



RISKY BUSINESS: RISK MANAGEMENT ESSENTIALS

Intended Audience:

Youth and adults in leadership roles.

Learning Objectives:

4-H youth and adults in leadership roles will:

- Describe the importance of addressing risk management in their program planning.
- Identify options to reduce, avoid, transfer or assume risk.
- Include risk management strategies in their program planning.

Target Essential Elements:

Creating a safe environment is essential to develop a sense of *belonging*.

Time: 30-45 minutes.

Supplies Needed:

Activity 1

- Role cards

Activity 2

- Risk Management Process
- Risk Management for 4-H Youth Development Volunteers
- Risk Management Checklist
- Risk Management Essentials PowerPoint

Activity 3

- Scenarios Game
- Evaluation

Do Ahead:

- Have supplies and handouts ready.
- For “The Big Event” activity, print roles on individual slips of paper or cards.

BACKGROUND

Risk is the uncertainty about a future event that threatens your organization’s ability to accomplish its mission. It is the many unexpected things that can happen to the participants, the spectators, the properties, and the reputation of 4-H.

Why is Risk Management Important?

Risk management is important in insuring the safety of youth and adult program participants. Besides safety, it helps evaluate our allocation of resources. It also becomes an important educational component of our work, focusing on safety and prevention.

What is Risk Management?

Risk management is the process used to protect assets by minimizing the potential for negative outcomes. It means the 4-H club, group, or planning committee anticipates potential risks as the activity is planned and decides to manage these risks.



WHAT TO DO

What if . . .

- You are working with Cloverbuds at Day Camp and a swimming activity is planned. What factors do you need to consider in your preparation?
- You are leading a 4-H club field trip to a local business. What safety issues come to mind?
- You are involved in an activity with animals outdoors and a storm comes up. What are your first steps?

Making sure 4-H members, leaders, and supporters are safe at events and activities is an important part of planning a program, activity, or event. It helps keep the focus on the educational event and participants feel safe, comfortable and have a sense of belonging. Risk management is the process of minimizing the potential negative outcomes. It targets safety and prevention as part of our event and activity planning. Risk management is an important educational component of our work.

Activity 1: “The Big Event”

(Give each person a Role Card.) Recognizing potential experiences that would make a youth or an adult participant feel unsafe is important. Some elements may be visible or invisible to planners. I’m handing out a “Role Card.” Don’t share the information on the card. Next, I’m going to read a story called “The Big Event.” I’d like everyone to stand up. As you listen to the story, I’d like you to sit down if something is shared that would make you feel unsafe. (Read Handout #1, “The Big Event” story, then facilitate the discussion using Handout #2, “The Big Event: Risk Management Issues.”)

- What was shared in the story that caused you to sit down?
- How could you reduce the feelings of being unsafe in a situation?
- What could be done to avoid an unsafe situation?
- Identify risks that could be transferred to another party?
- What risks are assumed by the planning committee?
- What are the responsibilities for youth or adult leaders to provide a safe environment?

- For the “Scenarios Game,” you will need to create envelopes with scenarios inside, months of the year signs, and individual team direction cards. Print the “Band-Aid Top 10 4-H Management Tips” as a two-sided bookmark to be distributed at the conclusion of the game.
- Recruit someone to record the reflection discussion to use as an evaluation (optional).

Sources:

- Developed by Sue Pleskac, Professor of Youth Development, Cooperative Extension, University of Wisconsin-Extension.
- 4-H Youth Development Risk Management site: <http://www.uwex.edu/ces/4h/resources/mgt/risk.cfm>.

Activity 2: Risk Management

To become familiar with the risk management process and basic risk management terms, we will view the following “Risk Management” PowerPoint presentation. Before we begin, let’s identify two 4-H activities and events that each of us is involved in. Is safety and prevention part of our planning?

Now, let’s view the presentation. It is located at:

<http://www.uwex.edu/ces/4h/resources/mgt/documents/RiskManagementVolunteer.ppt>.

- What was one thing that you gained from this presentation?
- How will you apply what you have gained?
- Who should be included in the process?

Tools to Use

We will now review the following Risk Management tools:

- “Risk Management Process” provides a visual way to plan and prepare for safe educational events and activities. (Handout located at: <http://www.uwex.edu/ces/4h/resources/mgt/documents/RiskManagement3StepProcess12-05.pdf>.)
- “Risk Management Checklist” is a tool that can be used by an individual or committee to consider and plan for prevention and increasing the safety of an event. (Handout located at: <http://www.uwex.edu/ces/4h/resources/mgt/documents/RiskManagementChecklist12-052.pdf>.)
- “Risk Management for 4-H Youth Development Volunteers” is an important guide for volunteers to use in the planning of educational activities and events. (Handout located at: <http://www.uwex.edu/ces/4h/resources/mgt/documents/RiskManagementfor4-HVolunteers1.pdf>.)

