Assessing Risk: An El Nomad Case Study

Laura Wondra
SIT Graduate Institute

Follow this and additional works at: https://digitalcollections.sit.edu/capstones
Part of the Educational Assessment, Evaluation, and Research Commons

Recommended Citation
https://digitalcollections.sit.edu/capstones/3089

This Thesis (Open Access) is brought to you for free and open access by the SIT Graduate Institute at SIT Digital Collections. It has been accepted for inclusion in Capstone Collection by an authorized administrator of SIT Digital Collections. For more information, please contact digitalcollections@sit.edu.
Assessing Risk: An El Nomad Case Study

Laura Wondra

A capstone paper submitted in partial fulfillment of the requirements for a Master of Arts in International Education at SIT Graduate Institute in Brattleboro, Vermont, USA

May 7th, 2018

Adviser: Peter Simpson
Consent to Use of Capstone
I hereby grant permission for World Learning to publish my capstone on its websites and in any of its digital/electronic collections, and to reproduce and transmit my CAPSTONE ELECTRONICALLY. I understand that World Learning’s websites and digital collections are publicly available via the Internet. I agree that World Learning is NOT responsible for any unauthorized use of my capstone by any third party who might access it on the Internet or otherwise.

Student Name: Laura Wondra
Date: May 7th, 2018
## TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Pages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Abstract</td>
<td>4</td>
</tr>
<tr>
<td>Introduction and Statement of Research Question</td>
<td>5 - 6</td>
</tr>
<tr>
<td>Literature Review</td>
<td>6 - 20</td>
</tr>
<tr>
<td>Basic Distinctions</td>
<td>7 - 8</td>
</tr>
<tr>
<td>Defining Terms</td>
<td>8 - 9</td>
</tr>
<tr>
<td>Risk Assessment Frameworks</td>
<td>9 - 14</td>
</tr>
<tr>
<td>Risk Management Plan Strategies</td>
<td>14 - 17</td>
</tr>
<tr>
<td>Legal Obligations</td>
<td>17 - 20</td>
</tr>
<tr>
<td>Research Methodology</td>
<td>20 - 22</td>
</tr>
<tr>
<td>Presentation and Analysis of Data</td>
<td>22 - 44</td>
</tr>
<tr>
<td>El Nomad’s Risk Management</td>
<td>22 - 30</td>
</tr>
<tr>
<td>Differing Approaches</td>
<td>30 - 32</td>
</tr>
<tr>
<td>Risk Assessment</td>
<td>32 - 43</td>
</tr>
<tr>
<td>Scope</td>
<td>32 - 34</td>
</tr>
<tr>
<td>Online Risk Assessment Overview</td>
<td>34</td>
</tr>
<tr>
<td>Health</td>
<td>34 - 36</td>
</tr>
<tr>
<td>Political and Legal</td>
<td>36 - 37</td>
</tr>
<tr>
<td>Safety and Security</td>
<td>37 - 41</td>
</tr>
<tr>
<td>Environmental</td>
<td>41 - 42</td>
</tr>
<tr>
<td>El Nomad Risk Assessment Process</td>
<td>42 - 43</td>
</tr>
<tr>
<td>Risk Management</td>
<td>43 - 44</td>
</tr>
<tr>
<td>Discussion</td>
<td>44 - 47</td>
</tr>
<tr>
<td>Appendix</td>
<td>48 - 74</td>
</tr>
<tr>
<td>Appendix A – Prior El Nomad Risk Management Plan</td>
<td>49 - 50</td>
</tr>
<tr>
<td>Appendix B – Government Online Risk Assessment</td>
<td>51</td>
</tr>
<tr>
<td>Appendix C – SAFETI and NAFSA El Nomad Risk Assessment</td>
<td>52</td>
</tr>
<tr>
<td>Appendix D – Friend Ecuador Risk Assessment</td>
<td>53</td>
</tr>
<tr>
<td>Appendix E – New El Nomad Risk Assessment Plan</td>
<td>54 - 71</td>
</tr>
<tr>
<td>Appendix F – Risk Management Plan Budget</td>
<td>72 - 73</td>
</tr>
<tr>
<td>Bibliography</td>
<td>74 - 76</td>
</tr>
</tbody>
</table>
ABSTRACT

The topic of inquiry for this capstone project is risk management. After realizing that my practicum site, El Nomad Study Abroad Programs, did not have a comprehensive risk management plan, I decided to tackle this issue head-on. My research question is: “What practices in risk management would be best suited to improve El Nomad Study Abroad Program's risk management plan?” After completing an extensive literature review on risk management best practices and completing several interviews with professionals in the field of study abroad, I moved into the risk assessment phase of this capstone project. I created multiple risk assessments for the country of Ecuador and the Galapagos Islands. I then utilized all of this research and information to complete an El Nomad-specific risk assessment of its university and faculty-led study abroad programs. The final product of this inquiry is a risk management plan for El Nomad that summarizes all of my conclusions about best practices for El Nomad. The implication for professional practice is further professionalizing a small study abroad company operating out of Cuenca, Ecuador. Having a robust and comprehensive risk management plan is essential to any study abroad provider, regardless of its size. With my risk management recommendations, El Nomad can now say that they are more prepared when it comes to risks of all levels.
Introduction and Statement of Research Question

There are many important aspects to a study abroad participant’s experience – cultural immersion, challenge, and interaction with difference. However, all of these experiences cannot fully happen without students being healthy and safe for the duration of the study abroad program. It is my belief that the health and safety of students should be at the forefront of a study abroad program. The field of International Education also agrees. In the publication “Responsible Study Abroad: Good Practices for Health and Safety” (2002), NAFSA: Association of International Educators, the largest leading body of the field, confirms this through stating the health and safety of study abroad participants are of primary concern.

My interest in risk management began during my studies at SIT Graduate Institute, where we learned of the topic’s complexities and importance. This learning came to life while working with World Learning Youth Programs in the summer of 2017, as I began to consistently consider issues of risk management while working with participants. Through these experiences, I recognized the importance of risk management and wished to gain more concrete skills within the field. Therefore, the topic of inquiry I explored in my capstone was risk management within study abroad.

My practicum is with a small study abroad company named El Nomad Study Abroad Programs (El Nomad). El Nomad is based out of Cuenca, Ecuador, where I completed my practicum. During my practicum, I realized that El Nomad did have a risk management plan, but it was very basic and did not cover many risk-related topics. As a current practitioner in the international education field, I saw this as problematic. I therefore researched risk management best practices within study abroad, completed several interviews with current practitioners, and utilized this knowledge to complete risk assessments and a risk management plan for El Nomad.
My research question is: What practices in risk management would be best suited to improve El Nomad Study Abroad Program's risk management plan? This study is significant as it will create a risk management plan for a study abroad company that does not have one – and in the process, further secure the health and safety of its participants.

**Literature Review**

My project utilized existing research on risk management for study abroad, and through critical review, found the best and most relevant practices for my project. Throughout my research, I discovered differing beliefs and opinions and widespread agreement on best practices. Hernandez, Wiedenhoeft, and Wick (2014) put the entire process of risk management into very simple terms, which lay out the risk management process I went through with El Nomad. The way risks are managed is through the creation of a risk management plan, which creates protocols and policy for various risks to ensure they are at an acceptable level for the institution. The first step is to review all existing programs at the institution and consider the risk level of program-related issues through a risk assessment. After this review, it should be determined if risks are being managed at an appropriate level. For risks that are deemed to not be at an appropriate level, changes need to be made to ensure the risk is being properly managed. After risk is deemed to be at an appropriate level, the next step is ongoing management of the recognized risks found throughout the aforementioned process. After this is completed, faculty, staff, and students should be kept informed and involved on a continuing basis about the known risks and provided resources to help them effectively avoid and manage them. This is the basic methodology I will adapt and utilize in my creation of a risk assessment and management plan for El Nomad. For organizational purposes, I organized my literature review into relevant
subsections, including acknowledgments, term definitions, risk assessment frameworks, risk management plan strategies, and legal obligations.

**Basic Distinctions**

It is important to understand that while some sources use different terms, they essentially mean the same thing. For example, instead of “risk assessment”, The Center for Global Education uses the term “analyzing risk.” While different, these terms mean the same thing and describe the same processes. For the purposes of this literature review, where there is a difference in coined terms, the difference will be noted and then henceforth referred to by “risk management” or “risk assessment,” as stated.

It is further useful to acknowledge that risk is an everyday part of our lives. Luther College states it well: “Risks in off-campus study, similar to life in general, cannot be completely eliminated.” Although there are policies, procedures, and training to mitigate risk, it will never completely be avoided. Hernandez, Wiedenhoeft, and Wick (2014) advise to especially keep this in mind when receiving inquiries from students or parents – and to never provide guarantees of students’ safety and well-being abroad. Not only is this due to the nature of risk, but also the existence of self-choice. Students may very well choose to not follow advice given in predeparture and on-site orientations regarding health and safety topics. It is therefore the program’s duty to avoid as much unnecessary risk as possible, while keeping in mind that it can never fully be eliminated.

Something I noticed throughout my research was the mention of two seemingly similar terms – crisis management and risk management. According to Willmer (2016), crisis management is concerned with responding to, managing, and recovering from an unforeseen
event, while risk management is concerned with identifying, assessing, and mitigating any activity or event that could cause harm. Risk management is more preventative and concerned with potential issues at every level, while crisis management is more specific to crises and how to deal with them. Norton helps further explain the difference through stating a crisis takes everything into the unknown, and is an “incident on steroids” (personal communication, March 14th, 2018). The difference here is a crisis is a more intense situation that cannot be predicted, while a risk can be predicted and is not as intense of a situation. It is useful to note that I focused on risk management, not crisis management (though there will undoubtedly be elements of crisis management included), for my capstone project.

According to Rhodes and Ludeman (2012), it is important to understand that approaches to risk and risk tolerance vary depending on institution and geographical location. This is something I need to keep in mind while creating my capstone project – that I am a U.S. American creating a risk management plan for a local company run by an Ecuadorian and an Australian. My approach is bound to be very different from theirs, and this cultural context will be something I will need to consider throughout the entirety of the project.

**Defining Terms**

Queen’s University in Ontario, Canada defines risk as “the likelihood of encountering an identified hazard times the gravity of the consequences of such an encounter” (p. 21). Norton (2017) defines risk as “the potential for loss, injury, illness.” For the purposes of my project, I will use the latter definition, as it is more straightforward and all-encompassing.

Friend (2012) defines risk assessment as “the identification, evaluation, and estimation of the levels of risk involved in a situation, their comparison against benchmarks or standards, and
determination of an acceptable level of risk” (p. 1). When Friend mentions “levels” of risk, she is referring to the gravity of the risk levels. For example, an earthquake is much more likely to occur in volcano-ridden Ecuador versus flat Morocco, therefore Ecuador is at a higher environmental risk than Morocco. This is the definition I will utilize, as it is comprehensive and mentions the importance of using benchmarks to assess risk. It is useful to have a legitimate standard to measure risk against. Willmer’s (2016) aforementioned definition of risk management will be used in my project - identifying, assessing, and mitigating any activity or event that could cause harm.

What is further useful to consider is Priest and Gass’s (1997) definition of accident. According to them, accidents occur when accident potential is realized. Accident potential is the overlap between environmental dangers which are objective and outside of human control, and human dangers which are subjective and within human control. The probability of an accident is therefore greatly influenced by the strength and number of dangers present, as well as the “proactive, active and countermeasures taken” (pp. 88-89). It is therefore this interaction between objective and subjective dangers which leads to accidents. For example, if an earthquake occurs in Ecuador and participants are not prepared on how to best take cover, an accident is much more likely to occur.

**Risk Assessment Frameworks**

Interestingly, according to Ritchie (2003), urban versus more rural settings have more risk involved. He states that this is due to more objective dangers that are outside of control. Contrastingly, in wilderness settings, there are more subjective dangers which are easier to handle. In the same vein, Friend (2012) states faculty-led education abroad programs pose higher
risk, even though they tend to be shorter, as program leaders tend to be ill-equipped to handle the preparation and response to emergencies. This is in contrast to other programs, such as third-party provider programs, which tend to have a full contingency of support staff and student services. Friend (2012) goes on to state internship or service-learning projects tend to vary in risk levels, as it depends on the degree of supervision or the activity involved. These beliefs are good to keep in mind while evaluating El Nomad’s different program types: ecotours, faculty-led, professional internship, university, and service learning.

When it comes to risk assessment matrixes, there seems to be high variance within literature on how to assess varying levels of risk in terms of gravity of the risk. Although sometimes the difference only comes down to the term used, there are several different levels, shown below.

Friend (2012) states the first step in a risk assessment is to define the scope of the study. While her proposed scopes are limited to U.S. higher education, I see this exploration being relevant for El Nomad, which has programs across all of South America. In contrast, according to The Center for Global Education, the first step of a risk assessment is to begin with the most serious issues that could affect a program, and work your way onward from there. They also provide a list of health and safety issues to consider for a program, and state it is the program’s responsibility to go through the list and ensure the relevant issues are part of a risk assessment and management plan. Norton (2017) is also in agreement with this and asks what the policies, protocols and procedures for possible incidents are. Hernandez, Wiedenhoeft, and Wick (2014) propose a second list of health and safety issues to consider in the creation of a risk assessment, which includes additional risks to assess. Utilizing both lists will allow me to consider all aspects
of El Nomad’s study abroad programming and identify potential risks to create the most comprehensive risk assessments possible.

