

RISK MAMANGEMENT PLAN

The risk management plan of CLR consists of these elements:

1. Personal Conduct
2. Building and set management
3. Personnel issues
4. Information security
5. Stress management

1. PERSONAL CONDUCT

CLR staff must not engage in conduct that interferes with operations, discredits CLR or is offensive to co-workers, donors, beneficiaries, vendors or visitors. CLR staff must avoid conduct that may lead to their becoming a victim of a security incident. Personnel should avoid lack of sleep, poor stress management and drug or alcohol abuse since they can impair judgment and the ability to react appropriately in a potential safety or security incident.

Everyone should monitor their safety and security situation and should not hesitate to “take the lead” when a discrepancy is noted. CLR should designate a staff member to be responsible for evaluating the safety and security situation and ensuring staff training and enforcement of security policies and standards.

ALCOHOL

The unauthorized use, possession, sale or distribution of alcohol while on CLR property is prohibited. Being under the influence of alcohol while working for CLR is also prohibited.

SUBSTANCE ABUSE

The use, presence, sale, distribution, manufacture or possession of illegal drugs or controlled substances while on CLR property, is prohibited. All prescription pharmaceuticals should be kept in their original containers with the patient’s and doctor’s names clearly identified.

WEAPONS

Under no circumstances will CLR employees carry weapons or have weapons or ammunition while on assignment with CLR. To do so would undermine CLR’s humanitarian imperatives and endanger the well-being of all staff workers.

2. BUILDING AND SITE MANAGEMENT

CLR often will need to occupy several different types of structures (offices, residences, warehouses) to meet its operational requirements. These facilities should be selected and managed to reduce the risk of injury to personnel and/or loss or damage of material. Site security is maintained through a series of physical and procedural boundaries. Site safety is maintained through reducing vulnerability to fire and accidents.

SITE MANAGEMENT

Prior to program implementation, all operational facilities and residences will be provided with appropriate security and safety equipment. Site management guidelines for all offices, regardless of risk level, include:

- Install adequate security lighting to deter intruders, aid observation and prevent accidents at night.
- Install fire-fighting equipment in an accessible location and check/service annually. Train all staff in use of fire extinguishers and basic fire drills.
- Install a first-aid kit in an accessible location and keep it well stocked.
- Check all windows, doors, exits, and entrances daily, especially when closing the facility for the day. Establish a daily routine for locking up and assign a responsible person.
- Prominently display all emergency phone numbers (police, firefighters, Hospital emergency etc.)

FIRST-AID / CPR TRAINING

Training on emergency medical response, including first-aid and CPR (cardiopulmonary resuscitation), is a cost-effective method to increase overall safety. In many cases, local Red Cross/Red Crescent offices or other medical personnel can provide the training.

FIRST-AID KITS

First-aid kit should be obtained for the CLR office and residence. Well maintained kits, when combined with appropriate training for their use, can minimize the effect of medical incidents. The kit should be sealed, well-marked and mounted in a central location. The office should designate someone to regularly inspect and maintain the kits.

FIRE AND ELECTRICAL SAFETY

Basic safety and security procedures are often overlooked in Offices and residences. Simple improvements in fire and electrical safety and first aid training and procedures can safeguard all staff and should be the first step in any Office Safety and Security plan.

Individual staff members, even when traveling, should make every attempt to adhere to common sense precautions concerning fire and electrical safety.

Minimum general guidelines include:

Fire extinguishers - Install and regularly inspect extinguishers useful for all possible fires in all vehicles, offices and residences. Know the location of fire alarms and extinguishers, if present, in hotels, residences and offices.

Emergency exits - Every office and residence should have a primary and secondary exit route. Plan ahead on how to exit the office, residence or hotel room in the case of fire.

Smoking areas - Smoke only in designated areas and dispose of cigarettes and matches properly.

Electrical safety - The electrical condition of many offices and residences can be considered poor, with overloaded circuits, poor maintenance and inferior wiring. This can increase the risk of electrical shock or fire. Measures to improve electrical safety include:

- Conduct regular inspections of residences and office spaces and correct electrical discrepancies.
- Locate and mark the electrical cut-off for all offices and residences. The cut-off should be kept free from obstruction, should never be in a locked space, and everyone should be made aware of its location.

