating the existence of specific subscription periods to benefit from it. If the insured is exposed to accidents during work that cause harm, the Social Security Corporation is committed to medical care expenses and daily allowances in the event of taking Sick leave due to injury, lump sum payment, total and partial disability pensions, and death due to injury if the injury results in his incapacity or death. The insurance of the Jordanian Social Security Law provide medical treatment and hospitalization costs in accordance with the rates approved by the Corporation, rehabilitation services and equipment, travel expenses incurred by the injured as a result of travelling to and from his/her workplace or residence to the place where he/she receives his/her treatment. It also provides the insured with daily allowances for temporary unemployment, at a rate of 75% of the injured daily wage and lump sum compensation if the partial permanent work-related disability is less than 30%. The insurance is due in case of total or partial work-related disability if the disability is 30% and more and death pension salary upon the death of the insured and payment of the funeral expenses.

B. Old-age, disability and death insurance: which includes old-age retirement pension, mandatory old-age retirement pension, early retirement pension, total or partial natural disability pension, natural death pension and funeral expenses and lump sum compensation for those who are not meeting the retirement requirements. As for the conditions for entitlement to an old-age pension, it is necessary to complete the age of (60) for a male and (55) for a female, and that the period of participation for the male and female should not be less than (180) contributions.

C. Maternity Insurance: This type of insurance was enforced on 9/1/2011. "This insurance aims to guarantee the right of the woman (the teacher) to obtain maternity leave, and to enhance her participation in the labor market. The mechanism of this insurance based on obligating private employers to pay monthly contributions amounting (0.75%) of the total wage of their laborers, male or female. In return, the firm shall bear the payment of the wages of a working female during maternity leave for a period of (10) weeks, and for an unlimited number of births, provided that the period of her contributions in this insurance is not less than (6) contributions for the period prior to the maternity leave entitlement. Where the old age, disability and death insurance contributions and unemployment insurance contributions are deducted from the maternity leave allowance paid to the insured, for months of work interruptions due to maternity, and the institution is obliged to pay old age, disability and death insurance contributions and unemployment insurance for the insured during the leave period Motherhood "(Musleh, Asfoura and Rawahna, 2016, p 5). According to the Jordanian Social Security Law (2014), to be entitled to the maternity insurance allowance, the insured female must fulfill the following conditions: The insured female is covered by the maternity insurance during the last six months preceding her entitlement to the maternity leave and the childbirth is established by means of an official birth certificate issued by the Civil Status and Passport Department (in case the childbirth took place inside the Kingdom) or an official birth certificate certified by the Jordanian Embassy and the Foreign Ministry of the country where the childbirth took place (in case the childbirth took place outside the Kingdom), or a death certificate issued by Civil Status and Passport Department (in case the fetus was born dead after the sixth month of pregnancy). This period shall be considered as part of the period of maternity leave, provided that she attends a medical report stating that she has this leave.

D. Unemployment Insurance: This insurance enforced from 1/9/2011 on all insured persons, with the exception of laborers in government departments and official and public institutions. The unemployment insurance protects the subscriber in case of dismissal or service termination. It guarantees a proper income during his /her unemployment period for three months if the number of his/her contributions, in accordance with this Law, is not less than (180) contributions prior to the date of his/her entitlement to the unemployment allowance and a period of six months if the number of his contributions reaches (180) to provide protection to the subscribers in cases or dispense with their services.

E. Optional Subscription for Jordanian: The Social Security Law allows every Jordanian (housewife, expatriate, student, and other professions related to social security) who has completed the age of (16) and was not covered, to participate in social security as an option, to take advantage of the benefits of old age, disability and

death insurance, and that To enable him to benefit from the insurance benefits provided by social security.

1.1.8 Obstacles facing employees with the Social Security Corporation

Social security is considered one of the most significant pillars of the social and economic security system of societies, and it is undoubtedly an important gain and a qualitative push to ensure the future of employees. The Social Security Corporation is the authorized institution in the subject of the employees' rights security, and it is one of the national institutions that plays a significant role in supporting the national economy and providing economic protection for employees. It has achieved a set of accomplishments related to raising the level of security such as providing various services and supports to the insured and providing a decent life to the heirs in the event of the death of the insured (Al-Shaqran, 2008).

According to AL-Nimri (2019) some of the problems facing many employees are their lack of awareness of the SSC Law, how to subscribe in the SSC and what benefits they can gain from their subscription in the SSC, whether in terms of salary, health insurance or the maternity leave allowance granted to them by the Social Security Law. Many employees in private institutions are also unaware of how to guarantee their rights or how to reach the bodies that support their social security rights.

The world's social security agencies have faced several strains in terms of several demands for various administrative reforms, as these institutions have financial difficulties in keeping pace with the needs of society on the one hand, and in renewing their strategies and efficiency on the other. When SSC applies a comprehensive system that brings satisfaction to its subscribers and when an institution is committed to the social security law, that will promote employees' values of affiliation and motivation on one hand and the prevalence of an atmosphere of familiarity, satisfaction and harmony among employees and enhancing the culture of avoiding conflict and imbalance and undermine the values of competence. This research represents a modest contribution to shed light on one of the areas of service improvement, which is the extent of convergence and divergence or the difference between the attitudes of service recipients at the Jordanian Social Security Corporation in Jordan and the impact of its services on the sample members' satisfaction with the performance of the institution.