When initially assessing risk, Ritchie (2003) agrees that risks – which he calls dangers - should not all be put in the same category. Rather, risk management plans should use frameworks such as the objective and subjective danger distinction, including what the response should be (avoiding, removing, or dealing with the risk). According to Ritchie (2003), objective dangers are quite different from subjective dangers, and should be dealt with differently. When it comes to assessing risk and accident potential, Ritchie (2003) further proposes using the following formula: risk = severity x probability x time (p. 55). This formula simply means that risk increases when there is a growth in any of the three risk variables – the “likely severity of any accident, the probability an accident will occur, and the length of time at risk” (p. 56). Friend (2012) concurs that a more limited duration suggests the risk of experiencing more serious problems to be lower (p. 2).

In contrast, Queen’s University states risk should be categorized into three groupings: low-risk manageable, high-risk manageable, or unmanageable. Queen’s University defines low-risk activities as activities which entail no greater risk than encountered in everyday lives, and require minimal planning and preparation. According to Queen’s University, higher risk activities have the potential to expose participants to hazards that are significantly greater than those likely to be encountered in everyday lives – and planning, preparation, documentation and approvals are required in advance. Unmanageable risk is defined as a risk deemed to exceed that which can be managed by planning, preparation and training, taking into account the participant category, circumstances and available resources.
In her article “Danger Ahead!”, Friend (2012) includes a risk rating system for countries and cities developed by Michigan State University’s Office of Study Abroad. Within the chart, it uses the risk labels of insignificant, low, medium, high, or extreme for three subsections – health, safety, and security. As it relates to this article, safety refers to risks related to the natural environment and criminal activity, while security risks are related to political stability. When assessing health risks, Friend goes on to state the best resources for doing so include consulting the Centers for Disease Control and Prevention Travelers’ Health and World Health Organization web sites. Another natural part of a health assessment includes assessing health care facilities and access to these facilities (including safe and reliable transportation). When assessing safety, Friend recommends using the Country Information Sheet produced by the U.S. Department of State (DOS), transportation reports from the Association of Safe International Road Travel, Crime and Safety Reports produced by the Overseas Security Advisory Committee, and similar documents produced by Australia, Ireland, Canada, New Zealand, and the United Kingdom. When assessing safety risks, Friend recommends paying attention to transportation, as travel hubs are a hotspot for thieves. In regard to security risks, Friend states this is often less identifiable, as it relates to the overall functionality or stability of a country’s government. Things to research and assess include the frequency and severity of civil unrest, strikes, and public demonstrations. Other factors include the country’s perceived or real financial stability or instability, the prevalence of public corruption and expectation of bribes, frequency and severity of terrorism acts, and border conflicts with neighboring states.

The terms Hernandez, Wiedenhoeft, and Wick (2014) recommend using in a risk matrix are “insignificant,” “low,” “medium,” “high,” or “extreme” (p. 1488). However, before this step, they state that staff should first develop a checklist of potential health and safety challenges.
which should be evaluated in the risk assessment. During my research, this is the first time I have encountered a source mentioning to first create this checklist, which would be necessary to create anyway.

While there does seem to be a wide variety of opinions on how to best categorize risk levels in a risk assessment, there also exists commonality. While sometimes different terms were used, the various terms spoke to the same levels of risk. In the creation of my own risk assessment, I will comb through each source and find which risk assessment level categorization system correlates best to the needs of El Nomad.

When it comes to assessing the security of a study abroad location, many sources point to the use of consular safety and security messaging. It is interesting to note that as of January 10th, 2018, there exists a new system for consular safety and security messaging (NAFSA). Every country in the world now has a Travel Advisory level, ranging from Level 1 – Exercise Normal Precautions to Level 4 – Do Not Travel. Travel Advisory levels 2-4 for each country contain risk indicators and specific advice for those choosing to travel to those countries. This new system will also allow the State Department to get safety messages out to the public more quickly.

Several sources also pointed out that, when it comes to State Department warnings, one should keep in mind that regions within a country may have different levels of safety and security. For example, within Ecuador, the northern border with Colombia has a travel ban, while the rest of the country has normal precautions. A country should therefore not be discounted entirely based on a travel warning, but a program could instead avoid travel to a high-risk region while in-country.

Furthermore, Ritchie (2003) states the importance of thinking about risk mitigation in the context of the host culture – and all other literature I came across agrees. For example, common
expectations of risk-avoiding behavior, such as wearing a seatbelt, need to be considered in the context of the host culture. In some program locations, seatbelts may not be commonplace.

Something Norton (2017) believes should come from a risk assessment is the decision of which activities are approved, higher risk, and banned activities. Within this, higher risk activities are ones that need to be discussed with program leaders and could be allowed with conditions. Friend (2012) agrees with this, as she states another important step in the risk assessment process is to determine whether the institution’s insurance restricts or excludes certain activities, as there can be consequences if a program allows an activity that is banned by insurance. This is something I see as very important, as clearly no institution desires legal consequence if a banned activity were to be allowed. A list of banned activities can further be used as a resource for participants. Once this list is created, it can be discussed and distributed to participants and used as a talking point before and during a program.

Risk Management Plan Strategies

According to Norton, if it isn’t written down, it doesn’t exist. For an organization that does not write down their risk management strategies, they have no risk management plan according to lawyers (S. Norton, March 14, 2018, personal communication). When it comes to risk management plans, this is important to keep in mind, as essentially everything needs to be documented and written down, otherwise there may be issues in a legal case.

Priest and Gass (1997) group risk management strategies within something they call “safety countermeasures” (p. 93). The three countermeasures they describe are proactive/primary measures, active/secondary measures, and reactive/tertiary measures. Proactive/primary measures are procedures carried out in advance, such as orientation, site pre-visits, creation of
accepted field practices, and dissemination of written information. Active/secondary measures are actions during a program, as well as during an accident, such as first aid, staff health certifications, evacuation, and on-site recording of incidents. Reactive/tertiary measures are the follow-up actions after an accident. This is something that should be kept in mind with the creation of a risk management plan, that different stages exist in risk management plans, and should be addressed within a risk management plan.

Another aspect to a risk management plan is the creation of participant and staff rules and expectations (Norton, 2017). An important aspect of this is ensuring that staff are aware of health and safety policies, as well as role-playing the activities to practice situations and model thinking on your feet. Norton (2017) also states that transportation is one of the safety areas with the highest amount of risk, and he includes a list of best practices to consider in the creation of transportation policies.

Furthermore, students should be made aware of how foreign laws apply to students on a program. Essentially, it is important to inform students that an additional level to risk management abroad is not only complying to the policies set forth by the study abroad provider, but to also abide by the laws of the host country. Studentsabroad.com states the importance of knowing relevant local laws, being aware of how home country embassies and consulates can assist you, and how they may also not be able to assist you. As a study abroad provider, it is important to bring this issue into the discussion on risk management with students – that if they break local laws, the U.S. government can do very little to help them, beyond small actions such as providing a list of English-speaking attorneys and ensuring prison officials are providing appropriate medical care (U.S. Department of State Bureau of Consular Affairs).
Upon completion of a risk management plan, Hernandez, Wiedenhoeft, and Wick (2014) believe you should inform students about health and safety issues that were addressed within the risk management plan. Otherwise, the plan has the danger of becoming a static document gathering dust on a shelf – it is meant to be an active document, not something that is created and then forgotten about. They state that this should be done before students apply for a program, after they are accepted, prior to leaving their home country, after they arrive abroad, throughout their time abroad, and upon their return to the U.S. (p. 3756). NAFSA’s Manual for Optimizing Health Care in International Educational Exchange includes what health-related topics should be covered in a predeparture orientation, and could also be relevant for an on-site orientation (pp. 91 – 94).

Furthermore, according to the manual, when it comes to third party programs – which El Nomad is – they are unlikely to provide primary health care services, but may arrange services for their students with a hospital or recommend medical service providers to them (p. 96). Hernandez, Wiedenhoeft, and Wick (2014) further state the importance for institutions to find ways to confirm that students have received all relevant information, including: information about health and safety issues abroad, available support, and limitations of that support (p. 3767). This brings up a valid point – when it comes to topics such as health and safety, it is important to create a system where students confirm that they have read important predeparture materials. For El Nomad purposes, a student-signed document that confirms pre-departure reading would be useful, or even a short online quiz testing knowledge.

All literature confirms the need to regularly review and update forms, applications, and risk management procedures. Furthermore, an aspect of ongoing risk assessment should be the safety vetting of new activity vendors. Safety vetting is a process in which an individual has a
conversation with an activity provider to generally assess their safety. Common inquiries include asking about the provider’s safety record, risk management practices, and equipment upkeep. Safety vetting is a common practice and speaks to the ongoing nature of risk management.

**Legal Obligations**

Norton states that at the very core of risk management, when “stuff goes wrong,” an organization will be judged by three things: the quality of written policies and procedures, the extent to which staff has been trained on these written policies and procedures, and to what extent staff followed procedures when stuff went wrong (S. Norton, March 14, 2018, personal communication). This mindset will be important to keep in mind while creating a risk management plan.

According to Hernandez, Wiedenhoeft, and Wick (2014), it is necessary to be aware of U.S government laws as well as education abroad and higher education guidelines, standards, and good practices that inform risk and crisis management for study abroad. These regulations and good practices, if utilized in a company’s risk management, can limit institutional liability. If a college or third-party provider is being sued by a study abroad participant of their family, a lawyer will generally point to best practices or standards that were not met by the institution. Hernandez, Wiedenhoeft, and Wick (2014) further state that since the Forum on Education Abroad is recognized as a standards organization, their standards and “Code of Ethics for Education Abroad” should be paid attention to in the creation of health and safety policies. Other useful sources include guidelines set out by United Educators and NAFSA.

Smith (2008) describes in layman’s terms the different types of legal liability relevant to study abroad providers. According to Smith, most study abroad staff do not have a notion of
what legal liability is and how it should guide the design and maintenance of a study abroad program (p. 1). As I am creating a risk management plan, it is essential for me to understand the legal liabilities involved in a study abroad program, and I will use the legal knowledge she provides in the creation of the plan.

Another best practice for handling the legal side of risk mitigation is keeping records of daily activities. Called “retro vetting” by the International Sustainable Development Studies Institute (ISDSI), this is a simple method where one proves they are checking on logistics on a daily basis. For example, if an accident occurs with a bus service that has been trusted for over five years, having a log that shows it was safe for over five years will prove this statement should any legal issues come up.

Another method for avoiding litigation over negligence, according to the University of North Georgia (UNG), is to provide a thorough orientation which includes relevant health and safety information. UNG is not alone in this statement – the need for a health and safety orientation both pre-departure and in-country is mentioned multiple times across related literature.

Norton (2017) states that duty of care needs to be considered in risk management plans. In relation to study abroad, duty of care is a legal requirement that providers act towards study abroad participants with the attention and caution that a reasonable provider would use. If a provider’s actions do not meet this standard of care, then the provider can be considered negligent, and any damages can be claimed in a lawsuit for negligence. According to Norton, factors that need to be considered in determining duty of care breaches include oral or written internal policies, staff words or conduct, representations in external materials, contracts, information exchanges, a known problem that is not fixed, control or oversight or lax supervision
or training, foreseeability, standards and practices, gratuitous undertakings, and the assumption of risk by the participant.

According to The Center for Global Education, a release form should be required before a student goes on a study abroad trip. Although its benefits include making students and parents aware they are responsible for their actions, it may also serve to assist in releasing an institution from liability - but does not free an institution from having to take responsibility for negligent actions. Norton (2017) also recommends creating and using harassment forms, background checks, conditions of participation, and parent and guardian permissions. Norton also states to keep in mind the age of participants. If participants are minors, there exists a higher duty of care (Norton, 2017). There also exist other things that need to be considered, such as a permission to treat form signed by parents, as well as policies concerning being alone with a minor.

Hernandez, Wiedenhoeft, and Wick (2014) state that it is critical for institutions and individual students to have insurance to cover costs including medical, mental health support, medications, transportation insurance, 24-hour assistance, emergency evacuation, and repatriation insurance (p. 3714). It is further stated that institutions should have insurance to respond to potential liability concerns. There is variance in how institutions manage student insurance. Some require students to be covered by the institution’s choice of insurance with no opt out, others allow you to opt out if you prove you have separate coverage, and others have a list of potential insurance options but do not require insurance or emergency assistance coverage (p. 3718). Hernandez, Wiedenhoeft, and Wick further state that having sufficient insurance is a critical part of effective risk management.

There exist a multitude of best practices when it comes to the legal side of risk management. Most all literature on the legality of risk management mentions the importance of
consulting a lawyer in the creation of the document. As El Nomad does not have a lawyer on its team, this limitation will have to be kept in mind when I am creating the risk management plan.

