Hajj is an annual ritual that requires a pilgrimage to go to Makkah. There are two authorities cooperating with one another to ensure that the pilgrims’ intention to perform the Hajj is fulfilled. They are, the Ministry of Hajj and Hajj Agencies based in Makkah. The duration for the activities involved in this religious obligation is approximately three months. Within this period, pilgrims are exposed to all kinds of potential risks, ranging from personal risks, risks incurred during the travel from the pilgrim’s homeland to Makkah, risks during the performance of Hajj itself and the exposure of risks after its completion. This research is undertaken to investigate risks faced by the pilgrims during the Hajj period in an attempt to provide better understanding about Islamic insurance coverage among the pilgrims. This study is also attempted to investigate how Islamic insurance product is necessary for providing pilgrims with financial security by identifying the demand for the coverage. At the same time, the study conducted is also to ensure the relevant parties involved would also contribute towards the pilgrims’ welfare.

Productivity is an important indicator of economic growth and social health. It is vital in identifying key factors that are described to workers’ health in their workplace and life. Work-related musculoskeletal disorders (WRMDs) are becoming prevalence among the administrative workers around the world due to increased work-related stress instigated by structured and routine workloads which put extreme pressures on their physical and emotional states. This occurrence instigates stress to upsurge, making workers vulnerable to WRMDs. In a highly demanding working environment, the problem of WRMDs is getting more serious as compared to previous days. This phenomenon brings significant negative effect on the productivity of the employees. More recently, psychosocial factors in the work environment have been considered; however, findings across these studies have not been consistent. Therefore, the present study was conducted to investigate the factors that contribute to the prevalence of WRMDs and as well as work productivity.