1.2 Previous Studies

Many studies have dealt with the issue of social security from various related fields. These studies include:

Al-Obaidi (2013) conducted a study aimed at identifying the degree of satisfaction among employees in the Baghdad Gas Factory and the positive and negative factors affecting their satisfaction through two main hypotheses about the relationship between these factors and job satisfactions for the factory laborers. The sample consisted of (65) factory laborers. The descriptive approach was used in this research, and a questionnaire was designed to collect the data. The results showed that there was a certain job satisfaction among the factory laborers. The mean was (3.08) and the order of the four areas of the research came as follows: the leadership and supervision style ranked first in degrees of satisfaction, followed by nature and content of the job, then the organization's culture came at the third rank and finally the material working conditions.

Al-Dawood (2014) study aimed at revealing satisfaction with work conditions, salaries, incentives, superiors and subordinates and self-esteem, the desire to continue in schoolwork, and its relationship to work stress considering study variables. The researcher used the survey descriptive approach and the questionnaire as a tool for the study. The study sample consisted of (310) male and female teachers. The results of the study showed that there were negative correlations between the dimensions of job satisfaction and work pressure, and that the secondary stage female teachers are more satisfied with the working conditions, and the superiors, subordinates and self-esteem. The results also showed that there were no statistically significant differences attributable to the variable "specialization" and in favor of Islamic education specialization. While the teachers of the rest of the disciplines were not satisfied with salaries and incentives. The results showed that male teachers were dissatisfied with salaries and incentives attributable to the variable. Years of experience in favor of the higher experienced.

Al-Naqaidan (2014) conducted a study in Saudi Arabia to identify the human right to social security in Islamic law, identify the human right to social security in the Saudi system and identify the social security entitlement regulations. It also aimed at highlighting the importance and security implications of social security. The descriptive method was used in its inductive method. The results indicated the importance of social security in Islamic law and the use of all services to eradicate poverty and its problems. The Government of Saudi Arabia has a great interest in this category, which benefits from the Saudi social security system with material support through Zakat banks which are the major supporter of social security services. It also showed that social security had a profound impact on protecting the state, strengthening the principle of patriotism and the defense of the homeland and its property, as the security enhances the affiliation and defense of the homeland. And that the most important and greatest impact of the spread of crime in all groups is poverty, as many crimes arise because of it.

Al-Mawaq (2016) conducted a study in Sudan dealt with the reality of social security in Sudan, the study aimed to identify the role of the state represented in social security institutions and to explain its role in improving the economic situation of its participants through its insurance programs. It also sought to explain the effects of social support and investment initiatives, perceived to be one of the most significant factors that lead to getting people with low incomes out of poverty. The study aims to clarify the obstacles that result in curtailing the performance of the strong social security fund, reducing its role to improving the economic status of the participants, whether these obstacles are funding or administrative. Multiple approaches were used (descriptive survey, historical approach, case study, observation and interview).The results of the study showed several main reasons that hinder the performance of the Fund's role in reducing poverty including: the lack of actuarial studies that is considered the scientific research for estimating the size of the risks in insurance and checking the financial position regularly in the fund and the absence of a continuous financial balance between contributions and financial obligations, Which is considered one of the most important problems in achieving the desired goal of social insurance and the difficulty of administrative and bureaucratic procedures that is considered one of the most important problems facing the work of the National Insurance Fund.

Al-Mobaideenand Najem (2014) conducted a study in Jordan aimed at identifying the impact of the services provided by the Jordanian Social Security Corporation on the level of satisfaction with performance at the institution in Amman. The researcher used the survey descriptive approach and the questionnaire as a tool for

the study. The study sample consisted of (120) members. The results showed that the degree of satisfaction with performance in the services provided by the Jordanian Social Security Corporation was high. The results also showed a statistically significant effect of the services provided by the institution on the level of satisfaction of the institution, which was higher than the performance of the institution.

Al-Bustanji (2016) conducted a study in Jordan aimed at identifying the concept of Jordanian social security regarding work injuries and occupational diseases, both personally and objectively. The study points out the covered groups under the insurance of this law in general, the groups who the provisions of the social security do not apply to them or their application were suspended. It also indicated the groups that are particularly covered by work injury insurance and the rights of the injured worker, whether his rights are against the employer or the insurance institution. The results of the study also showed the risks covered by workplace insurance, which was protected by the security provisions in most insurance or social security legislation, by showing the types and conditions of these injuries, which are either a work-related accident, a road accident, or an occupational disease with clarifying which is under the umbrella of provisions of the Jordanian Social Security Law and the provisions of the Jordanian Law, and which of them is not considered under these provisions. The results of the study showed that Jordan was among the states that worked to provide protection for laborers against occupational hazards since the middle of the last century, and that the provisions of the Social Security Law replaced the provisions of the Labor Law, with regard to work injuries and occupational diseases, on laborers covered by the provisions of the first law. The results of the study showed that although the first law of the Jordanian Social Security included six types of insurance, only four types of them were applied, namely work injury insurance, old age insurance, disability and death, as they were also applied in multiple stages. Based on a decision by the Council of Ministers and on a recommendation from the Board of Directors of the Social Security Corporation.