Activity 3: Scenarios Game

How do you know if you have considered issues that might arise during an event? What should be included in the decision to reduce, avoid, transfer, or assume the risks that would affect the safety of a program? The “Scenarios Game” can provide some insight. (Game located at: <http://www.uwex.edu/ces/4h/resources/mgt/risk.cfm>.) Let’s divide into teams and work through the events that may happen each month.

- Share one of the scenarios where your team transferred the risk. Reduced the risk. Avoided the risk. Assumed the risk.
- What situations were difficult for the group to come to consensus? Why?
- What were some key questions you asked yourself as you worked through the situation?
- What additional information did you find you needed in some situations?
- What is the benefit of working through possible situations with a committee or team?

TALK IT OVER

Reflect:

- How can you include team members in providing safe environments for youth and adults?
- What activities or events present special challenges? What resources or tools would help you overcome the challenges?

Apply:

- How can you include risk management strategies in a current program, event or activity that you are planning?
- How will you know if your planning is successful?
- How can you include risk management planning when working with other organizations or partners on an event?

ENHANCE/SIMPLIFY

Enhance:

- Focus the training on the specific event or leadership training that youth and adult volunteers would be involved in. Enhance or simplify the activities and questions based on that individual experience.
- Use the “Risk Management Challenge Game,” dividing the group into teams as they increased their knowledge and understanding of risk management terms and strategies. The PowerPoint is under Training Tools at: <http://www.uwex.edu/ces/4h/resources/mgt/risk.cfm>.
- Learning about insurance can provide additional confidence in youth and adult volunteers as they plan and carry out educational programs and events. “Educational Resources for Insurance” are located at: <http://www.uwex.edu/ces/4h/resources/mgt/risk.cfm>.

Simplify:

- Use the PowerPoint presentation with only Activity 1 or 3.

EVALUATION

(It is important to use an evaluation that is consistent with your teaching objectives. The short evaluation, Handout #3, can be modified to meet your needs. An alternative to a written evaluation is to record the Reflection discussion under “Talk It Over.” Recruit someone ahead of time to take notes while you are leading the discussion. Remember to share the evaluation results with 4-H Youth Development Extension staff in your county.)

ADDITIONAL WEB LINKS

- The Wisconsin 4-H Youth Development web site provides a variety of educational resources and information: <http://www.uwex.edu/ces/4h/resources/mgt/risk.cfm>.
- The Nonprofit Risk Management Center web site includes helpful tutorials on basic risk management and volunteer risk management: <http://nonprofitrisk.org/tools/tools.htm>.

The Big Event

An Awareness Exercise

Instructions: Each participant receives a slip of paper with a phrase describing an individual. Ask them to think about the individual. As the story is read, assume the role of this individual, listening through their ears.

Now ask all individuals to stand up. Tell them that as they listen to the story, if there is something that makes them feel unsafe and would prevent them from being fully involved in the event, to sit down. Afterwards, there will be a discussion about what individuals observed and how they felt.

Story: The Big Event

It happens every year: The Happy Clover County Summer Camp. This three-day, two-night experience provides a variety of activities, events, and programs for youth in grades Kindergarten through 9. Teens in grades 10-12 serve as counselors and an adult camp committee plans the experience.

Camp is held in Chipper National Forest at the Boy Scout Camp Facility, 120 miles north of Happy Clover County. The facility has a main lodge where meals are served in a large dining hall. Events that include the entire camp happen in the Big Pine Room, located above the dining hall. A restroom is located in the back of the Big Pine Room. Cabins are equipped with five bunk beds that can accommodate 10 campers and a counselor room with one bed. There are two areas where cabins are located, making it easy to house 50 girls and 50 boys. The cabins have hard floors and canvas sides that can be lowered in case of rain. A Nature Center holds a variety of animals and insect species live and stuffed, providing a variety of hands-on educational experiences. A craft hut, snack canteen, and nurse cabin round out the buildings on the site. A swim beach is located on Chipper Lake. Fishing boats and kayaks round out water activities available. Horseback riding and an archery range are on the outside edges of a large field set up for soccer or softball games. A volleyball court adjoins a tether ball pole for additional opportunities.

The camp committee has decided that campers will have both planned activities and unplanned recreational time. Planned activities for campers will include swimming, boating, archery, horseback riding, nature sessions with live animals, craft time, and the nightly campfires. During craft time, all campers will make a pottery piece and a macramé bracelet. It is expected that every camper participates in each activity so they have a variety of experiences and learn new things. Teens will teach craft sessions and boating. Adults will teach all the rest. Recreation time options will be soccer, softball, and volleyball. A camper got injured last year with the tether ball, so that will not be offered this year. Mr. Jeans will serve as the life guard and in charge of swim time. He has done this for 20 years and loves this job. He makes sure all new campers pass his swim test before they can go out in the water above their waists.