Smoke detectors - When available, smoke detectors should be placed where there is cooking or a heat source (lounges with microwaves, coffeepots, kitchens, etc.) and by the main electrical circuit box. Detectors should be tamper resistant, ideally using a sealed power source to prevent battery theft.

LOCKS AND KEYS

Secure locks and proper key management are central to the concept of physical security. Cheap locks are easily overcome or bypassed, and secure locks are worthless if their keys are not protected from unauthorized access. Some general guidelines for lock and key security include:

- Keep a minimum number of keys for each lock and strictly control who has access to them. Keep household keys separate from vehicle keys.
- Use caution when providing keys to house staff.

- Do not allow duplicate keys to be made without permission, and record who has each duplicate.
- If a key is lost under suspicious circumstances have a new lock fitted.
- Never leave keys under the mat or in other obvious hiding places.
- Do not use magnetic “hide-a-keys” on vehicles.

DOORS

- Solid doors provide important protection against theft. Install a peephole, safety chain, strong locks and bolts, lights and intercom (where appropriate) at the main entrance. Keep entrance doors locked at all times, even when at home.
- When answering the door, identify visitors first through an adjacent window, a peephole, or a safety-chained door. Check identification for all repair personnel prior to permitting entry.
- Use an outside light when answering the door at night to illuminate your visitor. Do not turn on the interior light.
- Pay attention to interior doors. In some areas heavy steel internal doors can be used to create “safe rooms” for use during emergency or criminal attack.

WINDOWS

- Keep access windows locked whenever possible. Bars on windows can prevent unwanted entry, but they can also prevent emergency exit during a fire. Install hinged bars with locks on windows
- designated for emergency exit. Keep keys nearby in an easily accessed and well-marked location.
- After dark, keep curtains or blinds closed. Draw curtains before turning on lights and turn off lights before drawing back curtains.
- In areas where there is a threat of violence or disaster, select offices and residences without large glass windows and use heavy curtains over all windows.

FIRE

Fire poses a significant risk to health and safety, especially in countries where fire-response infrastructure is lacking, buildings are not built to minimize fire hazards, and few people have fire-safety training.

Fires in offices, warehouses, and residences can prove catastrophic and the threat of fire should be addressed in all safety and security assessments. Most fires start small and can be extinguished if detected early. The best method for fighting fires is prevention through regular inspections, staff training and properly maintained fire-fighting equipment in all facilities.

IMMEDIATE ACTION FOR FIRE RESPONSE

It is important not to panic when confronted with fire. There are many things that can be done to prevent a fire from spreading and minimize damage and potential loss of life. The steps to take are:

- Sound the alarm. Yell for help, summon aid, activate the fire alarm, etc. Do not attempt to fight the fire until the building evacuation is initiated.
- Determine the cause of fire and what is available to fight it. If it is an electrical fire, it is important to first turn off electricity, if possible.
- Attempt to fight the fire but under no circumstances risk injury in the process.
- If successful, continue monitoring the site to prevent flare-ups until help arrives.
- If unable to fight the fire, evacuate quickly, closing doors and windows, if possible, ensuring no one remains in the building.
- Give information to and cooperate with fire-response personnel when they arrive.

STRUCTURE FIRES

Fires in buildings can spread quickly, trapping people inside. It is important to respond immediately to any fire alarm or evacuation order.

Do not assume it is a practice drill. Staff should plan ahead and learn the emergency exit routes from residences and offices. In hotels or when traveling, look for the suggested evacuation route and rehearse it, if necessary. When evacuating a building remember the following:

- Think ahead what the route will look like — smoke may obscure vision.
- Do not take the elevators (if present) — use the stairs.
- Cover yourself with a non-synthetic blanket, coat or other cloth, preferably wet.
- Before opening doors, feel the door for heat. There may be fire on the other side that will flare when the door is opened.
- Avoid routes that are exposed to falling objects.
- Stay low and move as quickly as possible. It may be necessary to crawl to avoid smoke and heat.
- Jumping from more than two stories can be fatal and should only be a last resort. If unable to exit a tall building, make your way to the roof. Offices or residences should not be located in tall buildings that do not have adequate means of evacuation during emergencies.