**Research Methodology**

To explore the research question, I mainly relied on primary text research to determine the risk assessment and risk management plan best practices for El Nomad. I further conducted a qualitative research study with three participants who have thorough knowledge of risk management practices within study abroad. Participants were adult professionals who were not asked to give personal information. To determine the participants in this study, I used purposive non-probability sampling. The rationale for utilizing this sample selection was to purposefully target individuals with the criterion of having ample experience and knowledge of risk management. The individuals I included in my sample are Simon Norton – the director of Vermont-based World Learning Youth Programs, Pip Denne – the Regional Director of El Nomad, and Caroline Tegeler – past El Nomad intern who led groups while with El Nomad. As I sought specific information, other sampling methods such as random sampling would not have been helpful in this type of qualitative study.

The methods I used to gain this knowledge depended on whatever method was the most accessible. As I am currently in Ecuador, there exist limitations on how I could conduct my study and which methods I could use. For example, I was not able to conduct in-person interviews with individuals who are outside of Ecuador. The main method I utilized is structured interviews. The rationale behind choosing to conduct interviews is that it fit best with the nature of my research question. I wanted to engage in a conversation with a purpose, the purpose being to delve deeply into the topic of risk management and best practices. Choosing the interview methodology over
others such as a written survey allowed me to ask follow-up questions that deepened my understanding of risk management. The interview methodology helped me gather rich data and understand participants’ perspectives on risk management best practices.

I completed the structured interview in whatever format worked best for my interviewees, though, as mentioned before, I was slightly limited in the format I was able to participate in the interview. I also do not have cellular data on my phone – which is an additional limitation of this research design. I therefore needed to conduct interviews using a Wi-Fi connection. Interviews occurred using Google Hangout, Slack phone call, and Skype.

My data analysis method within my qualitative research design was to find patterns within my research and interview notes. The information I sought within my research and structured interview questions was directly tied to my research question – what the best practices are within risk management to improve El Nomad’s risk management practices. I therefore found the patterns within both to determine what the best practices were for creating a risk management plan for El Nomad.

Along with the aforementioned limitations inherent in my research design, another limitation was the scale of the risk management plan. Besides Pip, I interviewed individuals who spoke from the perspective of a large study abroad company. As El Nomad is a small company with very limited resources, I had to keep this in mind while listening to individual’s advice for risk management best practices. Furthermore, I was a one-person team creating a risk assessment and management plan for a study abroad company. This itself is a limitation, as I came at this project with my own perspective. NAFSA’s Guide to Education Abroad speaks to the importance of creating a risk management team to include diverse perspectives, and this is something I was unable to do.
Presentation and Analysis of Data

El Nomad’s Risk Management

I spent seven months getting to know El Nomad’s programs and how the company operates. Before describing El Nomad’s current risk management practices, it is useful to first provide an understanding of the company structure. There are continuously two full-time employees for El Nomad – Pip Denne, the Regional Program Coordinator, and Arturo Garate, the Founder and Director. Arturo’s brother, Nacho, sporadically works for El Nomad whenever help is needed with program development in countries he is familiar with. The rest of El Nomad's staffing needs are fulfilled by rotating interns. Each intern works for six months or less. Interns are sporadically hired whenever Pip and Arturo decide there needs to be more workers. Upon my arrival at El Nomad, I was the first intern that El Nomad had had for six months. I was the sole intern until El Nomad hired a second one three months into my internship. El Nomad then hired a third intern six months into my internship. As one can tell, El Nomad is a very small company, and as such, has limited resources. This is important to keep in mind in evaluating my overview of El Nomad’s risk management practices, as they may seem limited.

Before beginning this capstone project, El Nomad had a one-and-a-half-page risk management plan developed by Pip, available in Appendix A. According to this document, all students are provided with a phone with El Nomad staff, emergency, and homestay numbers preprogrammed into it. It is a requirement that this phone is always fully charged with credit at all times. According to Caroline, a past El Nomad intern who led a student group, however, the phones for a summer 2017 program were bought days before program start and over half were not functioning (C. Tegeler, personal communication, March 14th, 2018).
Students are allowed to go on private excursions as long as they pre-register them with El Nomad and specify their departure and accommodation details, as well as the names and numbers of all accompanying persons (P. Denne, personal communication, February 26, 2018). In regard to transportation, El Nomad always uses private transfer between cities. While El Nomad tries to always use independent contractors as they drive more carefully, every now and then they are unavailable and they need to take a new driver. While El Nomad does not have a formal vetting process, Pip states they do inspect vehicles before leaving, and they only use vehicles with seatbelts. El Nomad does not require students wear seatbelts while on program. In case of a medical emergency, depending on its severity, either the homestay families or El Nomad will take the student to the nearest medical service. In case of a national emergency, El Nomad will contact the embassy, and evacuation procedures are “carried out accordingly” and further instructions vary (p. 2). When asked if she understood the evacuation and emergency communication protocol while with the student group, Caroline stated “No. No idea what that was” (C. Tegeler, personal communication, March 14th, 2018). Caroline further states while she knew who to call in case of an emergency, if an emergency happened with a student group, she would have felt unprepared (C. Tegeler, personal communication, March 14th, 2018). This speaks to El Nomad’s staff training, which is basically nonexistent.

There also exist emergency procedures which El Nomad states are relevant regardless of emergency type. The basic flow is to evacuate to a safe environment, and call the supervisor. If it is a medical emergency, you first follow these aforementioned steps and then call the national emergency number and the supervisor. If cell phone lines are down, the plan instructs to stay in a safe place and wait.
This risk management plan has its flaws. Firstly, it is basic and undetailed. There are also quite a few errors within it, including the incorrect national emergency number: “Note: If this is a medical emergency, please call the national emergency number 991 and follow necessary instructions.” (p. 2). The correct number is 911. I also do not believe that emergency procedures should be the same regardless of the emergency, and neither do the experts I consulted in risk management best practices. For example, a medical emergency would have very different procedures than an earthquake, and it is not best practice to first evacuate to a safe environment in case of a medical emergency. When asked if the emergency procedures have ever been utilized in an emergency, Pip stated the document itself was not consulted, and the steps they took were different from the listed emergency procedures.

The risk management plan further necessitates that if students are coming from Australia, they need to register with the Australian government. This document says nothing about U.S. students. This inclusion was based off of an old initiative El Nomad had to get Australian students to come to Ecuador, but it failed. All El Nomad students are U.S. citizens.

After a conversation with Pip about El Nomad’s risk management, the basic nature of this risk management plan does not surprise me. When asked about El Nomad’s approach to risk management, Pip told me they see risk management as being able to think on your feet more than following a plan (P. Denne, personal communication, February 26, 2018). Pip further mentioned the risk management plan exists more to placate parents and faculty than being a document they actively use (P. Denne, personal communication, February 26, 2018). According to Pip, this document is updated annually.

When asked if El Nomad has liability insurance, the answer was that they do not have continuous liability insurance. However, while on program with students, El Nomad ensures they
are covered (P. Denne, personal communication, February 26, 2018). Liability insurance works differently in Ecuador, and you need to show proof of having millions of dollars before you are allowed to be covered. El Nomad therefore is covered by universities that have liability for the duration of a program. If a university does not want to cover El Nomad, then El Nomad gets insurance through a U.S.-based company.

When it comes to El Nomad’s involvement with lawyers, they used a lawyer to create a student contract (P. Denne, personal communication, February 26, 2018). Pip then took elements of this contract to create documents for partnerships herself. When El Nomad is creating a contract with a university, it is a back and forth negotiation of issues such as payments, timelines, and expectations until both sides are satisfied. These negotiations are not as focused on risk management. According to Pip, El Nomad had never been involved in a legal case (P. Denne, personal communication, February 26, 2018).

Within these discussions with universities, a conversation about health and safety policy as well as banned activities occurs (P. Denne, personal communication, February 26, 2018). The health and safety policy El Nomad utilizes on program is a combination of El Nomad-specific policy and university-specific policy. It is useful to note El Nomad health and safety policies were not included in their original risk management plan. These policies are distributed in pre-arrival materials and talked about in the in-country orientation. When asked if role-playing is used to practice emergency procedures during the in-country orientation, the past El Nomad intern told me no, the only real thing they do is tell them which phone number to call in case of an emergency (C. Tegeler, personal communication, March 14th, 2018). However, El Nomad sometimes chooses to not follow university policy (P. Denne, personal communication, February 26, 2018). An example is Arizona State University (ASU), which has a zero-tolerance policy for
drinking of any kind while students are abroad. According to Pip, this is unrealistic and traveling faculty are in agreement. Therefore, they ignore when ASU students choose to drink while on El Nomad programs.

Before students arrive, El Nomad requires that copies of their passports are sent (P. Denne, personal communication, February 26, 2018). El Nomad further suggests that students receive all recommended vaccinations prior to arrival as per the U.S. DOS travel advisory (P. Denne, personal communication, February 26, 2018). However, it is the responsibility of the university to ensure students actually do receive the recommended vaccinations. El Nomad does not require proof of vaccinations. El Nomad further asks if a student is taking medication, that the student discloses this information. El Nomad also asks prior to arrival if a student has a criminal record and for emergency contact information. El Nomad does have grounds to not allow a student to come on a program if they do not see it as a good fit. Situations that El Nomad would not accept a student is if they had a severe disability or mental health issues that El Nomad would be unable to support. El Nomad also requires that students have travel insurance and that students send the policy number prior to arrival. iNext is a travel insurance provider that El Nomad recommends students get, which Pip is unsure if air evacuation is included in the coverage.

When it comes to staffing, before students arrive, Pip has a meeting with any El Nomad staff and university faculty helping with a program (P. Denne, personal communication, February 26, 2018). During this meeting, Pip ensures everyone is on the same page when it comes to risk management and communication in case of an emergency. According to a past intern, during a pre-arrival staff meeting in summer of 2017, this communication order was established but not followed because it was not clear enough (C. Tegeler, personal
communication, March 14th, 2018). There does not exist a document with an emergency contact protocol listed. El Nomad does not allow El Nomad staff besides Pip and Arturo to lead a student group without their presence. In contrast, according to a past intern, there was a program in summer 2017 there were multiple times when they would be alone with the student group while on program time (C. Tegeler, personal communication, March 14th, 2018). Specifically, most every day at the community service site, neither Pip nor Arturo would be present (C. Tegeler, personal communication, March 14th, 2018). Pip and Arturo were always present for the bigger day trips. Both Pip and Arturo are CPR and First Aid certified, though they are not up-to-date. They do not require other faculty or staff traveling with a group to have any certifications. El Nomad does have first aid kits, but they do not always have them while on program. They make sure to bring them to major activities. Pip gave the example that they would not bring a first aid kit to salsa class, but would have someone on call who could run and grab it in case of an emergency – which seems counterproductive to me.

With homestay families, all have personal relationships with El Nomad and are chosen by Chela, the mother of Arturo. According to Pip, this has been the successful way to do it, as they are then held more accountable due to the personal connection. They have a one-time vetting process and they do not ask for background checks.

In regard to water safety, while on water transportation, students are required to wear life jackets. If on a beach while on program time, Pip would talk to locals about the tide and places that are not recommended to swim. She would then let students know about the risk. El Nomad does not provide life jackets, but would if needed. Pip stated she verbally asks students if they can swim prior to a swimming activity (P. Denne, personal communication, February 26, 2018).
While El Nomad did initially vet providers for activities, this was five years ago (P. Denne, personal communication, February 26, 2018). They use the same providers with every activity. El Nomad does not do many adrenaline sports due to universities’ fear of these activities. According to Pip, the most high-risk activity that happens while on program time is trekking – sometimes up to 20,000 feet. This is the highest-risk activity due to risk of high altitude sickness.

When it comes to risk management while on program, El Nomad takes a “preventive” approach (P. Denne, personal communication, February 26, 2018). During the pre-arrival and in-country orientation, Pip goes through the itinerary and covers the risks involved in each location with students and parents. She also gives constant reminders throughout the program about certain measures such as drinking enough water. Before going to a new location, Pip will do a briefing of the itinerary and the different health issues involved. An example is that on the way to the Amazon, Pip will give a health briefing of the different health risks present there.

While on program, students are allowed to take weekend trips and complete their own activities while not on program time (P. Denne, personal communication, February 26, 2018). Before arrival, students sign a waiver that acknowledges El Nomad is not responsible for any incident that happens while not on program time. Before leaving for a separate trip or before an activity not on program time, students need to sign out of the El Nomad office and provide certain details as seen in Appendix A. They also are required to sign a waiver that states they are going to keep their phone on and charged at all times.

When asked if El Nomad has ever dealt with earthquakes or evacuation while on program, the answer was “No, not really.” (P. Denne, personal communication, February 26, 2018). There was one instance where an independent student had to be evacuated from Macará,
Ecuador to Cuenca, Ecuador due to an earthquake. To handle this situation, El Nomad called on-site contacts and received information about the situation from them. They then secured private transfer for the student back to Cuenca immediately. Within El Nomad’s evacuation plan, the first step is to contact the consulate and embassy. However, in this situation the consulate and embassy were not up-to-date on the situation, so El Nomad moved forward with this process.

When asked if sending institutions have support that can be utilized in crisis situations, Pip said there was not any that she was aware of (P. Denne, personal communication, February 26, 2018).

When asked if El Nomad has ever dealt with serious injuries while on program, the medical situations mentioned were an epilepsy attack, altitude sickness, dehydration, and a sleeping issue where the student could not wake up from deep sleep and had to be hospitalized, which, according to Pip, was a chronic illness of the student (P. Denne, personal communication, February 26, 2018).

