Occupational Hazards Scheme of Social Insurance in Saudi Arabia: Overview

J. Mgmt. in Engrg., Volume 12, Issue 2, pp. 55-57 (March/April 1996)

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Workers'-compensation laws are enacted to protect injured workers. When a worker is injured, he/she and his/her family may suffer two types of economic expenses. The first expense is the loss of his earning capacity and the second is the medical expenses necessary for his/her recovery. If a worker dies because of a work-related injury or sickness, his/her survivors lose the income he/she would have otherwise earned. This loss is very substantial. Different countries have initiated workers' compensation schemes to protect workers from such potential contingencies. The Kingdom of Saudi Arabia (Kingdom) has achieved remarkable progress during the past two decades. This progress has reflected a better picture of Saudi Arabia and put it on a higher rank among the nations. The workers' compensation law is one of the major achievements that has been made in the Kingdom. It plays an important role in labor protection. This paper focuses on the workers' compensation law in Saudi Arabia. A detailed description of the workers' compensation law known as the occupational hazards branch (OHB) of social insurance in Saudi Arabia is provided.