Social Security Law also worked to extend the application of its provisions, regardless of the number of employees in the facility, whether through the age groups covered by it, including all the employees subject to the provisions of applicable labor law, it was required to have at least five laborers in the facility to accept covering them by the law, or through the expansion of the types of insurance covered by law, where the unemployment and maternity insurance has been activated since 2011. The successive social security laws have also extended the protection of the worker in the event of work-related injury or diseases, the daily allowances for disability, monthly salaries, compensation. It also clarifies who are the persons entitled to compensation, the details for notification dates for the injury.

1.2.1 Comment on previous studies :

The previous studies addressed the topic of social security and job satisfaction as two separate variables, most of which were addressed in a quantitative survey method. The researcher has benefited in building the study tool from previous studies and the theoretical literature related to the subject of the study. This study is similar to the previous studies in its dealing with social security and the concept of job satisfaction in universities, while it differs from the previous Arab and foreign studies in term of dealing with two variables together. The researcher has benefited from these studies in developing an information collecting tool, dealing with the results and using the appropriate statistical treatments. Therefore, this study is distinguished from previous

studies in its attempt to identify the level of employees' satisfaction at Jadara University from Jordanian Social Security Law.

1.2.2 Study problem

Most of the employees face multiple complications in their workplace including salary, insurance for maternity, disability, old age, work injury and other matters that require awareness and true knowledge of the law regarding their rights. All these complications may generate dissatisfaction among the employees within their institution leading to the unwillingness to achieve their work properly which reflects negatively on their institutional performance, but these pressures may differ according to the employee's gender and their different level of knowledge. The failure of the government and government authorities concerned to keep pace with the social and economic developments that Jordan has undergone for many years has led to the weakness of the institution's investment policies. Throughout the previous years, social security law has not seen any improvements or amendments, which is why some social security programs have failed. Because of the weakness of the SSC's investment policies, the lack of strategic planning, the challenges faced by the beneficiaries in terms of retirement, disability, job accidents, shared rights and responsibilities and appeal procedures have led to the emergence of a - number of early retirements among the participants of the SSC. And that is also a natural result of the government's successive talk of making fundamental amendments to the law that made participants fear of losing their earnings as they lack confidence in the SSC investment planning. (Al Shaqran 2008.)

Al-Mobaideen and Najem (2014) study recommended the necessity of inviting the SSC to adopt conducting annual surveys and periodic studies involving laborers and service users to obtain their views and assess attitudes towards their services, characteristics, efficiency, and satisfaction levels. By the nature of the researcher's work as staff member at Jadara University and as a participant in the Social Security Corporation, she noticed a weakness in the knowledge of many staff members in the Social Security Law, and their weak knowledge of the terms of the law and the benefits accruing to laborers when they involve in the Social Security Law. In addition to their weak knowledge about the penalties that the owner of private school may be exposed to if they didn't participate their staff in social security corporation. The researcher believes that identifying the nature of the hurdles facing the employees as a result of their lack of knowledge of the social security law for the private institution may lead to increase their dissatisfaction with the application of the law. Therefore, the current study sought to determine the level of the Staffsatisfaction at Jadara University with the Jordanian Social Security Law from their perspective.

1.2.3 Study questions: The study answered the following questions:

1. What is the level of the staff satisfaction at Jadara university with the Jordanian social security from their perspective?
2. Are there statistically significant differences at the level of significance ($\alpha = 0.05$) in the estimates of the study sample on the level of the staff satisfaction at Jadara university with the Jordanian social security law attributable to the variables: (gender, years of experience)?

1.2.4 Study objectives : This study aimed to achieve the following objectives:

-Identifying the level of the staff satisfaction at Jadara University with the Jordanian social security law from their perspective.

-Detecting whether there were statistically significant differences in the sample's estimates of the level of the staff satisfaction at Jadara University of with the Jordanian social security law attributable to the following variables (gender, years of experience).

1.2.5 Study significance:The importance of the study includes two aspects: theoretical importance and practical importance as follow:

1.2.6 Theoretical importance :This study addresses a topic that is infrequently dealt with, which is the Jordanian Social Security Law and the degree of the staff satisfaction with the implementation of the social security law. The information on this topic was only available through the law issued by the Social Security Corporation Law. The current study is expected to draw researchers ' interest in studying other aspects based on the study's results and recommendations.

A. Practical importance:The importance of this study was determined by the following:

-The importance of this study stems from the fact that it examines issues related to employees satisfaction with the implementation of the Social Security Law in institutions, in light of the increased demand to work in private institutions as a true partner with governmental institutions and that requires employees' awareness of the provisions of the Social Security Law and how they are implemented.

-It is expected that this study will benefit those working in private institutions, researchers and those interested in this field in Jadara University about the services provided to them by the Social Security Law and may contribute to providing the decision makers and educational policies in the Social Security Corporation with facts about the effectiveness of this law to assist them in supporting and improving the performance of teachers and develop the private schools.

-This study may contribute to enriching theoretical and applied knowledge about the social security law through its findings and recommendations that will help those concerned in the social security institution and private schools.

-It may attract the attention of the decision makers in the Social Security Corporation to the level of employees' satisfaction with the implementation of the Social Security Law in private schools.

-The importance of the current study stems from providing data for practitioners in the field from teachers and owners of private schools, and decision-makers interested in private institutions on the degree of the suitability of the Social Security Law for the category of employees in the private sector. This allows the employees to gain knowledge in this law, how to deal with it, and the extent of the benefit accrued to them through their compliance with this law.