In case of an incident, El Nomad’s approach is to “defuse the situation” (P. Denne, personal communication, February 26, 2018). El Nomad’s approach is not to “undermine” the situation, but to calm everyone down. According to Pip, this is one of the challenges of having professors on program – it is often professors who escalate situations and are the most paranoid. For example, a professor from an ASU program is very suspicious about students eating and drinking different things. In contrast, Pip is not concerned about this, but instead sets the expectation that students probably will get sick while abroad, and that it is very normal.

In the aftermath of an incident, El Nomad contacts the sending institution and works out who is better to contact parents. El Nomad then helps students arrange their flight back home and finalizes things with homestay families. If students are not going home, and if the situation
necessitates it, El Nomad will organize counseling through referring the student to a professional.

When asked if El Nomad has a sexual harassment policy, they do not have a written policy, but have instructions on an incident report on who to contact. This is a reoccurring theme I am finding in regard to El Nomad risk management – their means of dealing with situations is often having a phone number to call. In instances of sexual harassment or assault, Pip “lets the woman handle it how she wants to” and legally Pip cannot do anything unless there is risk of it happening again (P. Denne, personal communication, March 14, 2018). If something “big” happened, Pip would hand it off to the partnering university.

Upon completion of an El Nomad program, students are asked to complete an evaluation (P. Denne, personal communication, February 26, 2018). They are not asked specifically about health, safety, or risk, but more about the service provided by El Nomad, and if students felt supported by El Nomad while on program.

Upon completion of my research into El Nomad’s approach and current protocols for risk management, I began the risk assessment phase of my Capstone project. This conversation gave me the foundation to begin my risk assessment, including information on El Nomad’s risk tolerance level.

**Differing Approaches**

As mentioned before, there exists difference in national perspective that influence approaches to risk management. As I am creating a risk management plan for an Ecuadorian company run by an Australian and Ecuadorian national, this is something that should be mentioned. Pip (Australian)’s approach to risk management, which is based on dealing with risk
as it appears, is very different from mine. I am much more focused on preventative measures, and see Pip’s approach as too minimal. In my opinion, Pip’s risk management approach is reflective of Ecuadorian society in general. An example to illustrate this point can be seen through signage in Ecuador versus in the U.S. In the U.S., we have signage for everything – warning pedestrians to stay on a path for danger of rattlesnakes, to watch your head when a ceiling is low, even to warn that a coffee may be very hot. In contrast, in Ecuador, society is a lot more based on the assumption individuals will be aware and look out for themselves – you will not find any of this signage in Ecuador. While the investigation into the reasoning behind these differences may be complex, it is useful to note the different approaches to risk management Ecuador and the U.S. takes towards its citizens. The question then enters: how much is Pip’s risk management belief system influenced by her work within Ecuadorian society, her own personality, and her own Australian cultural beliefs? While this may perhaps be its own Capstone project, it is useful to acknowledge that I have very different approaches to risk management that is most likely influenced by difference in personal and national perspective.

Keeping this in mind, in the next section I preview my risk management process. Before beginning my risk assessments, it was essential to decide the scope of my risk assessments and risk management plan, as El Nomad has a wide variety of programs. The next section begins discussion on my thought process when it comes to this, and discusses my risk assessment findings of Ecuador.
Risk Assessment

Scope

The next step in my risk assessment process was to define the scope of my study using Friend’s (2012) related analysis questions. The first question is: “Will you be assessing risk for only study abroad programs, or all of your institution’s international activities involving students?” (p. 1). Although El Nomad offers programs throughout Latin America, this is a recent expansion. El Nomad specializes in Ecuador-based programs, and it is therefore El Nomad’s Ecuador programs I assessed, including the Galapagos Islands. It is also useful to note that while El Nomad offers adventure-based ecotours for individuals, I deem this outside the scope of study abroad programs I want to assess. This instead is more within the category of tourism, and while elements of the risk management plan would be related, these programs would require a separate risk assessment and risk management plan. Relating Friend’s (2012) assessment question to El Nomad’s context, I will only be assessing risk for El Nomad’s study abroad programs, not the other international activities El Nomad supports such as adventure-based ecotours.

The next assessment question is “Will the data collection be limited to undergraduate or graduate students?” (Friend, 2012, p. 1). In the context of El Nomad programs, I considered which ones I will limit my risk assessment to, as Friend’s question begins the questioning of what the constraints are for the assessments. El Nomad mainly runs programs for high school and undergraduate students, and occasionally works with individual graduate students wishing to complete an internship in Ecuador. Excluding ecotours, El Nomad has the following programs: volunteer programs, individual internship programs, specialty customized programs, and faculty-led programs. For the purposes of this risk assessment, I only assessed risk for programs where individuals are connected to an educational institution and are coming to study. This therefore
excludes volunteer-based programs from my risk assessment, as the program model is quite
different from an educationally-based program. It also excludes specialty customized programs,
such as a yoga retreat program El Nomad has in summer of 2018. Although elements of the risk
assessment and risk management plan will be related and useful, these programs are outside the
scope of my study. It is also perhaps useful to note this risk assessment does not assess risk for El
Nomad interns, such as myself, as it is beyond the scope of my Capstone. The two program types
that are therefore within my risk assessment and subsequent plan are university and faculty-led
program groups.

Something else to keep in mind when it comes to scope is that I am a one-person team
attempting to create a comprehensive risk assessment and risk management plan. Most resources
recommend the creation of a risk management team to complete this task. A team is not available
to me in the creation of risk assessments and a risk management plan for El Nomad. While it is
recommended there is a team, this is not the situation I am in. As there are a multitude of risk
management components, with everything leading from redesigning health and safety policy to
the in-country risk management orientation for programs, there will be sections where I will need
to recommend rather than fully create components.

After confirming the scope of my risk assessment, I then utilized online resources to
assess what governments as well as private risk assessment companies with publically available
sources have to say about Ecuador’s risk levels when it comes to various health and safety
issues. For organization’s sake, I will demonstrate my findings by category: Health, Political and
Legal, Safety and Security, and Environmental, after briefly reviewing my sources.
Online Risk Assessment Overview

According to Friend (2012), many security information providers have developed rating systems that can form the basis of risk management reports. One resource she mentions is Control Risks’ RiskMap. Taking a look at the publicly-available content, Control Risk has four resources on Ecuador’s Maritime, Kidnap, and Travel Risk potential. According to the website, these maps are a forecast of risk in 2018, and utilize information from January to November 2017, although it does not specifically state where it gets the information from. A different resource I found is RiskMap, which has up-to-date information on the latest security information which you can filter by location and risk type, as well as a map which shows risk areas.

Multiple sources also preached the importance of looking at government resources to gain information. Sources I looked at include The U.S. DOS website as well as other English-speaking government’s websites including Australia, New Zealand, Canada, and the UK. To get my health travel risk information, I reviewed the Center for Disease Control (CDC) and the World Health Organization’s websites.

Health

Control Risk created a risk map in collaboration with International SOS which assigns medical risk ratings to countries by assessing health risks and factors using publically available and internal data sources. The factors assessed include: environmental factors, infectious diseases, the standard and availability of local emergency medical and dental care, access to quality pharmaceutical supplies, the requirement for medical evacuation, as well as language, cultural, or administrative barriers. According to this map, Ecuador is labeled as a medium medical risk country, which means there is appropriate standard of care available from selected
providers, reliable emergency services and dental care is usually available, and there is some risk of food or water-borne diseases. It further means infectious diseases such as malaria and dengue fever may be present.

More specifically, the Australian Government reports the standard of medical facilities provided by private hospitals in Quito and Guayaquil is reasonable, but outside these areas and in the Galapagos Islands, facilities are very limited. The UK’s government website confirms the limited healthcare facilities on the Galapagos Islands. The U.S. DOS states there are two hospitals on San Cristobal (with helicopter emergency services) and Santa Cruz Island, though they do not perform major medical procedures. The U.S. DOS also mentions serious injury or illness in the Galapagos typically requires medical evacuation to the Ecuadorian mainland or the U.S. It is highly recommended evacuation insurance with air evacuation be included. The Australian government further states doctors and hospitals expect cash payment prior to providing medical services, including for emergency care. It also states the danger of altitude sickness, and warns travelers to be aware of it while exercising and drinking alcohol at high altitudes.

In its country report, the CDC states that all travelers should be up to date on routine vaccinations, including the measles-mumps-rubella (MMR) vaccine, diphtheria-tetanus-pertussis vaccine, varicella (chickenpox), polio, and the yearly flu shot. They further recommend most travelers get the Hepatitis A and Typhoid vaccine, as there is some risk of obtaining these diseases through contaminated food or water in Ecuador. CDC recommends some travelers – depending on where in Ecuador one travels, length of stay, and activities – get the following vaccines based on the following activities. They recommend the Hepatitis B vaccine if one may have sex with a new partner, get a tattoo or piercing, or have any medical procedures. If one
plans to spend a long time in Ecuador, travel to higher-risk malaria areas, or spend a lot of time outdoors, it is recommended that they take prescription medicine for malaria. For those working with animals or involved in outdoor activities in remote areas, a rabies vaccination is recommended. The CDC further recommends a yellow fever vaccination for travelers nine months of age or older, and against pregnant women traveling to Ecuador, due to the zika virus. The only outbreak listed on the World Health Organization’s website for Ecuador is the zika virus infection, but they do not recommend any travel restrictions based on current information available. According to the CDC, there do not currently exist travel health notices for Ecuador.

**Political and Legal**

According to Control Risk, Ecuador’s political risk forecast is high. One flaw of this resource is it does not state reasons why they deem a country as being at a certain level of risk. However, it does state on the map that these ratings are compiled from sources the company considers to be reliable or are expressions of opinion, and they have made reasonable commercial efforts to ensure the accuracy of the information. This is a rating I outright disagree with – and am curious why Control Risk would rate Ecuador as having a high political risk forecast. Ecuador is a stable country when it comes to political risk, and the only thing I could think to make Ecuador have a high political risk rating is due to its northern border with Colombia where there is a very high risk for kidnapping and currently has a travel ban from numerous countries.

When it comes to local laws for foreign nationals visiting Ecuador, there are several laws mentioned on government websites which travelers in Ecuador should be aware of. According to the Australian Government, local laws prohibit political activity by foreign nationals while in
Ecuador, including participation in protests or demonstrations. It is also stated travelers are legally required to carry a copy of their passport and their visa page at all times, and penalties for drug offenses are severe and include lengthy prison sentences. The Canadian Government mentions pedestrians should cross streets only at designated crosswalks, and jaywalking is punishable by a fine.

**Safety and Security**

It is perhaps useful to distinguish between the terms “safety” and “security”. According to Friend (2012), security concerns are ones which reflect the overall functionality or stability of a country’s government (p. 5). This includes the frequency and severity of civil unrest, strikes or public demonstrations. Safety is more concerned with criminal activity. In this section, I will discuss both security and safety, as many private companies and governments do not differentiate between the two in their combined rating systems.

According to Control Risk, Ecuador has a low travel risk. This categorization means that violent crime rates are low and that racial, sectarian or political violence or civil unrest is uncommon. If terrorism is a threat, groups have limited operational capabilities, and acts of terrorism are rare. It also means security and emergency services are effective and infrastructure is sound, and industrial action and transport disruption are infrequent. However, near the northern border with Colombia, there is shown a regional variation, which means it is a travel security risk zone. This means the risks faced in this region are different from the country’s overall risk environment and necessitates a different level of preparation. This information is confirmed on the U.S. Department of State’s Country Information Sheet, which states to not travel to the northern border with Colombia due to crime. According to this resource, the
northern border has a higher rate of ransom kidnappings than the rest of Ecuador. The U.S.
government is also unable to provide emergency services to U.S. citizens at the northern border,
as U.S. government employees are prohibited from traveling to the northern provinces of
Sucumbíos (excluding the northern bank of the Nap River), Carchi and Esmeraldas. Excluding
this region, however, Ecuador is labelled as a Level 1, which recommends exercising normal
precautions.

The U.S. Department of State Overseas Security Advisory Council (OSAC) paints a more
intense picture of crime and safety in Ecuador. According to a crime report published on
February 2\textsuperscript{nd}, 2018 and created in partnership with the Embassy in Quito, crime is a severe
problem in Ecuador. A large contributor to this is limited police and judicial resources, which
create very low rates of apprehension and criminal conviction (less than one percent). This only
contributes to Ecuador’s high crime rate. According to this report, pickpocketing, purse
snatching, robbery, and theft of travel documents are the most common crimes committed
against U.S. citizens. This report states these crimes happen throughout Ecuador and have
recently increased. The report recommends travelers avoid withdrawing large amounts of cash at
one time and only use ATMs in protected indoor areas. The Government of Canada further
recommends avoiding showing signs of affluence while walking around. In case of robbery, the
OSAC report recommends full compliance while attempting to observe identifying
characteristics of the aggressor. The report also recommends traveling in groups, not leaving
food or beverages alone in public locations, and never accepting drinks from strangers to avoid
sexual assault, which occurs with frequency. The Australian Government also recommends not
accepting chewing gum or cigarettes from strangers, as there have been reports of travelers being
robbed and assaulted after receiving spiked versions of these items.
The Embassy of Quito further strongly advises against bus travel due to being targets of theft and other crime. While using taxis, it is advised to only take taxis from a cooperative, or a radio taxi association, which are usually yellow, display matching unit numbers on windshields and doors, feature a taxi cooperative name on the door, and are identified with an orange license plate. The Australian Government further recommends only using taxis which have a “panic button” and security cameras installed, which authorized taxis should have. If a U.S. citizen is involved in a criminal incident, the OSAC recommends they immediately file a denuncia (criminal complaint) with local authorities and inform the American Citizens Services Unit at the Embassy or Consulate, which can do the following: help find appropriate medical care, put the victim in contact with the appropriate police authorities and contact family members and friends on their behalf, replace stolen or lost passports, and help the victim understand the local criminal justice process and direct them to Ecuadorian attorneys or law enforcement officials.