If in a burning building, it is important that evacuation is not delayed for any reason. Remaining inside should only be an option when there is absolutely no means to escape. If unable to exit, prepare to remain in the building by doing the following:

- Go to a room with an exterior window and mark it clearly to summon assistance. Stay in that room.
- Close the main entry door and any interior door to the room.

- Place blankets and clothes at the base of the doors to keep smoke out. If possible, use wet cloth to make a better seal.
- If possible, wet non-synthetic blankets, coats or other clothes for possible use later.
- Stay low near an open window and continue signaling for help.
- If fire spreads to the room, get under two or more layers of blankets or clothes with the outer layers wet, if possible.

If you or someone near you is on fire, remember - stop, drop and roll.

Stop. Don't panic and don't allow others to run about if they are on fire. Remove burning clothes, if possible.

Drop. Fall quickly to the ground or floor. If someone else is on fire, try to get them to do so. "Tackle" them only if you will not catch fire yourself.

Roll. Roll flat over and over (back and forth if in a room) until the fire is extinguished. The rolling will smother and scatter the fire in most cases. If someone else is on fire, have them roll. You can use water, sand, or a blanket to help smother the fire while they are rolling. Do not attempt to beat the fire out with bare hands; continue rolling instead.

Once the fire is extinguished, summon help and begin first aid.

ELECTRICAL SHOCK

Like fire, electrical shock usually can be avoided through protection and prevention. Most electrical shocks are caused from worn wiring and electrical equipment, overloaded sockets, or unsafe modifications to electrical systems. Electrical incidents can be prevented or minimized by conducting regular inspections, correcting discrepancies, and ensuring that all staff know the location of the electrical cut-off switch. If electrical shock does occur, take the following immediate actions:

- Summon assistance – sound the alarm.
- Remove the electrical source, either through the electrical cut-offs witch or unplugging the equipment, if possible.
- Do not approach or touch a person being shocked. Electricity will travel through the person and into the responder.
- Use a rope, broom handle, or other non-conducting (non-metal) object to move victim away from source of electricity.
- Begin aid once the victim is in a safe area or electricity is turned off. Extinguish any fires present.
- Administer first aid, including CPR if necessary, and continue until help arrives.

3. PERSONNEL ISSUES

Background Checks

Background checks (consistent with CARE policy and core values) should be performed on all potential staff members. This can mitigate or prevent potential safety and security incidents, such as hiring a driver with prior drunken driving convictions.

Orientation

All new personnel must receive a safety and security orientation. This discussion should include:

- Area orientation
- Staff structures (Roles and responsibilities)
- Normal security precautions and procedures
- Usage of equipment
- Media relationships
- Handling of visitors

4. INFORMATION SECURITY

SECURITY OF DOCUMENTS OR COMPUTER RECORDS

Personnel files and Records should be kept in a secure location with restricted access. Passwords and other computer-based security measures should be enforced to prevent unauthorized access. Financial and personnel records should be shredded using a cross cut shredder before discarding.

COMPUTER DATA BACK-UP

Routine computer file backup prevents loss of critical historical data if the computers are damaged by fire or stolen, or the staff quickly relocates in an emergency. By conducting data backup and storing the backup medium and critical applications offsite, staff can ensure that critical files are available to reconstitute operations in the event of loss of the computers. Routine backup should be automatic, usually at the end of each week.

5. STRESS MANAGEMENT

The presence of 'stress' or tension is normal in daily life. Exposure to stress produces physical, emotional, intellectual and behavioral changes within the body that enable a proper and effective response. These changes are usually mild and temporary. They can also be desirable to challenge and focus one's efforts.

Due to the nature of work, staff members are confronted with work load and political, cultural, social, and physical safety issues that cause additional stress to themselves and their families. When the body is compelled to react to a stressful environment over a long period of time, stress will cause physical and/or mental fatigue or serious health problems. Unless properly managed, stress will adversely affect staff health and hinder performance and judgment. Severe or traumatic stress can be life-threatening.

A safe working environment by today's standards is not only safe from physical injury, but also safe from psychological harm. Managers can play a role in limiting stress from the work environment, but some stress is unavoidable. Individuals must also learn to properly manage stress and take action before stress reaches dangerous levels. Though recommended coping mechanisms are available, each individual will experience stress differently and therefore must manage their stress individually, in their own way. Stress management varies by culture, gender, personality, identity and many other factors. This chapter provides information on:

Sources and Types of Stress

Stress Responses

Stress Prevention and Management

SOURCES AND TYPES OF STRESS

Stress itself is a normal psychological phenomenon and not an illness. It is the body's response to a perceived gap between the demands placed on us and our ability to meet those demands. These strains can be any emotional, physical, social, economic, or other factor that requires a response or change.