-It may benefit who interested in this topic, as it paves the way for them to continue in this field and to conduct other studies in different research aspects in the same field.

1.2.7 Definitions of study terminology:

Job satisfaction: Jaafrah (2014, p.417) identify job satisfaction as "a set of feelings towards the job, the material, psychological and social benefits it provides to the employees. And the different attitudes towards the work elements; management, supervision, communication, social relations, salaries, and material and moral rewards, which has an impact on the level of laborers' performance and productivity. "

Procedurally defined: It is the degree that staff obtain on the study tool, which the researcher prepared to measure the total degree of the answers of the study sample on the tool that was used to measure the degree of satisfaction of staff members at Jadara University with the Jordanian Social Security Law in terms of maternity insurance, injury insurance Work, optional subscription, unemployment insurance, lump sum payment, old age insurance, disability and death insurance.

The Social Security Law: It is a general co-operative system that aims to protect people socially and economically that the law specifies its advantages and source of financing. The state by means of its institutions or bodies developed under this program to provide such benefits in the event of one of the social risks to which people are exposed, such as: aging and disability, death, injury to work, unemployment, etc. These benefits are financed from the contributions borne by the insured. This system is concerned with achieving social adequacy considerations (Jordan Social Security Corporation, 2019).The researcher defines it procedurally: it is the degree that staff members obtain on the study tool, which was prepared by the researcher to measure the level of the staff satisfaction at Jadara University with the Jordanian Social Security Law.

1.2.8 The study limitations:This study was limited to the level of satisfaction of the staff members at Jadara University with the Jordanian Social Security Law from their perspective, for the academic year (2019/2020). Where the research method restricted the analysis to the answers of the Jadara University staff member on the items in the social security questionnaire consisting of (27) items and what were characterized by the psychometric reliability and stability.

2. Methods and procedures:

It includes a description of the study methodology and study population; its sample, the way the sample and the tools were chosen, methods of verifying its validity and reliability, and the procedures.

2.1 Study method: The descriptive survey method.

2.2 Study population: The study population consists of all staff members in Jordanian and private universities in northern Jordan, consisting of (212) staff members who work at Jadara University during the first academic year (2020/20).

2.3 Study Sample: The study sample was chosen in a simple random way, representing the study population during the academic year (2019-2020) with a percentage of (100%) of the study population, where (120) questionnaires were distributed, and (113) questionnaires were retrieved, while the number of the valid questionnaires for the purposes of statistical analysis reached (113) questionnaires, with a recovery rate of (100%). Table (1) shows the distribution of the study sample according to the independent variables.

Table (1) Distribution of study sample according to the levels of their variables (gender, educational qualification, years of experience)

Variables	Category/ level	No.	Percentage
Gender	male	42	%37.2
	female	71	%62.8
Qualifications	Bachelor's or less	90	%79.6
	Master's degree or higher	23	%20.4
Experience	Less than 5 yrs.	73	%64.6
	5yrs. And less than 10 yrs.	33	%29.2
	10 yrs. And more	7	%6.2
	Total	113	%100

2.4 Study Tool:To achieve the objectives of the study, the study tool was built by referring to the Jordanian Social Security Law for the year (2014), due to the lack of studies related to the subject of the study that were not discussed before. The tool consisted of (27) items distributed in five areas, namely: "maternity insurance, unemployment insurance, lump sum payment, work injury insurance, and Optional subscription for Jordanian." Accordingly, a standard of 80% of the arbitrators' agreement has been adopted on the instrument's paragraphs.To calculate the stability of the questionnaire, the internal consistency coefficient was calculated for the five questionnaire domains to measure the social security law. To verify the consistency of the study tool, the Cranach's Alpha formula for internal consistency was used. And that is, by applying it to an exploratory sample from outside the study sample consisting of (30) staff member, and the coherence coefficient was as shown in Table (2):

Table (2) coefficient of test – retest reliability and internal consistency of the Cronbach alpha for the areas of the study tool and the overall tool

Areas	Internal consistency	Test-retest
maternity insurance	0.90	0.88
unemployment insurance	0.82	0.88
Old-age, disability and death insurance	0.91	0.92
lump sum payment	0.90	0.91
Work Injury Insurance	0.90	0.91
Optional Subscription	0.92	0.92
Overall tool	0.94	0.93

This indicates that the results are of a high degree of internal consistency and reliability, so that they can be relied upon to measure what they are designed for.

2.5 Tool correction: Likert five-points scale was adopted to correct the study tools, by giving each of its items one of the five degrees (very high, high, moderate, low, and very low) represented digitally (5, 4, 3, 2, 1), respectively, the following scale has been adopted for analyzing the results.

The statistical standard for determining the degree of the staff satisfaction at Jadara University with the Jordanian Social Security Law

Mean	Degree
1.00 - 2.33	Low
2.34- 3.67	moderate
3.67- 5.00	high

2.6 Study variables: Study variables include the following:

- Demographic variables, which are as follows:

Gender: It has two categories: (male and female).

Academic qualification: It has two levels (less than Bachelor's, Master's and above)

Years of experience: It has three levels: (less than five years), (5- less than 10 years), (10 years or more).

- The dependent variable: The perspective of the staff at Jadara University of their degree of satisfaction with the implementation of the Social Security Law.

2.7 Statistical Analysis: Means and standard deviations were used to answer the first question, while for the second question, the Three-Way ANOVA was implemented.