The Australian Government’s official advice is to exercise a high degree of caution when traveling throughout all of Ecuador, reconsider travel to Sucumbios province, and do not travel 20 kilometers along the border of Colombia, except the official border crossing at Tulcán. The high degree of caution is due to risk of violent crime, such as assaults and armed robbery. The Government of Canada’s official advice is to exercise a high degree of caution while traveling to Ecuador due to high levels of crime and a high risk of natural disasters. They confirm to avoid all travel to areas bordering Colombia, but also recommend avoiding all travel to southern rural areas bordering Peru due to the presence of landmines and unmarked minefields in the Cordillera del Cóndor. They also recommend avoiding non-essential travel to Montañita due to attacks and sexual assaults against foreign women travelers. The New Zealand government’s official advice is to exercise extreme risk along the northern border of Colombia, high risk in Sucumbios on
northern Ecuador, and some risk throughout the rest of Ecuador due to violent crime. The UK Government’s Foreign and Commonwealth Office (FCO) foreign travel advice to Ecuador also advises against all travel within 20 kilometers along the border with Colombia. This excludes the official border crossing in Tulcan. They further recommend against all but essential travel to the areas of Tarapoa and the Cuyabeno reserve outside the 20-kilometer zone in Sucumbios, as well as the areas of El Angel Ecological Reserve inside the 20-kilometer exclusion zone in the Carchi province.

The U.S. DOS mentions public protests and strikes are common throughout Ecuador and are mainly peaceful, but have the potential to turn violent at any point. It is recommended to avoid areas where a strike or protest is occurring.

Control Risk also has a maritime risk map, which shows risk for maritime acts such as piracy, anchorage crime, conflict, territorial disputes, terrorism and militancy. According to this map, risk level is marked at medium. The Australian Government confirms this through stating piracy can occur in the coastal areas of Ecuador. There is also a kidnap risk map which shows kidnap risk by region. According to this map, Ecuador is included in an area which has 48 percent kidnap risk, which is the highest percent on the world map. Of this 48 percent, 95 percent of the victims are local nationals, and only five percent are foreign nationals. Of this 48 percent, three percent of the kidnapping is done by militants, including terrorists and other armed groups. Other countries included in the kidnap area include Guatemala, Honduras, Nicaragua, El Salvador, Costa Rica, Colombia, and part of Venezuela and Mexico. As there is not a specific breakdown of kidnap risk per country, it is good to keep in mind that this does not mean Ecuador is at high risk specifically.
In this section in particular, there is a large amount of variance when it comes to government assessment. This discrepancy is something I personally struggled with in the creation of my subsequent risk management plan, because how do you decide which source is the most accurate and trustworthy? Friend (2012) states the importance of understanding an institution’s risk tolerance level before creating a risk management plan. This can also be seen when it comes to analyzing governmental travel advice. For example, for a country to be deemed as a high risk for safety and security, what is the risk metric? Does one violent crime need to occur for there to be a high risk for violent crime, or 50? Is this in comparison to the region? Who’s making the decision on the ratings? As the governmental websites do not explain their own decision-making processes, this made my analysis of them much harder. These questions are something I kept in mind while analyzing the ratings and recommendations for travel to Ecuador. In the end, I looked at each governmental website from a comparative lens through the creation of a cross-analysis of every government recommendation, and utilized my personal experience with Ecuador in the decision-making process for El Nomad’s risk management plan.

**Environmental**

When it comes to environmental concerns, according to OSAC’s report, Ecuador’s biggest environmental concerns are its active and potentially active volcanoes and earthquakes. Recent volcanic eruptions include Cotopaxi’s activity in August 2015 whose eruptions distributed volcanic ash over Quito, and the Tungurahua volcano in Baños which has erupted several times in the past decade and produced significant ash distribution. Furthermore, in April 2016, a 7.8 magnitude earthquake struck off the coast of Ecuador and devastated coastal communities and caused over 500 deaths (Government of Canada). Authorities are said to
distribute warnings of potential tsunamis, but local level responses are said to be uneven. The Australian Government also states that eruptions can occur at any time and without warning and gives advice on what to do in case of ash fall. In case of an earthquake, volcanic eruption or tsunami, the UK Government’s FCO recommends monitoring official channels such as the Ecuadorean National Geophysical Institute and the National Secretariat for Risk Management (both Spanish only) and following the advice of local authorities. Interestingly, the Canadian Government’s website is the only one that names hurricanes as a threat, during hurricane season on the coast from mid-May to the end of November.

El Nomad Risk Assessment Process

After completing the above research, I then followed the outlined process below:

- Compiled the government risk assessments in a comparative format on a Microsoft Excel spreadsheet, seen in Appendix B.

- Developed a second risk assessment utilizing the list of recommended risk areas put forth by Study Abroad First – Educational Travel Information (SAFETI) and NAFSA’s Guide to Education Abroad. I utilized a Microsoft Excel spreadsheet for this second risk assessment, which can be found in Appendix C. As mentioned by SAFETI, this list included risks that are possible in all experiences abroad, such as drinking alcohol, along with risks that are specific to the program activities and location, such as earthquakes in Ecuador.

- Completed a third risk assessment utilizing the risk assessment method stated by Friend (2012) shown in Appendix D. The red highlighted sections in the Risk Ratings Code,
used to determine the gravity of the risk level and shown within Appendix D, signify the description I chose for Ecuador.

- Following the recommendations of NAFSA’s Guide to Education Abroad, after creating this list, I utilized my online research and information gathered from interviews to determine the risk level using the following scale: insignificant, low, medium, high, and extreme. I included a notes section for relevant information.

- Determined if these risks were being managed at an appropriate level. To do this, I first looked at El Nomad’s current risk management plan and health and safety policies and had a conversation with Pip about El Nomad’s risk management practices to answer any follow-up questions.

- Used this information to determine if risks were being managed at an appropriate level, utilizing my researched knowledge of risk management

- Following NAFSA’s Guide to Education Abroad, I created a recommendations section on the spreadsheet and gave advice on how to bring risk levels to appropriate levels. When I use the term “appropriate levels” within the El Nomad context, I am referring to risk levels which I determine to be at a level which makes studying abroad with El Nomad an overall safe experience.

Upon completion of these multiple risk assessments, the next step was to recreate the El Nomad risk management plan.

**Risk Management**

After a perusal of multiple risk management plans including the University of North Georgia’s, I developed a risk management plan for El Nomad. After an introduction and
explanation of risk assessment and resources, I laid out the risk management plan into the following sections: Pre-Program Phase, Program Phase, and Post-Program Phase. This risk management plan is slightly different than university risk management plans I came across, as the language used is to recommend, not state. I used this language as I am recommending changes to El Nomad’s current risk management protocols, and it is then ultimately El Nomad’s decision whether to accept each recommendation or not. During this process, I ensured all topics covered in my El Nomad risk assessment were discussed within the risk management plan, shown in Appendix E. The budget associated with this risk management plan is shown in Appendix F.

Discussion

The main conclusions in response to the research question: “What practices in risk management would be best suited to improve El Nomad Study Abroad Program's risk management plan?” are found in the subsequent risk management plan given in Appendix E. The best risk management practices are presented in the form of recommendations throughout the risk management plan. These recommended risk management practices were supported by interviews with professionals in the field, literary and online research, multiple Ecuador-specific risk assessments, and an El Nomad-specific risk assessment.

El Nomad is the main organization to benefit from the results of my inquiry. Prior to my inquiry, El Nomad did not have a detailed and comprehensive risk management plan. Through my inquiry, El Nomad stands to benefit through having recommendations on how to best minimize risk while students are on program, and in the process, also limit their potential for
liability. As El Nomad is a very small organization with limited resources, limiting their potential for liability is especially important, as they would not have the resources to survive a legal suit.

Other small education abroad organizations could stand to benefit from my risk management plan, especially ones with small budgets, as that is the mindset I have in the creation of the risk management plan. While my risk management plan is Ecuador specific, the recommendations could be used by other organizations seeking a more comprehensive risk management plan with a small budget in mind. The online-based risk assessments are also useful to any organization, regardless of size, that runs programs in Ecuador. This is because they are analysis of specific risk in Ecuador, though it should be kept in mind that as the years progress, they may not be as relevant as the information is constantly changing.

It was also interesting creating this risk management plan for a small company with a very limited budget. This brings up an interesting conversation on what the “minimum” risk management plan should be for small organizations – or any organization, for that matter. It is clear that risk management is more of an after-thought for El Nomad, which is perhaps partially due to its size and ability to dedicate time to risk management. However, the issues that come along with this are the high responsibility study abroad organizations have for its participants, both moral and legal. What is the minimum level of risk management organizations should have in place before having programs? To what extent is being a small organization with limited resources a reason for not having a comprehensive risk management plan? My answer to this is regardless of size, no matter what and without excuse, risk management needs to be the highest priority for a study abroad organization. An organization does not need to be a large one with a lot of resources to do simple things such as develop an emergency action plan and ensure understandability with all students and staff. While there definitely exist limits within the ability
of small study abroad organizations – for example, they most likely would not be able to afford an on-call lawyer – these limits are not an excuse for not having an updated and inclusive risk management plan.

Now that the risk management plan has been created, the question of its implementation exists. While I no longer work with El Nomad, and can only estimate what is possible in regard to the implementation timeline, it is useful to discuss the priority of all recommended risk management changes. From my understanding of El Nomad’s current resources, I recommend that within a year, El Nomad begin work on all recommendations as outlined in the risk management plan except: one homestay family member be First Aid/CPR certified, homestay protocols, fire safety protocols (for financial reasons), Pip and Arturo becoming WFR certified (for financial reasons), and El Nomad completing background checks on all El Nomad staff. These exceptions were decided after looking at the priority of all recommendations and El Nomad’s ability to adopt the recommendations within a year. In regard to the timeline of one year, El Nomad’s high season is usually May – August. This summer, El Nomad does not have any summer programs during this time. It is therefore recommended El Nomad utilize this time to focus on risk management. I recommend El Nomad staff decide themselves where to start on risk management implementations, as they have the best idea of where makes the most sense to begin.

Looking forward, if El Nomad were to grow in size and resources, I recommend the creation of a risk management team or hiring one individual to specifically handle risk management within the organization. Multiple sources stated the importance of this, as risk management is an extensive and incredibly important aspect to study abroad programming. As it currently stands, risk management seems to be an afterthought for El Nomad. I also recommend
El Nomad purchase their own liability insurance and have a lawyer on-hand to assess all legal documents, assist with contract negotiations with universities, and be available for consultation as needed. I would also recommend the purchase of all items mentioned in the risk management budget. As it currently stands, due to very limited resources, El Nomad would not be able to afford anything listed on the budget. The recommended budget is geared towards an organization that has at least 10 full-time staff members, and they currently have two. Therefore, this should be kept in mind for the future.

The recommendations for further research include best practices to improve El Nomad’s crisis management protocol, specifically when it comes to medical and environmental crises. I believe improving the medical and environmental crisis response protocol is a huge area of growth for El Nomad, as El Nomad does not currently have an expansive emergency response to these two categories. This may be addressed through El Nomad contracting with a crisis management service, or through a staff member dedicating time to this research and inquiry.
Appendices

Appendix A – Prior El Nomad Risk Management Plan

This is El Nomad’s pre-existing risk management plan that was in place prior to my creation of a new one. It is shown to give an example of pre-existing El Nomad risk management practices.

Appendix B – Government Online Risk Assessment

This is my comparative risk assessment of online government travel guidance to Ecuador. The governments represented in this risk assessment are the U.S., the U.K., Australia, Canada, and New Zealand. On this risk assessment, I stated what each country mentioned for Ecuador when it came to common travel risks – such as kidnappings and natural disasters. All comments in the sections are paraphrased by me, not direct quotes.

Appendix C – SAFETI and NAFSA El Nomad Risk Assessment

This is the risk assessment I created combining a list of risks put forth by SAFETI and NAFSA. After compiling the list, I determined the level of risk specific to El Nomad programs in Ecuador, and then determined if the risk was being managed properly, according to my opinion. I then gave a recommendation for how to better manage the risks that were not being managed properly.