An optimal amount of stress allows us to focus our attention and mobilize our energy. It helps us to face a challenge, prepare for a given task or course of action, meet the goals of daily life, and achieve peak performance. Too little stress can result in boredom, lack of motivation and fatigue; too much stress can negatively affect personality, health and ability to perform. But the 'optimum' amount of stress for one person may overwhelm another. Individual stress tolerance, the factors themselves that evoke stress, and the level of exposure can all impact our response to stress.

STRESS TOLERANCE

Whether a given situation is considered stressful or not will depend on how we perceive it and how we rate our ability to deal with it. This 'stress tolerance' is affected by our:

- personality traits
- coping skills
- current physical and emotional health
- previous experience
- perception of danger
- strength of social support network
- socio-economic and demographic characteristics

STRESS FACTORS

Factors that may evoke a stress response can be positive or negative; internal or external; or real or imagined. A variety of common stress factors are illustrated in the box below.

A person's work can create a large number of stress factors. These include:

- job dissatisfaction
- workload (too much or too little)
- pace or variety of work
- autonomy or control over specific tasks
- conflicting job demands
- multiple supervisors
- lack of clarity about responsibilities or expectations
- level of responsibility
- job security

Major life changes:

- marriage
- separation or divorce
- change of job
- illness of a family member
- birth of a child
- death of a loved one

Personality-related:

- impatience
- inability to set realistic goals and to prioritize
- poor health habits
- inflexibility
- over-dependence
- poor communication skills
- poor interpersonal skills

Minor changes or day-to-day aggravations:

- relationship problems with spouse/partner
- peer or family pressure

financial concerns

Physical or environmental:
- excessive or continuous noise
- information overload

- social isolation

STRESS MANAGEMENT

It is unlikely that there is a significant distinction between work related stress and stress at home. As a consequence of stress factors experienced at work, an individual may be irritable at home.

In addition to these 'common' factors, there are other issues specifically related to WFE's work that may cause stress. Staff may encounter these issues in the normal conduct of their work; some are specific to emergency, insecurity, or crisis response.

Personal comfort. Long and tiring commutes; long working hours; the need to relocate to unfamiliar housing (especially if it is communal), power outages, the need to create basic elements for rest and personal comfort from scratch, and monotonous food all place added demands on staff.

Frustration. Factors such as transportation delays, unplanned changes in programs, and shortages of equipment or supplies can cause staff to feel they are not able to accomplish all that they 'should'. Attempts to accomplish all the 'shoulds' often lead to physical and mental exhaustion, and a sense of personal failure.

Feeling indispensable. The "Superman or Wonder Woman Syndrome" leaves staff feeling that no one else can perform their tasks and that they cannot leave their posts, even for a short period.

Personal safety and security. High crime levels, civil disturbances, natural disasters, or any possibility of physical danger either to oneself or to others are stress factors. This is particularly true when the NGO community is specifically targeted.

Isolation. Staff may feel a sense of loneliness due to their location and the type of work they perform.

Group identification. Staff may come to closely identify with an affected group or vulnerable population. In complex crises where atrocities are committed on a specific population, there may be feelings of revenge or redress.

Restrictions on movement. Restrictions on where a staff member may go, such as having borders closed or personnel confined to a compound during off-duty hours, can add to overall stress. When recreation areas are placed “off limits”, the possibility of using these stress coping mechanisms is restricted.

Despair/Hopelessness. Staff may lose sight of the enormity of the task they are undertaking or become overwhelmed by the magnitude of the situation.

CHRONIC STRESS

For ‘optimal’ levels of exposure to stress factors, symptoms are generally mild and temporary. Individuals return to normal functioning when the stress factor is removed. If exposure is excessive (multiple factors), repeated, or long-term however, symptoms can persist and multiply, resulting in chronic or cumulative stress. Not only are these response symptoms potentially more physically and mentally detrimental, but chronic stress can erode coping mechanisms. Chronic stress builds slowly and may be hard to notice in oneself. If not properly managed, chronic stress can lead to burnout.