3. Discussion of the results

The results of the first question and its discussion: What is the level of the staff satisfaction at Jadara university with the Jordanian social security from their perspective? To answer this question, means and standard deviations for the estimates of the study sample on the items of the degree of the staff satisfaction at Jadara University was calculated on the Social Security Law as overall. And each of its areas (insurance of work injuries, Optional subscription, unemployment insurance, lump sum payment and maternity insurance) as shown in table (3).

Table (3) means and standard deviations for the estimates of the study sample on the areas of the staff satisfaction at Jadara University with the Social Security Law and the overall score in descending order

No.	Areas of insurance	*mean	SD	Rank	Level
2	Unemployment	3.69	.62	1	high
1	Maternity	3.63	.69	2	moderate
5	Optional subscription	3.51	.62	3	moderate
4	Work injury	3.49	.66	4	moderate
3	lump sum payment	3.47	.67	5	moderate
Overall tool		3.55	.46	-	moderate

Table (3) indicated that the fields of the level of the staff satisfaction at Jadara University with the Jordanian Social Security Law as an overall came with a (moderate)

degree, mean (3.55) and SD (.46). The second field, “unemployment insurance” came first with a mean of (3.69) a (high) degree and SD (0.62) followed by “maternity insurance” with mean of (3.63) and (moderate) degree, SD (0.69). Where the area of “lump sum payment” came in the last rank with the mean (3.47) , (moderate) degree and SD (0.46), The results of this study differed with the study of Al-Mobaideen and Najem (2014) and the study of David (2014) that the result came with a (moderate) degree. The mean and standard deviations were also calculated for the estimates of the study sample on each of the items of each area for the level of the staff satisfaction at Jadara University with the Jordanian Social Security Law from their perspective. As presented in the following discussion:

The first area: Unemployment insurance.

Table (4) Means and standard deviations for the estimates of the study sample on the items of (unemployment insurance), arranged in descending order

No.	Item	*mean	SD	Rank	level
I feel satisfied with the unemployment insurance from the Jordanian Social Security Law in:					
4	Ensuring the continuity of participation in social security during the period of unemployment	3.80	.89	4	high
5	The rate of the salary that the unemployed receive is three months "(75%) for the first month, (65%) for the second month, and ((55% for the third month)".	3.79	.94	5	high
1	The actual contributions, according to the provisions of the law, for entitlement to an unemployment benefit, is 36 contributions	3.78	.87	1	high
2	Not including the age of (60) for the male, and the age of (55) for the female in unemployment insurance	3.67	.90	2	high
3	Providing effective protection for the insured	3.42	1.07	3	moderate
The overall area of unemployment insurance		3.69	.62	6	high

Table (4) showed the mean items of the mentioned area ranged between (3.42) to (3.80) with a degree (moderate - high). As shown, paragraph (4) “Ensuring the continuity of participation in social security during the period of unemployment” came at the first rank with mean (3.80) and a (high) degree, whereas the item “providing effective protection to the insured” ranked last with a mean (3.42), and (moderate) degree. This result may be attributed to the role played by the Social Security Law in achieving satisfaction of the laborers, as it provides protection for them when their service end regardless to termination reasons, in a way that guarantees providing him with an appropriate income during the period of his suspension from work and for a limited period, It also guarantees his continued participation in the guarantee during the breakdown period. This result may be attributed to the extent of the staff satisfaction at Jadara University with the protection that the social security provide for the

subscribers in case of job dismissal or unemployment and it also guarantees the provision of an appropriate income for the insured during his unemployment and for a limited period. However, provided that the insured has fulfilled the conditions stipulated by the Jordanian Social Security Law, as the number of his contributions according to the provisions of the law must not be less than (36) actual contributions, other than the optional subscription periods, before the due date for the unemployment benefit. And that he has at least one contributions in the unemployment insurance, and to be covered in this insurance in the last month prior to his disruption from work, it is also required that he did not reach the age of (60) years for the male, and the age (55) for the female. And that the cause of entitlement is based on the insured being suspended during the period of months during which this allowance is spent. Where the results of this study differed with Al-Mobaideen and Najem (2014), and the study of Al-Dawood (2014) which showed a moderate.

The second area: Maternity insurance

Table (5) Means and standard deviations for the estimates of the study sample on the items of the area (maternity insurance), in descending order

No.	Item	*Means	SD	Rank	Degree
I am satisfied with the maternity insurance of the Jordanian Social Security Law in:					
3	Paying a salary to the insured according to the last deductible wage upon maternity leave	3.79	.84	1	high
5	Calculating the maternity leave granted to the insured in actual service for the purposes of including it in the provisions of the law	3.70	.80	2	high
1	The period required to obtain maternity insurance (six continuous months) and be at the top of her job	3.65	.89	3	moderate
2	The number of maternity leave days is seventy days from the date of birth	3.59	.85	4	moderate
4	stopping the payment of maternity allowance in the case of the insured joining a job during the maternity leave period	3.42	.93	5	moderate
Overall tool : Maternity		3.63	.69		moderate

As shown in Table (5) the mean for the items of this area ranged between (3.42 - 3.79) with (moderate - high) degree. Item (3) "Paying a salary to the insured according to the last deductible wage upon maternity leave" ranked first with a mean of (3.79) and a (high) degree, whereas item (4) stipulating "stopping the payment of maternity allowance in the case of the insured joining a job during the maternity leave period " ranked last with a mean (3.42), and a (moderate) degree. This result may be attributed, according to the estimates of the study sample from (male and female workers) at

Jadara University, to the role played by the Social Security Law, since a large percentage of laborers in the private institutions sector are female, and that support for women's inclusion in insurance is an incentive to raise their participation rate in the labor market, and thus; raising the rate of their economic contributions, noting that providing a friendly and attractive work environment for women, organized work sectors, and decent working conditions; stimulates women's economic contribution, and establishes stability in the labor market (www.ssc.gov.jo, 2019).