Appendix D – Friend Ecuador Risk Assessment

This risk assessment was created using an outlined method put forth by Julie Friend. I utilized her rating metrics and applied it to El Nomad programs in Ecuador. On top you will find my risk assessment of El Nomad programs in Ecuador, and below you will find the Risk Rating Code which is the criteria I used to determine what risk level each category was at. Highlighted in red you will find the sections in each rating system which relates to Ecuador.

Appendix E – New El Nomad Risk Management Plan

This is the cumulative outcome of this Capstone – the risk management plan for El Nomad study abroad programs in Ecuador. Here you will find recommendations for El Nomad risk management practices.

Appendix F – Risk Management Plan Budget

Here is the budget for El Nomad if and when they increase in size and have more resources available. Through purchasing the listed items, their risk management practices would become improved. The budget also includes budget notes to further explain the budget.
Appendix A – Prior El Nomad Risk Management Plan

Risk Management Plan:

- All students are provided with a mobile phone and starter credit. This phone has emergency, El Nomad Staff and Homestay numbers preprogrammed into the phone. Numbers are also listed within the welcome package information. (Please note, students are required to have their phones fully charged with credit at all times)

- Privately organized excursions are to be registered with the El Nomad Staff. The following information must be specified before departing:
  - Departure and arrival times/information
  - Accommodation/hostel contact details
  - Names and contact numbers of all accompanying persons.

- All students are given step-by-step instructions of the necessary procedures to follow in the instance of a social, political, medical or national emergency. The plan is relevant regardless of the emergency type. Please see page 2.

- For medical emergencies, depending on the severity, either the homestay families or ourselves will take the students to the nearest medical services. Ecuador has a strong Medicare system and we have full trust in these services.

- For national emergencies, ranging from natural disasters to government coups, El Nomad’s first point of contact is with the embassy. Evacuation procedures are carried out accordingly and further procedures vary depending on the situation and consulate instructions.

- If coming from Australia, Students are required to register pre-departure with Australian government: Department of Foreign Affairs and Trade on the http://www.smatraveller.gov.au/ website.

- El Nomad Study Abroad Programs has regularly fed updated information from the Embassy of Australia, Canada and the United States.

Please note: Ecuador is an economically and politically stable country. National emergencies are rare and not a daily reality.
Emergency Procedures:

- Evacuate immediately to a safe environment. This may be your university, homestay house, the El Nomad office, police station, church or any other trusted social institution.

- Please call your immediate supervisor and await further instruction before taking further action. In the instance you can’t reach your supervisor, please call either the managing director of co-founded El Nomad. Please note, we have preprogrammed all emergency numbers in your cell phone and on your emergency student card.

- Note: If this is a medical emergency, please call the national emergency number 991 and follow necessary instructions. Once you have connected with 911, please make sure to call, or have someone call on your behalf, your immediate supervisor.

- In the instance that cell phone lines are down or out of service, stay in a safe place and start functioning once again. If all else fails contact your local embassy or consulate. Address and numbers are in your emergency contact list.
### Appendix B - Government Online Risk Assessment

<table>
<thead>
<tr>
<th>Area</th>
<th>Kidnappings</th>
<th>Serious Sexual Assault</th>
<th>Muggings/Robbery/Risk-Pocketing</th>
<th>Avoid</th>
<th>Public Protests/Strikes</th>
<th>Bus Travel</th>
<th>Natural Disasters</th>
<th>Money Fraud</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>The U.S.</strong></td>
<td>Be alert about express kidnappings-kidnapping where the target needs to procure an immediate ransom, often from an ATM.</td>
<td>Some victims raped in Quito.</td>
<td>Pick-pocketing, robbery, and hotel room theft are most common crimes. Tourists have been robbed at gunpoint on beaches and along hiking trails. Passengers arriving at Quito/Guayaquil airports have been targets of armed robberies.</td>
<td>Exercise caution when traveling to northern Ecuador (Carachi, northern Esmeraldas, and Sucumbios provinces).</td>
<td>Common. Protesters often block roads and sometimes burn tires, throw rocks, and damage personal property. Can turn violent.</td>
<td>Intra and inter city bus passengers often targets of crime. Lack of seat belts.</td>
<td>Earthquakes are common and there are numerous active volcanoes. Tsunamis can occur.</td>
<td>Don’t let credit card out of sight for risk of skimming.</td>
</tr>
<tr>
<td><strong>The U.K.</strong></td>
<td>Express kidnappings can occur in Quito and Guayaquil.</td>
<td>Increased in Mortalita.</td>
<td>Very common but especially in Quito, Guayaquil, remote areas, and Quito (Quito - La Carolina and El Ejido parais, La Mariscal, La Floresta, La Marin. bus terminals, old town and main square, El Panecillo hill).</td>
<td>Northern border with Colombia except official Tulcan border crossing, Tarapaco and the Cuyabeno reserve in Sucumbios.</td>
<td>Common, mainly peaceful but can turn violent.</td>
<td>Avoid using outside major cities after dark, serious accidents very common, road conditions variable.</td>
<td>High risk of earthquakes, volcanic eruptions and tsunamis.</td>
<td></td>
</tr>
<tr>
<td><strong>Australia</strong></td>
<td>Express kidnappings have occurred, including Quito, Guayaquil, and Cuenca. Kidnappings for ransom have occurred.</td>
<td>Have been reported.</td>
<td>Common. During daylight as well, often armed. (Quito - El Panecillo, La Carolina and El Ejido parais, La Mariscal, Gaupulo, old town and South Quito) (Guayaquil - downtown, waterfront and market areas) (jungle lodges in Lower Rio Napo and Cuyabeno National Reserve areas).</td>
<td>Northern border with Colombia except official Tulcan border crossing, border province of Sucumbios.</td>
<td>They occur, potential to turn violent.</td>
<td>Violent crime occurs on city, long distance and international buses.</td>
<td>Be aware of flooding, earthquakes, volcanic eruptions and tsunamis.</td>
<td></td>
</tr>
<tr>
<td><strong>New Zealand</strong></td>
<td>Express kidnappings increased in reports lately.</td>
<td>An increase especially in Montañita.</td>
<td>Common particularly in Quito and Guayaquil. Have been reports of violent crime in jungle lodges and nature reserves. Pickpocketing common in transport hubs and markets.</td>
<td>Northern border with Colombia except official Tulcan border crossing, Tarapaco and the Cuyabeno reserve in Sucumbios.</td>
<td>Common, mainly peaceful but can turn violent.</td>
<td>Violent crime occurs on public transport and intercity buses.</td>
<td>Prone to earthquakes and threat of volcanic eruptions and tsunamis.</td>
<td></td>
</tr>
</tbody>
</table>
### Appendix C – SAFETI and NAFSA El Nomad Risk Assessment

<table>
<thead>
<tr>
<th>Issue</th>
<th>Risk Level</th>
<th>Notes</th>
<th>Managed Appropriately?</th>
<th>Recommendation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mental health support</td>
<td>Medium</td>
<td>El Nomad staff aren’t trained in mental health response but have access to counseling services.</td>
<td>No.</td>
<td>At least one permanent El Nomad staff member becomes trained in mental health response.</td>
</tr>
<tr>
<td>Sexual harassment</td>
<td>Medium</td>
<td>Cat-calls and comments by men</td>
<td>No.</td>
<td>Acknowledge in PDO and pre-arrival documents</td>
</tr>
<tr>
<td>Transportation safety</td>
<td>Medium</td>
<td>Many public/private buses do not have seatbelts and road conditions can be subpar during rainy season.</td>
<td>No.</td>
<td>Mention in risk management plan/student materials</td>
</tr>
<tr>
<td>Water safety</td>
<td>Medium</td>
<td>Relevant to programs occurring in Galapagos and that travel to the coast of Ecuador</td>
<td>No.</td>
<td>Mention in risk management plan/student materials</td>
</tr>
<tr>
<td>Drug use</td>
<td>Low</td>
<td>Zero-tolerance policy, drugs are available</td>
<td>Yes.</td>
<td></td>
</tr>
<tr>
<td>Conflict between students</td>
<td>Low</td>
<td></td>
<td>Yes.</td>
<td></td>
</tr>
<tr>
<td>Conflict between students and staff</td>
<td>Low</td>
<td></td>
<td>Yes.</td>
<td></td>
</tr>
<tr>
<td>Violent crimes (mugging, physical harm)</td>
<td>Low</td>
<td></td>
<td>No.</td>
<td>Mention in risk management plan/student materials</td>
</tr>
<tr>
<td>Kidnapping</td>
<td>Low</td>
<td></td>
<td>No.</td>
<td>State in risk management plan the avoided areas per U.S. DOS travel advisory</td>
</tr>
<tr>
<td>Terrorism</td>
<td>Low</td>
<td></td>
<td>Yes.</td>
<td></td>
</tr>
<tr>
<td>Legal issues in-country</td>
<td>Low</td>
<td>Adhering to knowledge of local laws</td>
<td>No.</td>
<td>Mention relevant local laws in student materials and on-site orientation</td>
</tr>
<tr>
<td>Political instability challenges/response</td>
<td>Low</td>
<td></td>
<td>No.</td>
<td>Mention political evacuation plan in risk management plan, though it is low risk.</td>
</tr>
<tr>
<td>U.S. CDC guidance response</td>
<td>Low</td>
<td>El Nomad follows this.</td>
<td>Yes.</td>
<td></td>
</tr>
<tr>
<td>Sexual assault</td>
<td>Low</td>
<td></td>
<td>Yes.</td>
<td></td>
</tr>
<tr>
<td>Support for special needs/disabled students</td>
<td>Low</td>
<td>If El Nomad cannot support a special needs student they do not allow them on program.</td>
<td>Yes.</td>
<td>El Nomad does not currently have the resources to support special needs/disabled students, though as they grow this should be considered.</td>
</tr>
<tr>
<td>Tropical diseases/special health issues</td>
<td>Low</td>
<td>Malaria risk for long-term in the Amazon, Zika</td>
<td>Yes.</td>
<td></td>
</tr>
<tr>
<td>Emergency communication</td>
<td>High</td>
<td></td>
<td>No.</td>
<td>Write an established emergency communication plan, and make emergency cards for students</td>
</tr>
<tr>
<td>Environmental challenges/disaster response</td>
<td>High</td>
<td>Earthquakes, volcano eruptions, tsunamis</td>
<td>No.</td>
<td>More specific evacuation plan with practice and better monitoring.</td>
</tr>
<tr>
<td>Uncertified faculty/staff</td>
<td>High</td>
<td></td>
<td>No.</td>
<td>Require traveling interns have first</td>
</tr>
<tr>
<td>Crisis management</td>
<td>Insignificant</td>
<td>Focus on risk management</td>
<td>N/A.</td>
<td></td>
</tr>
<tr>
<td>Science laboratory hazards</td>
<td>Insignificant</td>
<td></td>
<td>N/A.</td>
<td></td>
</tr>
<tr>
<td>Discrimination response abroad</td>
<td>Low</td>
<td></td>
<td>Yes.</td>
<td></td>
</tr>
<tr>
<td>U.S. DOS guidance response</td>
<td>Low</td>
<td></td>
<td>No.</td>
<td>Acknowledge in risk management plan</td>
</tr>
<tr>
<td>Alcohol use</td>
<td>Medium</td>
<td>Normal</td>
<td>Yes.</td>
<td></td>
</tr>
<tr>
<td>Fire safety</td>
<td>Medium</td>
<td>Homestays</td>
<td>No.</td>
<td>Recommend fire safety kits for homestays</td>
</tr>
<tr>
<td>Crime (pick-pocketing, petty theft, identity theft)</td>
<td>Medium - High</td>
<td>Galapagos requires air evacuation for serious issues, and only major Ecuador cities have solid health care</td>
<td>No.</td>
<td>Ensure air evacuation is included in insurance and nearest hospitals always located.</td>
</tr>
</tbody>
</table>
## Appendix D – Friend Ecuador Risk Assessment

|--------------------------|--------------------------|---------------|---------------------------------------------------------------------------------|---------------|--------------------------------------|-----------------|--------------------------------|-------------------------------------|

### Risk Ratings Code

<table>
<thead>
<tr>
<th>Health</th>
<th>Safety</th>
<th>Security</th>
</tr>
</thead>
<tbody>
<tr>
<td>No risks beyond that of normal travel (exposure to common viruses or injuries, such as colds or cuts), those with pre-existing conditions face no foreseeable additional risks. Access to high-quality medical care is excellent in the vast majority of cities and towns, regardless of size. Excellent specialty care available in nearly all metropolitan areas. Emergency medical services prevalent nationwide.</td>
<td>Little to no crime, safe and sophisticated public transit, highly professional police force. National guard-type force standing ready for disaster response.</td>
<td>Highly functional and stable government. Systematic adherence to rule of law. Supplies of gas, oil, electricity, water, etc. are stable and constant. Civil unrest or public protests rare. Nonexistence or very limited political violence or acts of domestic or international terrorism.</td>
</tr>
</tbody>
</table>