STRESS RESPONSES

The body responds to stress in a three-phased pattern, but not every stress issue produces a response. It is the perceived more than the absolute aspects of stress that determine its impact.

1- Alert or Alarm phase: The body calls on its defense mechanisms in order to react rapidly and prepare a person to meet a challenge or threat. Predominantly physical symptoms appear. Once the stressful situation has been dealt with and the threat is over, physiological state returns to normal. If the stress factors persist, the body usually moves to the next phase.

2- Adaptive or resistance phase: During sustained, prolonged exposure to unmanaged stress, the body may exhibit one or more of the symptoms on the following pages. The presence of several of these symptoms may mean that a person’s coping ability is diminishing and work performance is being affected. The number and intensity of symptoms exhibited in a person in any given situation will vary, depending on the level of stress experienced, previous emotional experiences, and the personality of the individual.

3- Exhaustion or burnout phase: The body’s coping mechanisms are no longer adequate to adapt to stress factors and symptoms may become chronic. The progressive symptoms of burnout are:

- *physical, mental and emotional exhaustion*
- *inability to do whatever helps to relax; loss of interest in previously pleasurable activities*
- *feeling that the more you work, the poorer the results*
- *inability to say no to additional workload*
- *inability to organize your work in a coherent manner*
- *feelings of guilt or shame for not functioning as you should*
- *self-doubt*
- *fear that your colleagues despise you*
- *cynicism and bitterness*
- *blaming and criticizing others*
- *others avoid your company*
- *loss of self-esteem*
- *feelings of failure and powerlessness to change the situation*
- *overreaction, either in anger or in tears*
- *suspiciousness, even paranoia*
- *inability to establish your priorities*
- *depression*

Severe chronic stress, if unmanaged, is also thought to contribute to such illnesses as high blood pressure, stroke, heart attack, diabetes, peptic ulcer disease, menstrual problems, increased vulnerability to cancer, and sexual difficulties.

In terms of post-traumatic stress, the order, timing and intensity of the response to a traumatic event can be different for everyone. Staff might experience acute reactions during a critical incident or a delayed stress response minutes, hours or days after the event. In more rare cases reactions may come after a few months or even years.

Responses can resemble those of cumulative stress, but they can be much more pronounced. Symptoms may include vomiting, emotional numbing, nightmares, highly focused attention or tunnel vision, grief, flashbacks to the traumatic event, increased sensitivity to violence, or even the fear of returning to work. Often there is a significant distortion of identity, worldview, religious beliefs, or sensory perceptions.

SYMPTOMS OF STRESS RESPONSE

Physical:

- persistent tiredness, fatigue
- sleep disturbance, nightmares, sleeplessness
- compulsive eating or lack of appetite
- digestive changes (heartburn, diarrhea,

Intellectual:

- poor concentration
- loss of objectivity
- memory difficulties
- difficulty in following through
- problems with decision-making

<p>constipation, sensation of bloating, nausea)</p> <ul style="list-style-type: none"> • headaches • neck and back pain • tics and tremors allergy or skin problems • visual difficulties • recurrent minor illnesses • rapid heartbeat, hot flushes 	<ul style="list-style-type: none"> • cynicism • problems with reasoning and verbal expression • increased or decreased awareness of one 'surroundings • thinking again and again about the same event • difficulty identifying familiar objects or people
<p>Behavioral:</p> <ul style="list-style-type: none"> • increased use of alcohol, cigarettes or other drugs • nervous mannerisms (biting nails, foot tapping, teeth grinding) • change in activity levels • disharmony with colleagues • decline in efficiency and productivity • recklessness or excessive caution • exaggerated response to sudden noise • constant talking • withdrawal from social events; or inability to be alone • decreased personal hygiene • accident proneness 	<p>Emotional:</p> <ul style="list-style-type: none"> • irritability, impatience, short-tempered • apathy • anxiety or apprehension • mood swings • feeling flat, numb, or disconnected • irrational fears • panic • denial • depression, tears

DELAYED REACTIONS TO STRESS

Delayed reaction to stress, often called post-traumatic stress disorder (PTSD), can occur well after the source of stress is removed. PTSD can be life threatening and requires a therapeutic intervention. The risk of PTSD can, however, be considerably reduced through preparation, on-site care, and post incident defusing or debriefing.