The third field: optional subscription.

Table (6) means and standard deviations for the estimates of the study sample on the items of the sixth area (optional subscription), in descending order.

No.	Item	*mean	SD	Rank	Level
I feel satisfied with the Optional subscription in the Jordanian Social Security Law in:					
1	Being an adequate social protection	3.64	.856	1	moderate
6	Satisfaction with optional subscription through electronic services	3.51	.721	2	moderate
2	Obtain an old-age pension	3.48	.792	3	moderate
5	Obtaining the death pension of the heirs	3.45	.824	4	moderate
3	Obtain an early retirement pension	3.40	.819	5	moderate
4	Obtaining a disability pension	3.37	.804	6	moderate
The overall tool of the area		3.51	.617		moderate

As indicated in Table (6) the mean for the items of this area ranged between (3.37) to (3.64) with a (moderate- high) degree. Item (6) "the rate of deduction for Optional subscription (17.5%)" came in the first rank with an average score of (3.64) and with a degree (large), while the item that stated "obtaining a disability pension" came in the last rank with an mean (3.37), and a (moderate) degree. This result may be attributable, according to the estimates of the study sample from (the laborers), to the weak role played by the Social Security Law in achieving satisfaction for the staff at Jadara University for the employees' benefit from Optional subscription insurance services in terms of their satisfaction with obtaining an old age salary and early retirement salary. The Social Security Law is an umbrella for adequate social protection, and this is indicated by the first paragraphs of the items (1,2,3,4). While the last item that stated, "Obtaining a disability pension, and obtaining a death pension for the heirs," obtained satisfaction of the staff members with a moderate degree of satisfaction, This indicated the weak level of the staff satisfaction with the application of the Jordanian Social Security Law on the area of Optional subscription of staff at Jadara University.

The fourth field: Work injury insurance

Table (7) means and SD for the estimates of the study sample on the items of fifth area (work injury insurance), arranged in descending order

No.	Item	Mean	SD	Rank	Level
I am satisfied with the insurance of workers with work injuries under the Jordanian Social Security Law in:					

3	The injured insured is paid a monthly salaries in the event of a partial disability (30%) or more	3.56	.79	1	moderate
4	The Corporation shall bear the sickness and injury death rates only if the work injury is notified four months after the date of its occurrence	3.56	.86	2	moderate
1	The insured benefit from work injury insurance services even if the work injury occurred on the first day of his joining the work	3.47	.88	3	moderate
2	The injured insured shall be paid monthly salaries in the event of a total disability (75%) or more	3.45	.86	4	moderate
5	Exchange (700) dinars for funeral expenses	3.43	.81	5	moderate
The overall tool		3.49	.66	moderate	

Table (7) shows that the mean for the items of the area ranged between (3.43) to (3.56) with a degree (moderate- high). Item (3) "the injured insured is paid monthly salaries in the event of a partial disability (30%) or more," came in the first place with a mean (3.56) and a (high) degree, while item (5) "exchange" (700) dinars for funeral expenses " came in the last rank, with a mean of (3.43) and a (moderate) degree. This result may be attributable, according to the estimates of the study sample from (laborers), to the weak role played by the Social Security Law in achieving the staff satisfaction about the benefit of the staff members at Jadara University with work injury insurance services in which the staff members may be exposed to during their administrative career at the Jadara University. This is indicated by item (1), which states, "The insured shall benefit from work injury insurance services even if the work injury occurred on the first day of his employment," which came in high degree. It may also be attributed to the instructor's sense of security and psychological stability from the Social Security Law in the event that he suffers a work injury within the conditions of the Social Security Law, his monthly salary shall be insured, in the event that a total disability is proven at (75%) or more. Or in case that a partial disability is established at a rate of (30%) or more, and (700) dinars spend funeral expenses in the event of death, and this is provided for in paragraph (2,3,2,2) that "The injured insured paid monthly salaries in the event that a total disability was established at 75% or more," the injured insured paid monthly salaries if a partial disability was established at 30% or more, and everyone appreciated greatly. The study with a study of Al-Mobaideen and Najem (2014), and the study of Dawood (2014), which was medium.

