

Risk Management for 4-H Youth Development Work¹

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This is the first of an eight-part series that explains Risk Management for 4-H Youth Development Work. This publication will focus on the overview of risk management as it applies to 4-H as a whole.

Why is Risk Management important?

- To ensure the safety of youth and adult program participants
- To protect against unwanted consequences
- To help evaluate our allocation of resources
- To center on prevention in order to focus on achieving our mission

What is Risk Management?

Risk Management is **protecting assets by minimizing the potential for negative outcomes.**

In daily life, there is a risk or a chance that something unexpected, unwanted, or dangerous could happen at any given moment. Practicing risk management means being prepared to deal with any dangers that develop.

Risk management is a proactive method, as opposed to a reactive method, in dealing with situations that could put an individual, group, or organization at risk. Generally by practicing risk management, potential difficulties can be identified and dealt with before they can cause problems.

Risk is:

- The uncertainty about a future event that threatens the organization's ability to accomplish its mission.
- The many unexpected things that can happen to the participants, the reputation of 4-H, the participants' or spectators' reactions, and its financial resources.

The risks may take a variety of forms for the organization. The risks are often one or more of the following:

- People youth, volunteers, employees, clients, donors, board members, and the public
- Property buildings, facilities, equipment, materials, copyrights, and trademarks

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- Financial sales, grants, and contributions
- Goodwill/Reputation stature in the community and the ability to raise funds and appeal to prospective volunteers

How is Risk Management incorporated into Youth Programming?

A. Risk Analysis

When planning a program or activity, the planners should:

- Review the activity to identify potential hazards
- Clarify the severity and frequency of the risk
- Decide if the hazards can be reduced or eliminated or if the event should not be planned.

B. Risk Response

There are four risk management approaches: reduction, avoidance, transfer, and acceptance.

1. Reduce the risk

- The reduction of risk is the major focus of risk management.
- Remove risks or hazards by having policies and procedures that tend to minimize risk.
- Review the activity and do what you can to remove hazards.

Example: At 4-H camp safety, health, and adult readiness are issues that should be evaluated and steps have been taken to avoid problems that could occur. In case the original plans do not work, back-up plans should be formed. Change the activity or conditions to decrease the likelihood that a loss will occur.

2. Avoid the risk

- Avoidance means to remove all risk by avoiding it entirely

Example: Avoiding risks is a situation where 5-7 year old 4-H members are not eligible to participate in large-animal projects. Four-H encourages youth to learn the value of owning and caring for an animal. The risk identified here, however, is that youth this age may not have the physical strength or experience needed to participate in a large-animal project. Do not conduct the activity if the risks are too severe and the possibility of occurrence is too great.

3. Transfer the risk

- The process of transfer means to transfer the risk to someone else
- Dealing with risk management is a big responsibility and one person may not want to deal with it alone. They may share the responsibility or transfer it to someone else.
- Find someone to share some of the risk. Other ways to share the risk include carrying accident or medical insurance, using informed consent forms for participants and parents, or paying vendors for services.

Example: Most 4-H activities require parents to sign the Florida 4-H Participation Form. Four-H is admitting that there is a chance something could happen, but are telling the parents that if the child is to be involved, the parent must accept the risk. The University of Florida 4-H staff and volunteers cannot be liable for all risks. They can be as proactive as possible, but some risks that were not originally identified may still appear.

4. Assume the risk

- The process of acceptance means recognizing there are risks involved and accepting them
- Identifying the dangers and accepting that something can happen will help adults be more observant about what is happening.
- Knowing that there is a danger can help everyone involved be more attentive and deal with the risk.

Example: The idea of taking youth to a water park is full of risks. Identifying the risks involved and helping everyone accept the fact that there is danger present can help youth and adults be more alert/careful in all the activities.

C. Risk Review

- Communicate the information to all those who need to know.
- Monitor the risk management plan
- Evaluate the plan and make changes to reduce further risks

Who is Responsible for Risk Management?

It is up to the 4-H youth development faculty/staff and the volunteers planning the program or event to develop a risk management plan. The county and the university have trained professionals to provide assistance when concerns about the safety of participants may arise. County extension directors, district directors, and the state 4-H office may be very helpful in risk management topics.

- Within county government, a person is identified as the risk manager: County extension directors can help arrange meetings and collaborative work with these individuals. It is important to have in-depth discussions with these individuals about your 4-H Extension Program.
- At the University of Florida, the Division of Environmental Health & Safety has a department with the title of Office of Risk Management. These individuals are very helpful in planning for small to large activities. They serve as Cooperative Extension's contact for risk management, and can be reached at (352) 392-1591 or on the Web at <http://www.ehs.ufl.edu/RiskMgmt>.

Dealing with risk is an important issue. It will never go away and it will always be something that should be included in every program plan. Whether the activity is geared toward youth or adults, risks are inherent. It is up to the 4-H member, chaperone,

volunteer, or faculty/staff member to know what the risks are and know how to properly manage them.

Topics Included in the 4-H Risk Management Guide

Accident insurance, alcohol and drug use, animals, contracts, camps, educational coordinators/chaperones, emergency procedures, events and activities, finances, health information, insurance, internet safety, liability in leasing county school buses, liability insurance, public records retention, religious neutrality, shooting sports, transportation, and volunteers.

References

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