### Medium

| Risk Rating | Low-level nonviolent theft crimes (e.g., pickpocketing and petty theft) | Low-level nonviolent theft crime common in most environments (including public areas during daylight hours). Public transit generally safe during daylight hours, but less so after dark. Taxis should not be taken by individuals traveling alone after dark. Occasional occurrence of serious crimes, such as assault and robbery. Occasional occurrence of more violent crimes such as rape and home invasion. Some potential for expressing non-violent, expressive, and kidnappings. Drug-related violence is commonplace in dangerous urban areas, and sometimes spills over into other parts of town. Some threat of sophisticated financial crimes, such as identity theft, relationship deception, art antiquities fraud, and virtual kidnappings. Military standing ready for disaster response. | Peaceful public protests. Occasional civil unrest resulting in minimal police action (to dispense crowds). Systematic adherence to rule of law, but occasional identification of corrupt police officials or individuals. Supplies of gas, oil, electricity, water, etc. stable and constant. Occasional acts of domestic or international terrorism. |

### High

| Risk Rating | Low-level nonviolent theft crimes prevalent. Serious crimes, such as assault and robbery are common in select environments. Violent crime such as rape and some forms of violence are the norm. Expensive kidnappings occur with some frequency and are often aimed at gain. Ransom occurs regularly within certain regions. Drug-related violence is increasingly common, urban areas, and may spill over into other parts of town. Some threat of sophisticated financial crimes, such as identity theft, relationship deception, art antiquities fraud, and virtual kidnappings. Government has limited ability to effectively respond to natural disasters. | Low-level nonviolent theft crimes prevalent. Serious crimes, such as assault and robbery are common in select environments. Violent crime such as rape and some forms of violence are the norm. Expensive kidnappings occur with some frequency and are often aimed at gain. Ransom occurs regularly within certain regions. Drug-related violence is increasingly common, urban areas, and may spill over into other parts of town. Some threat of sophisticated financial crimes, such as identity theft, relationship deception, art antiquities fraud, and virtual kidnappings. Government has limited ability to effectively respond to natural disasters. | Some evidence of organized criminal activities though acts of domestic terrorism may involve foreigners. Functional system of rule of law, but frequent identification of corrupt police officials or individuals. Supplies of gas, oil, electricity, water, etc. occasionally disrupted, especially during periods of natural disaster. Occasional civil unrest or violent public protests, resulting in physical confrontation with authorities, etc. Domestic terrorism may be related to conflicts between indigenous groups and government. Country may experience some acts of domestic or international terrorism. |

### Extreme

| Risk Rating | Nonviolent theft crimes and violent crimes, including murder, are widespread and prevalent. Foreigners frequently targeted due to familiarity with weapons. Common threat of armed robbery, home invasion and kidnapping. Public transport of any kind (rail or public bus) if available, is extremely dangerous. Caveat emptor. Moldable kidnapping. Drug or weapons trafficking related violence is nearly omnipresent in all aspects of public life. Financial crimes also commonplace, business opportunism in nature due to the lack of access to computer technology. Road accidents can cause serious injury or even death due to limited driving laws/regulations. Poor road conditions, inadequate vehicle maintenance. Government has little or no ability to effectively respond to a natural disaster. | Nonviolent theft crimes and violent crimes, including murder, are widespread and prevalent. Foreigners frequently targeted due to familiarity with weapons. Common threat of armed robbery, home invasion and kidnapping. Public transport of any kind (rail or public bus) if available, is extremely dangerous. Caveat emptor. Moldable kidnapping. Drug or weapons trafficking related violence is nearly omnipresent in all aspects of public life. Financial crimes also commonplace, business opportunism in nature due to the lack of access to computer technology. Road accidents can cause serious injury or even death due to limited driving laws/regulations. Poor road conditions, inadequate vehicle maintenance. Government has little or no ability to effectively respond to a natural disaster. | Government inoperable. No semblance at law and order. Supplies of gas, oil, electricity, water, etc. irregular and inadequate. Active conflict or postconflict zone. Acts of domestic or international terrorism may be regular and commonplace. Civil unrest may be targeted. |
Appendix E – New El Nomad Risk Management Plan

El Nomad Study Abroad Programs

Risk Management Plan
 Policies and Procedures

Studying in another country involves a unique set of risks and responsibilities for both study abroad participants and program staff. The recommended policies and procedures listed below will help El Nomad staff and partnering organizations best protect study abroad participants from harm.

It is recommended El Nomad’s primary goal be to minimize risk involved with leading study abroad programs in Ecuador. With this in mind throughout the development and duration of El Nomad programs, these recommended policies and procedures will assist El Nomad in realizing this goal.

Assessing Risk

Development and continuation of study abroad programs require a healthy amount of research and analysis of risks involved in a certain location. Analyzing risks includes risks that are inherent to study abroad itself regardless of location, as well as location-specific risks. It is further important to assess risk annually at the very minimum, as location-specific risk may change.

A comparative examination of multiple government travel advisory websites was included in the development of this risk management plan, including: the U.S., Australia, New Zealand, the U.K., and Canada. The recommendations listed by these governments, as well as those put forth by professional risk management services such as RiskMap, were utilized in multiple risk assessments specific to El Nomad programs. The risk assessments were then used to analyze if current El Nomad risk management practices were up to par with current best practices. An in-depth research study of best risk management practices was further undertaken and included interviews with current professionals in the field. This knowledge and analysis formed the basis for the recommended risk management policies and procedures found in this risk management plan.

The next section includes recommended resources that El Nomad staff should utilize in their annual and ongoing analysis of risk present in Ecuador for program safety.

Government Country-Specific Websites

There are multiple resources available to El Nomad staff that provide up-to-date information regarding Ecuador’s safety and security according to governments around the world. This information can be found at the following websites:

U.S. Department of State
https://travel.state.gov/content/travel/en/international-travel/International-Travel-Country-Information-Pages/Ecuador.html

Australian Government
Safety and Security Travel Advisories
There exist multiple resources to keep abreast of current conditions in countries. One such tool is signing up for travel advisories from the U.S. Department of State, which sends emails with the latest advisories when they are posted. It is recommended that all El Nomad staff sign up at the link below, and regularly check their email.
https://step.state.gov/STEP/Pages/Common/Subscribe.aspx

Monitoring Natural Disasters
The following websites provide information on alerts with increasing seismic activity. These are also the official channels to monitor in case of a natural disaster. Information is in Spanish, and it is recommended El Nomad staff check the websites daily to get the most up-to-date information regarding natural disaster risk.
http://www.gestionderiesgos.gob.ec/
http://www.igepn.edu.ec/

Health
It is recommended The Center for Disease Control (CDC) Travelers’ website be monitored weekly for updated health risk information. The information on the website is based on scientific studies, disease surveillance, and best practices to assist travelers in deciding the vaccines, medications, and health measures necessary to prevent illness and injury during travel. This website should further be used to gather updated information on health risks to be utilized in pre-departure documents for incoming program participants.

Minimizing Risk
While El Nomad cannot eliminate all risk and guarantee the safety and security of study abroad participants, it should be the goal to minimize risk as much as possible. Adapted from NAFSA’s Responsible Study Abroad: Good Practices for Health and Safety, it is necessary to keep in mind program sponsors generally:

1. Cannot guarantee or assure the safety and/or security of participants or eliminate all risks from the study abroad environments.
2. Cannot monitor or control all of the daily personal decisions, choices, and activities of participants.
3. Cannot prevent participants from engaging in illegal, dangerous, or unwise activities.
4. Cannot assure that U.S. or other countries standards of due process apply in Ecuadorian legal proceedings or provide or pay for legal representation for participants.
5. Cannot assume responsibility for actions or for events that are not part of the program, nor for those that are beyond the control of the sponsor and its subcontractors, or for situations that may arise due to the failure of a participant to disclose pertinent information.
6. Cannot assure that home-country cultural values and norms will apply in the host country.

The following section describes recommended El Nomad policies and procedures to reduce risk in Ecuador-based university and faculty-led programs. Included in each section is listed a comprehensive list of potential risks inherent in Ecuador-based programs and recommendations to El Nomad to properly manage each risk.

**Pre-Program Phase**

**Student Acceptance**
It is at the discretion of El Nomad staff whether a student should be allowed on program. This is due to the level of support El Nomad is able to provide students with severe mental health issues or physical disability with its current available resources. If El Nomad were to expand in full-time staff or resources, revisiting this current policy is recommended to be able to accommodate more diverse students.

**Recommended student application materials to maximize student health and safety include:**
- El Nomad application form
- Student emergency contact information (2 contacts)
- Medical self-assessment including: medications students are taking, dietary restrictions, and health history including past and chronic conditions
- El Nomad health and safety policy
- Release form
- Color copy of passport
- Verification of student vaccinations following CDC recommendations for Ecuador
- Signed form stating student acceptance of all El Nomad policy
- Copy of health insurance
- Form signed by students confirming they read all pre-arrival documents

While students are on program, it is recommended all El Nomad staff have a copy of student’s emergency contact information, medical self-assessment, and passport at all times in case of an emergency. This information will be kept confidential by all El Nomad staff and will only be utilized in case of a relevant medical emergency.

**Health/Health Insurance**
Current El Nomad policy requires all program participants, as well as faculty, to be covered by health insurance while abroad. El Nomad also requires participants be covered by an additional layer of supplemental international health insurance through iNext. The three options listed on
the website are basic, premium, or platinum. It is recommended students whose program includes the Galapagos Islands purchase either premium or higher due to the coverage of emergency medical evacuation. The basic plan only allots $300,000 for emergency medical evacuation while premium or higher includes $1,000,000. As emergency medical evacuation would be required for serious medical issues due to lack of services in the Galapagos, this level is recommended as air evacuation has potential to be close to $1,000,000.

It is further recommended all homestay families are knowledgeable of where the closest El Nomad-recommended hospital is. It is also recommended homestay families know in which health situations they should take the student to the hospital themselves, and in which situations an El Nomad staff member should take the student to the hospital. It is further recommended at least one member of a homestay family be First Aid/CPR certified.

Each El Nomad staff member should have knowledge of where the closest hospital is and what to do in a medical emergency, ranging from situations of low to high intensity. It is recommended a medical emergency plan be developed and fully understood by all El Nomad staff to cover medical emergency situations ranging from low to high intensity.

Mental Health
El Nomad does not currently have a protocol for dealing with situations of mental health besides having in-country counseling resources. It is recommended El Nomad develops a mental health plan to proactively think through how to deal with different situations of mental health, and to instigate staff discussion on mental health.

Although El Nomad does utilize their right to not allow students on program if they have mental health issues, mental health issues will often not emerge until students are abroad due to the newness of a different culture. With this in mind, there are actions El Nomad can take to be proactive about this. It is recommended El Nomad incorporate the following measures to assist in student adjustment of short-term life abroad:

1. Orient students to the concepts of culture and re-entry shock
2. Communicate with all group members often and have discussion groups to check-in with students
3. Build group cohesion throughout the program
4. Establish a sensible program pace to reduce fatigue
5. Provide sensitive leadership through encouraging students to share concerns with you and be approachable
6. Manage expectations
   a. The difference between what a student expects and what the reality is can cause distress – it is helpful to review student expectations so they are not shocked or distressed from the reality of life abroad.
7. Build an understanding of intercultural skills within students to assist with adjustment into a new culture

These proactive measures were adapted from the following document, which is recommended all program staff read prior to program start and discuss how to incorporate into an El Nomad
Pre-arrival Documents
It is important to provide health and safety information to participants so they and their parents/guardians/families can make informed decisions concerning preparation, participation, and behavior while on the program. It is recommended these documents include:

- The CDC’s Ecuador-specific guidelines for vaccinations
- El Nomad health and safety policy
- El Nomad discipline policy
- Document on sexual assault – see example in Sexual Harassment and Sexual Assault section

Homestay Protocol
It is recommended the following protocols are followed in the homestay allocation process to ensure the safety and security of students:

- Background check of all individuals over the age of 18 that will be in the homestay household during the program
- Interview with homestay family
- Living space assessment including general security of the neighborhood
- Ensuring students have their own room with a door
- Ensuring students have their own bed
- Ensuring homestay families have a fire extinguisher, fire escape ladder if students are on an upper-level floor, and smoke alarms. If not, El Nomad will provide these items.
- Ensure homestay families have carbon monoxide detectors. If not, El Nomad will provide these items.
- Inquiring if homestay families have pets

Once homestay families are selected, it is further recommended El Nomad fully briefs homestay families on the following prior to student arrival:

- Sexual harassment policy
- Evacuation protocol
- Medical emergency protocol
- Emergency communication protocol
- U.S. cultural norms
- Program policy, including no-alcohol tolerance for students
- Overall briefing of program schedule
- Activities students are banned from participation in

It is further recommended homestay families be given a copy of the program itinerary for reference, as well as a list with all El Nomad staff phone numbers.
In the homestay pairing process, it is essential homestay families are alerted to any student food allergies. Students with animal allergies should not be paired with homestay families with pets. Students should be informed that if any issue arises with a homestay family such as feeling threatened or uncomfortable, they should immediately report it to El Nomad staff, and the situation will be dealt with. In instances of needing to move a student out of a homestay, or in instance of a homestay family emergency, there should be homestay back-ups prepared for this situation.

**Fire Safety Protocol**
It is recommended El Nomad ensures all student accommodations, including homestays, have fire safety equipment, including fire extinguishers, smoke detectors, and fire escape ladders if accommodation is on an upper-level floor. El Nomad does not currently require this.

**Staff and Staff Training**
As it currently stands, the two full-time El Nomad staff members are CPR and First Aid certified, though they are not up-to-date. El Nomad does not require other traveling staff (including interns) to be certified.