Fifth Domain: lump sum payment

Table (8) Means and SD for the estimates of the study sample on field paragraphs (lump sum payment), arranged in descending order

No.	Item	*Means	SD	Rank	Level
	I feel satisfied with the lump sum payment insurance for the Jordanian Social Security Law in:				

2	Paying lump sum payment to the insured due to completing the age of (60) for the male, and (55) for the female and not completing the legal period	3.54	.824	1	moderate
3	The exchange rate, which is (10%) of the total wage subject to deduction, if the number of contributions is (120) or less	3.48	.846	2	moderate
4	The exchange rate, which is (12%) of the total wage subject to withholding, if it exceeds (120) contributions and less than 216 contributions	3.48	.917	3	moderate
5	The exchange rate, which is (15%) of the total wage subject to deduction, if the number of contributions exceeds (216) contributions	3.48	.887	4	moderate
1	Paying the lump sum payment based on the request of the insured	3.35	.990	5	moderate
The overall tool		3.47	.674	moderate	

Table (8) that the mean for the items ranged between (3.35) and (3.54) with a (moderate-high). Item (2) " lump sum payment for the insured due to the completion of the age of (60) for the male, and (55) for the female and the non-completion of the legal period" came first with a mean of (3.54) and (high) degree, while item (1) stipulating the "payment of the lump sum payment based on the insured's request" came in the last rank with a mean of (3.35), and a (moderate) degree. This result may be due, according to the estimates of the study sample from (the laborers), to the weak level of their satisfaction with the role played by the Social Security Law, and the ease of clarity of the procedures for submitting a lump sum payment provided that if the service of the insured has ended without the insured reaching the age of 60 for males and the age of 55 for females with the as there is a case of not being subject to the provisions of the law in accordance with the executive directives he shall be allocated a lump sum compensation in accordance with the following proportions for each year of the contributive years provided that the number of the contributions is not be less than 12 contributions: 1. 10% of the total wage subject to deduction if the number of his/her contributions are 120 or less contributions. 2. 12% of the total wage subject to deduction if the number of the contributions is more than 120 contributions and less than 216 contributions. 3. 15% of the total wage subject to deduction if the number of the contributions is no less than 216 contributions. The results of the second question, which stated: "Are there statistically significant differences at the level of significance ($\alpha= 0.05$) in the estimates of the study sample on the level of staff satisfaction at Jadara University about the Social Security Law according to the following variables: (gender, educational qualification, and years of experience) ? To answer this question, means and standard deviations have been calculated for the estimates of the study sample on the degree of the staff satisfaction at Jadara University for the Social Security Law according to the variable (gender, educational qualification, years of experience) as shown in Table (9).

Table (9) Means and SD for the estimates of the study sample for the overall level of staff satisfaction at Jadara University of the Social Security Law, according to the variable (gender, educational qualification, years of experience)

Variables	Categories/ level	Mean	No	SD
Gender	male	3.65	42	.527
	female	3.49	71	.407
	total	3.55	113	.459
Qualifications	bachelor	3.58	90	.434
	Master or higher	3.46	23	.545
	total	3.55	113	.459
Years of experience	Less than 5 yrs.	3.55	73	.457
	5-less than 10 yrs.	3.58	33	.494
	10 yrs. And more	3.49	7	.347
	Total	3.55	113	.459

Table (9) indicated that there are apparent differences between the overall means of the estimates of the study sample on the degree of the staff satisfaction at Jadara University with the Social Security Law as a whole according to the variable (gender, experience, and educational qualification). To determine the statistical significance of these apparent differences, a Three-Way ANOVA was applied as shown in Table (10).

Table (10) A Three-Way ANOVA of the overall mean for the estimates of the study sample on the staff satisfaction at Jadara University with the Social Security Law, according to the variable (gender, experience, and educational qualification)

Variables	SS	DF	MS	F	P value
Gender	.067	1	.067	.342	.560
Qualifications	.187	1	.187	.950	.332
Years of experience	.411	2	.205	1.042	.356
Error	20.095	102	.197		
Total	1450.317	113			
Modified total	23.617	112			

Table (10) illustrated that there is no statistically significant difference at the overall level of statistical significance ($\alpha = 0.05$) for the estimates of the members of the study sample at the level of staff satisfaction at Jadara University on the law of social security, according to the gender variable, years of experience and educational qualification. The means and the SD for the study sample estimates for each of the areas of the degree of staff satisfaction at Jadara University are calculated on the areas of the Social Security Law according to the variable (gender, experience, and educational qualification) as indicated in table (11).

Table (11) means and SD for the estimates of the study sample on each area of the overall level of the staff satisfaction at Jadara University of the Social Security Law, according to the variable (gender, experience, and educational qualification).

Categories	Statically	Area 1: Maternity insurance	Area-2 Unemployment insurance	Area-3 lump sum payment	Area-4 work injuries	Areas-5 Optional subscription
Gender						
Male	mean	3.80	3.78	3.54	3.60	3.57
	No.	42	42	42	42	42
	SD	.742	.673	.689	.740	.719
Female	means	3.53	3.64	3.42	3.43	3.47
	No.	71	71	71	71	71
	SD	.641	.592	.665	.609	.550
المجموع	means	3.63	3.69	3.47	3.49	3.51
	No.	113	113	113	113	113
	SD	.689	.624	.674	.663	.617
Qualifications						
Less than bachelor	mean	3.64	3.72	3.48	3.56	3.52
	No.	90	90	90	90	90
	SD	.670	.590	.673	.668	.613
Master and higher	mean	3.59	3.57	3.43	3.25	3.44
	No.	23	23	23	23	23
	SD	.776	.747	.691	.595	.642
Total	mean	3.63	3.69	3.47	3.49	3.51
	No.	113	113	113	113	113
	SD	.689	.624	.674	.663	.617
Years of experience						
Less than 5 yrs.	mean	3.62	3.71	3.39	3.52	3.50
	No.	73	73	73	73	73
	SD	.723	.643	.666	.675	.628
5yrs.-less than 10	mean	3.69	3.63	3.58	3.45	3.57
	No.	33	33	33	33	33
	SD	.640	.577	.692	.669	.631
10yrs. And more	mean	3.49	3.80	3.69	3.40	3.20
	No.	7	7	7	7	7
	SD	.598	.702	.641	.566	.349
Total	mean	3.63	3.69	3.47	3.49	3.51
	No.	113	113	113	113	113
	SD	.689	.624	.674	.663	.617

Table (12) shows that there are significant differences between the overall means of the estimates of the study sample on each area of the level of the staff satisfaction in Jadara University on the social security law, according to the variable (gender, experience, and educational qualification), and to determine the statistical

significance of these significance differences, a Multiple Three-Way ANOVA was applied as shown in Table (12).