Staff members who work in severe risk environments should be provided with a post-deployment debriefing, whether they are experiencing traumatic stress response symptoms or not.

STRESS PREVENTION AND MANAGEMENT

Anyone can be affected by stress, but the extent depends largely on lifestyle and is therefore primarily manageable. Whether we have control over the situation that is

causing the stress or not, we can have control over our response to the situation. In other words, we can control how stressed we become. Through preventive techniques and good stress management, one can work in arduous circumstances while experiencing relatively low levels of stress.

INDIVIDUAL STRESS MANAGEMENT

Stress management is an individual process. There is no one best set of techniques. For stress management to be effective, it must be consistent and comprise the techniques that work best for the individual.

- **It is important to recognize that it is impossible to take care of others if you do not take care of yourself.** Remember, the time to act is before you reach burn out rather than after it.
- **Learn about stress.** The first step in stress management is acknowledging the possibility that you can become stressed. The second step is to be aware of the signs and symptoms of stress.
- **Know yourself.** Learn to observe your feelings and attitudes before trying to control your behavior.
- *How do you cope with abnormal working hours? with forced periods of inactivity?*
- *How do you manage your own irritation, anger or conflicts with others?*
- *How do you manage not being recognized or supported by your supervisor? by your colleagues?*
- *How much privacy or 'alone time' do you need?*
- *How do you adapt to extreme climatic conditions?*
- **Maintain good physical health.** Establish a regular exercise program and stick to it. Beneficial exercise for stress reduction includes deep breathing and muscle relaxation exercises. Be vigilant concerning your diet and eat regularly.
- **Ensure rest and relaxation.** Get adequate, regular sleep. Maintain your normal routines for relaxation, such as hobbies, reading, etc.
- **Maintain a sense of humor and perspective.** Try to have contact with others outside of the work environment.
- **Be informed.** Knowledge of the work situation and environment provides an effective way of checking rumors and immediately addressing concerns.
- **Change a stressful environment as much as possible.** Refuse to see yourself as a helpless victim of circumstance. When faced with a difficult situation, identify the problem, think of alternatives, evaluate the alternatives, and finally select and implement the best alternative.
- **Avoid negative thinking.** Internal dialogue can add to stress if it is highly negative and self-critical. Instead of thinking, "I'm no good at this" or "I'll never

Before beginning a new assignment, learn as much as possible about the context of the mission: the climate and geography of the region, living conditions, food, working conditions and the 'ambiance' of the work group, the political and socio-cultural context of the country. You can then evaluate in advance the degree of stress to which you may be subjected and thus prepare yourself psychologically."

get this done”, make positive, helpful statements such as “I don’t feel like doing this task right now, but I have done it before, so I can do it again”.

- **Put words to the emotions you feel.** Sharing a problem with others may help you find a solution and will make you feel less isolated. This stress management technique can be useful for men and women. Learn to accept the intensity of your own emotions as normal in an abnormal situation. This is especially important if the emotion you are feeling is fear - a natural response to danger. If unable to talk to others about your feelings, keep a journal or diary or write letters.
- **Practice belief systems.** Maintain spiritual health consistent with your personal beliefs.

SUPERVISOR-LEVEL STRESS MANAGEMENT

The work environment should be monitored to prevent exceptional stress build-up that can quickly degrade the health and safety of staff and effectiveness of programming. Supervisors can help prevent stress build-up in their staff through:

- **Recognition of individual staff efforts.** Express appreciation on a regular basis. People do better in difficult situations when they feel that other people care about them. Provide constructive feedback to build self-confidence when addressing problem areas.
- **Regular time off for all staff.** During periods of heavy workloads or in times of crisis, it is common for staff to attempt to work all day, every day. This can quickly lead to burnout. Many staff members need to be given permission to take care of themselves. Providing an afternoon off to a staff member who is obviously stressed – and therefore often ineffective - can improve productivity in the long term. In emergency response situations, regular rotation of staff out of the area every three to four weeks can help prevent build-up of excess stress.
- **Good examples.** Demonstrate proper stress management by eating properly, resting and taking appropriate time off.
- **The ‘buddy system’.** Staff members may agree in advance to monitor each other’s reactions to identify signs of excessive stress and fatigue levels.