Campers complete a registration form and pay a \$50 dollar fee to attend. Scholarships are available to those that cannot afford camp. Awarding the scholarships is done by the camp committee with the Youth Organization Association approving the applications. Campers and counselors are sent a list of other participants so they can arrange for their own transportation to and from camp. Counselors attend an organizational meeting prior to coming to camp so they are ready to serve in their roles. Sometimes a counselor is not able to attend the meeting, but that has been acceptable if they have been to camp before. Food is prepared by an adult volunteer and her sister. They take responsibility for purchasing, cooking and serving the food. Food is served family style, with large bowls of food on each table in the dining hall. Campers are not supposed to bring food with them as it attracts animals.

Nightly campfires are a big hit with everyone. The fire pit is located by the lake. It has bleachers that serve as steps down to the fire pit located at the lake's edge. The fire is beautiful as it reflects off of the lake. Activities at the camp fire include songs, ghost stories, and games like the annual Pudgy Bunny contest where campers see who can put the most marshmallows in their mouth at one time. It is great fun. Sometimes the counselors sneak out and meet after the campers are asleep. But nothing has ever happened

and they seem to like this independence.

Two years ago, a lightening storm came up while campers were boating. Since then, Mr. Jeans has identified a dock on the other side of the lake for boats to go to if there is a storm. That was the same year that there were more boys than girls at camp. The camp committee was very happy with the numbers. It was decided to put the extra boys in one of the remote cabins on the girl's side with one extra counselor. The arrangement worked out very well.

The campers continue to really like all the activities. Once in a while there are some incidents, like when Jimmy Joe got stung by a bee. But he had a bee sting kit with him so all was well.

Camp is always great fun, but it is great when the cars leave or the parents come to pick up campers. Last year it was frustrating when two campers were left without rides, so this year a note will go out to tell parents and guardians if they do not pick up their campers they will not be allowed to attend next year's camp. Counselor Mary Blue was assigned to wait with those kids and after two hours just drove them home herself. The parents were so appreciative; they paid for Mary's gas.

Roles to be printed on individual slips of paper or on cards.

- Youth with impaired hearing
- Youth who is on the high school tennis team
- Youth who is an officer in the 4-H Club
- Youth who is a new member to the 4-H Club
- Youth who is in the first grade
- Youth who uses a wheel chair
- Youth who speaks only a few words of English
- Youth who reads at the second grade level
- Youth who receives free or reduced lunch
- Youth who is afraid of water
- Youth who has never been away from home
- Youth from a family with a car
- Youth who is the parent of a one-year-old
- Youth who is visually impaired
- Youth who is from a single parent family
- Youth who has had first aid training
- Youth who drives
- Youth who lives in two different households because of custody agreements
- Youth who is shy
- Youth with food allergies
- Adult with impaired hearing
- Adult who is visually impaired
- Adult in a wheel chair
- Adult who drives
- Adult without a car
- Adult who is a single parent with two children
- Adult who is from racial/ethnic minority in the community
- Adult whose first language is not English
- Adult who can read only at the second grade level
- Adult whose family is on food stamps.
- Adult who is a medical professional

The Big Event: Risk Management Issues

This document is for the facilitator. Use these points to assist in the identification of potential areas of risk in this case study. This is not an inclusive list. Add items as your discussion progresses.

- Adults planning activities without including risk management strategies
- Orientation and training for youth and adult camp staff may not be present
- Appropriate and recommended ratio of campers to counselors to adult staff
- Location of adult staff at night
- Trained youth and adult staff at all activity stations including the waterfront
- Alternative activities for youth with allergies or special needs
- Identification of Nurse at camp
- Health and consent for treatment forms completed and in place
- Use of avoidance as the reason to remove activities from the schedule
- Confidentiality for those that may need accommodations to participate including the camp fees
- Safety at all activity locations
- Activities planned sensitive to developmental age of youth (i.e., ghost stories, crafts, etc.)
- Activities planned safe and not perceived as initiation or hazing
- Traditional activities assessed for their safety and educational value
- Safety precautions reasonable and effective for emergency situations
- Transportation for participants to insure safety and accessibility
- Youth staff or campers placed in situations that are appropriate and safe
- Emergency plans in place and communicated
- Food safety and handling complies with health codes and standards
- Budget and money handling is appropriate and auditable
- Evaluation plan that includes questions of safety

Risk Management Essentials

Evaluation

1. How useful is this information in planning events and activities that are safe for youth and adults?
(Circle one response.)

Very Useful Somewhat Useful Not Sure Not Useful

2. List four ways to handle risk issues in planning programs, events, and activities.

3. What will you do as a result of this program?