Table (12) Three-Way ANOVA of the overall mean of the study sample estimate on each field of the degree of the staff satisfaction at Jadara University on the SSL Law according to the variable (gender, experience, and educational qualification)

Source of variance	Area	SS	DF	MS	F	P value
Gender Hotelling's Trace value=.123 sig=.0041	Maternity insurance	.987	1	.987	2.120	.148
	Unemployment insurance	.199	1	.199	.548	.461
	lump sum payment	.116	1	.116	.260	.611
	Work injuries	.966	1	.966	2.262	.136
	Optional subscription	.023	1	.023	.061	.805
Qualifications Wilks' Lambda value= .914 sig=.110	Maternity insurance	.239	1	.239	.514	.475
	Unemployment insurance	.180	1	.180	.497	.482
	lump sum payment	.094	1	.094	.210	.648
	Work injuries	2.151	1	2.151	5.035	.027
	Optional subscription	.063	1	.063	.169	.682
Years of experience Wilks' Lambda value=.859 sig=.123	Maternity insurance	.567	2	.284	.610	.546
	Unemployment insurance	.609	2	.305	.840	.435
	lump sum payment	1.666	2	.833	1.863	.160
	Work injuries	.121	2	.060	.141	.868
	Optional subscription	1.748	2	.874	2.348	.101
Error	Maternity insurance	47.458	102	.465		
	Unemployment insurance	36.987	102	.363		
	lump sum payment	45.595	102	.447		
	Work injuries	43.569	102	.427		
	Optional subscriptions	37.964	102	.372		
Total	Maternity insurance	1542.280	113			

	Unemployment insurance	1582.440	113			
	lump sum payment	1407.920	113			
	Work injuries	1428.560	113			
	Optional subscription	1431.367	113			
Modified total	Maternity insurance	53.218	112			
	Unemployment insurance	43.599	112			
	lump sum payment	50.835	112			
	Work injuries	49.206	112			
	Optional subscription	42.614	112			

Table (13) indicated that:

-There were no statistically significant differences at the level of statistical significance ($\alpha = 0.05$) on the overall all areas of the degree of satisfaction of the staff at Jadara University with the law of social security, according to the gender variable. This result may be attributed, according to the estimates of the study sample, to the fact that the law applies to all laborers without exception and does not differentiate between male and female.

- The were no statistically significant differences at the level of statistical significance ($\alpha = 0.05$) on all areas of the overall level of the staff satisfaction at Jadara University with the Social Security Law attributed to the variable of years of experience. This indicates that the level of satisfaction (of workers) with respect to the implementation of the Social Security Law has no relation to years of experience, because the Jordanian Social Security Law concerns all categories of workers, whether they have less or more experience, so every employee since the beginning of his appointment to the private sector institution is interested in being subscribing in social security, and the conditions of the law that guarantee the worker to protect his rights in terms of salary, retirement, and unemployment allowance, in addition to the maternity insurance law that pertain to females, are applied to it. Where this result agreed with the results of previous studies and differed with Al-Mobaideen and Najem(2014), and the Davidic study (2014) that there were no differences attributable to the effect of the variable years of experience.

- The were no statistically significant differences at the level of statistical significance ($\alpha = 0.05$) on all areas of the overall level of the staff satisfaction at Jadara University with the Social Security Law according to the variable of the educational qualification with the exception of the fourth area: insurance of work injuries, as the differences were in favor of Bachelor or less. This result has been attributed, according to the estimates of the study sample of the employees of JadaraUniversity, to the fact that the category of academic qualification represented by the undergraduate stage is the group most in need to ensure insurance from disrupting work, as it is an umbrella to protect the worker at that stage. There are no differences attributable to the effect of the qualification variable. This result has been attributed, according to the estimates of the

study sample to the fact that the category of academic qualification represented by the undergraduate stage is the group most in need to ensure insurance from unemployment, as it protect the employees at that stage. There are no differences attributable to the effect of the qualification variable

Recommendations

Based on the results of the study, the researcher recommends the following:

- Linking electronical between the MoL, and the MoE, the SSC and the TeachersSyndicate.
- Providing a database link between database at Jadara University and the Social Security Corporation, which may assist in decision-making when providing specialized courses for the staffat Jadara University in the mechanisms for following up the developments of the Jordanian Social Security Law.
- Providing the Social Security Corporation with a schedule of staff formations approved by Jadara University showing the names of employees at the university, the date of joining the work and their salaries.
- Inviting researchers to conduct more studies related to mechanisms and methods for following up the developments of the social security law system, which may contribute to improving the conditions of laborers.

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