It is the recommendation that all El Nomad staff traveling or participating in programs are, at the minimum, First Aid and CPR certified. It is also recommended both Pip and Arturo become Wilderness First Responder (WFR) certified. This is recommended as most group programs include some type of wilderness hiking, and WFR skills may be needed during a hike without much access to medical emergency services. Ensuring all El Nomad are – at minimum – First Aid and CPR certified, also limits liability in the instance of a student becoming severely injured while on program time, while also improving student safety overall.

It is further recommended El Nomad completes background checks on all El Nomad staff/interns hired to assist with students while on programs. If something were to occur between a staff member and a student, El Nomad would be held liable for not completing a background check.

Lastly, it is understood El Nomad hires rotating interns. It is essential El Nomad properly and extensively trains all interns on El Nomad policies and procedures, including role plays and interactive means, to ensure understandability. Not only is this useful, but also essential when it comes to legal reasons. In case anything happens with a student, in a legal case, lawyers will look to staff training measures to see how well-trained staff were on relevant policy.

**Sexual Harassment and Sexual Assault Policy**
As it currently stands, El Nomad does not have a sexual assault and harassment policy, and sexual assault is not discussed in pre-departure materials or on-site orientation.

It is recommended El Nomad has a zero-tolerance policy for sexual harassment or sexual assault amongst students and between staff and students. It is recommended protocol is developed for handling sexual harassment and sexual assault allegations between students and students and staff. If a student is found to have committed sexual harassment or sexual assault against another student, staff member, or outside individual, this should call for immediate termination of that student’s program without refund.
In case of a student filing a denuncia (criminal complaint), El Nomad staff would support a student in the filing through accompanying the student to the police stations and providing translation services, if needed.

It is recommended within the sexual harassment policy that it be mentioned El Nomad staff are not allowed to be in a room with the doors closed with a minor. In the instance of a sexual assault allegation, this El Nomad staff member would be unprotected.

It is further recommended a document on sexual harassment be created and sent to students prior to arrival, similar to Appendix A, as it is an excellent resource recommended by the Forum on Education Abroad. It is also highly recommended it is included and discussed in on-site orientation.

**Vetting Protocol**

While El Nomad initially vetted activity providers, this was more than five years ago. It is therefore highly recommended El Nomad complete another full analysis of all activity providers, and re-vet all activity providers on an annual basis.

The following questions are recommended in a safety review vetting conversation, and are adapted from World Learning Youth Program Leadership and Design:

- History of the vendor: how long operating, locations, affiliations, incidents, accidents, injuries, deaths
- Detailed description of their site management, safety protocols, and group facilitation approach
- Certifications such as ACCT (annual external review ideal), WFR, First aid, CPR/AED
- Staff:student ratios, training and qualifications of staff, age of staff, supervision during activity; any times when their staff would not have eyes on participants?
- Age and quality of equipment, gear logs, rope logs, routine site inspections
- Standard safety protocol language communicated among facilitators and to participants
- Local hazards: weather, flora, and fauna
- Evacuation procedures for their facility
- Emergency procedures
- Proximity to Health Facilities in the event of accident or injury
- Pre-Trip or activity briefing content
- Any waiver form they have – we would like to see it and review for any red flag language
- Anything else the vendor wishes to share?

**Pre-Arrival Communication**

It is current El Nomad policy to give all program participants cell phones for use in Ecuador. It is essential that El Nomad checks each phone prior to student arrival to ensure workability. Each program staff member should also have each student phone number pre-programmed into their phone prior to arrival, and also have a cell phone which is able to call and receive in Ecuador.

Prior to student arrival, there should also be an emergency phone tree created. This phone tree essentially lays out who contacts who in case of an emergency and ensures the fastest means of
dispersing information. As always, not only should this phone tree be created, but also dispersed and ensured it is completely understood by all staff members.

**Program Phase**

**Student Orientation**
One of the best ways to ensure the safety of students and minimize possible litigation is to provide a thorough orientation. It is recommended this orientation includes:

- The limitations of the U.S. government and El Nomad in instances of student arrest
- Relevant Ecuador laws students are subject to, including:
  - Illegality of participation in protests and demonstrations
  - The severe penalties for drug possession
  - Legal requirement to have a copy of passport at all times
  - Potential for jaywalking fine
- Region-specific health information, including:
  - Drinking tap water
  - Malaria risk in affected areas
- Discipline policy, including:
  - Alcohol
  - Drugs
- Safety in Ecuador
  - Keeping valuables out of sight, including electronics
  - Public transportation safety
    - Taxi
    - Public buses
- Cultural considerations, including:
  - Homestay
- Evacuation protocol
- Independent student time/trip protocol
- An overview of program policy combining El Nomad and university policy
- Role-playing the natural disaster emergency plan
- Banned activities overview (see below)
- Emergency communication protocol
- A thorough discussion on safety considerations while in-country, including:
  - Potential for pick-pocketing and theft
  - How to secure items and minimize threat of theft and mugging
  - Safety on public transportation
  - What to do in a case of mugging, assault, or theft
  - How to report an incident

**Student Banned Activity List**
It is understood that student policy while on program is a combination of university-specific and El Nomad-specific policy. It is recommended the following activities be banned for students while on an El Nomad program:

- Driving a vehicle of any kind
• Buying, selling, or using drugs of any kind, including ayahuasca
• Inebriation due to alcohol
• Political activity, including protests and demonstrations

Students assume all risk of activities undertaken while not on program time, as accepted in the student liability form. However, if a student were to be found violating one of the above rules, it is recommended El Nomad send the student home at the student's own expense, including if done while not on program time.

However, even on independent student time, students are banned from traveling to areas that currently have U.S. travel bans on them. As of May 2018, this includes Montañita and the northern border with Colombia.

It is recommended these activities be listed on the student agreement signed prior to arrival.

Environmental Considerations
It is important to keep in mind Ecuador is considered high risk when it comes to natural disasters, including earthquakes, volcanic eruptions, and tsunamis. As this is perhaps El Nomad’s highest risk while on program, it is recommended this risk be taken very seriously and that there exists high preparation.

El Nomad does have an emergency evacuation protocol, included in Appendix B. It is recommended this document be treated as an active document that is thoroughly discussed and understood not only by all El Nomad staff, but also traveling faculty and students on program. It is recommended this document be updated annually and after a crisis.

Emergency Communication Protocol
El Nomad currently has an emergency communication protocol that is reviewed during an El Nomad staff and traveling faculty meeting prior to student arrival.

However, it is recommended this emergency communication protocol be written down and each relevant university staff and El Nomad staff member given a copy to carry at all times. It is further recommended this plan be periodically reviewed throughout program duration to ensure understandability. It is also advocated this plan be written down for liability reasons, as proof of its existence can be used to demonstrate preparedness.

Safety and Security
When it comes to minimizing risk of crime for students on an El Nomad program, El Nomad acknowledges this risk in pre-departure materials and briefly during on-site orientation. It is recommended role-playing be included in on-site orientation to discuss how to act in a crime situation and how to best intervene, if needed. It is also recommended there be allowed room for discussion on crime prevention during the on-site orientation.

It is recommended El Nomad asks about incidents of crime and violence in post-program student evaluations so El Nomad can better inform students about crime and violence against students while abroad.
It is current El Nomad policy that students carry their phone with them at all time, and all phones have emergency numbers preprogrammed in their phones. As an additional layer of support, in case of phone loss, it is recommended El Nomad provide students and faculty with an emergency contact card to be kept on the student at all times. It is also advocated that all El Nomad staff have student phone numbers preprogrammed into their phones in case of emergency.

It is also recommended, as per government travel advisories as of March 2018, that all El Nomad programs avoid travel to Montañita, Northern Ecuador and the border with Colombia (Carchi, northern Esmereldas and Sucumbíos province, and the Cuyabeno and Tarapoa reserve in Sucumbíos). It is further recommended to tell students to exercise higher caution in the following areas, as recommended by the U.S., U.K., Australian, New Zealand, and Canadian governments:

Quito
- Arriving passengers at the airport
- La Carolina Park
- El Ejido Park
- La Mariscal
- La Floresta
- La Marin
- Bus terminals
- Old town
- Main square
- El Panecillo hill
- Guápulo
- South Quito
- Transport hubs

Guayaquil
- Arriving passengers at the airport
- Downtown
- Waterfront areas
- Market areas
- Transport hubs
- Sagrado Corazón de Jesús

Other
- Jungle lodges in Lower Rio Napo
- Manta

El Nomad does carry first aid kits while on program with students. It is recommended these first aid kits, at minimum, contain the following as put forth by Acute Medical Training:
- Assorted adhesive plasters
- Triangular bandages
- Sterile eye pads
- Safety pins
• Medium sterile wound dressings
• Large sterile wound dressings
• Non-alcoholic cleaning wipes
• Crepe roller bandage
• Pair of disposable latex gloves
• Sterile eye wash (500 ml)
• Tweezers
• Pocket mask or disposable face shield
• Paramedic shears of good quality scissors (blunt point)
• Ice pack
• Adhesive tap
• Elasticized roller bandage
• Small burn dressing
• Large burn dressing
• Gauze pads (small pack)
• Safety glasses

It is further advised first aid kit(s) be monitored regularly for expired materials.

**Risk Reporting**
In case of a health, safety, cultural or environmental incident, it is recommended a designated El Nomad staff member fill out an incident report. This is useful not only for ongoing risk evaluation for El Nomad, but also in case of any litigations, as all information would be recorded. It is further recommended El Nomad keep a daily log to be completed at the end of each program day. The reason behind this is this daily log can be used to prove a positive safety record. For example, if El Nomad is sued after an accident that occurs during private transportation from Cuenca to Guayaquil, this daily log could be used to prove the private transportation company has provided years of safe transportation and it is not the fault of El Nomad. An example is included in Appendix C.

**Transportation Safety**
It is recommended all hired transportation companies be vetted for their safety track record, insurance, driver protocols, vehicle maintenance records, and general reliability and professionalism. All vehicles should be covered with insurance.

It is advised all students wear seat belts at all times in all vehicles while on program. Students should never ride in a vehicle if they suspect the driver of being intoxicated, high, or overly distracted by technology, music, texting etc. They should always have phone numbers with them of responsible staff and adults to call in this circumstance.

**Water Safety**
It is advised the following water safety policy be adopted by El Nomad:

• Staff should enforce a no diving rule with all water related activities.
• Students should be polled on swimming ability prior to water activities.
• Students with lower swimming abilities should be provided with PFD’s (lifejackets) for all water activities. Some water activities should require everyone to wear a PFD for the duration.
• Students should never swim alone while on program time. A staff member or responsible adult who is a strong swimmer must be present, or a trained lifeguard on duty.
• No swimming in rivers with strong currents, or near or around waterfalls.
• No jumping off rocks or docks or swinging from rope swings that have not been installed by program staff.
• No swimming or wading at ocean beaches with strong currents, riptides or undertows.
• There should be a 1:3, staff:student ratio for all water activities.
• For canoeing, rafting or raft-building, all students must wear PFD’s at all times.
• If an outdoor vendor/outfitter is contracted to run a water-based activity, such as a white-water rafting company, indoor climbing gym, ropes course provider etc., due diligence must be done to research the outfitter’s record, safety, reputation, comments from past customers, safety procedures and protocols, etc. If there are any red flags, do not use this provider.

**Post-Program Phase**

It is highly recommended El Nomad’s risk management plan be updated annually at the very minimum. This analysis should also include improved practice following an emergency or crisis situation. Post-program student evaluation should include questions regarding El Nomad’s risk management procedures and whether students felt safe and secure during their time with El Nomad. This evaluation should also inquire after the students’ experience with crime and violent crime to acquire another layer of risk assessment that could improve El Nomad’s risk management procedures.

It is further recommended all risk management policies and procedures be reviewed with all El Nomad staff and students multiple times throughout the year to ensure understandability. Amongst staff, it is recommended a date be set in January (two months prior to El Nomad’s spring break programs), Late April to reassess after spring break programs, and September (at the conclusion of summer break programs). This allows for three strategic time throughout the year to prepare for as well as continually re-evaluate the current risk management policy.
Appendix A

Understanding Sexual Harassment & Violence: Points to Consider While Studying Abroad

Sexual harassment and sexual violence are never the victim’s fault. Therefore, there is no fail-safe way to prevent or protect oneself from being harassed or becoming a victim of sexual violence — at home or abroad. However, educating yourself about sexual harassment, violence and gender dynamics abroad can empower you and your peers to make safer choices.

The three most important things to remember while studying abroad:

A. Trust your gut. Sexual harassment and violence may be particularly difficult to identify abroad, where cultural norms are often different than those in the US. However, cultural sensitivity does not mean that you need to submit to behaviors that invade your personal boundaries. Know your personal boundaries and know you deserve to have them respected. Trust your judgment or intuition — avoid dismissing your instincts.

B. Look out for your peers. If you see something suspicious, say something. If your peer appears to be in an uncomfortable situation, check-in with them. Err on the side of caution; if you’re unsure about a peer’s welfare speak up, relocate or alter the situation to increase safety.

C. You can seek support. If you receive unwanted sexual attention of any kind, it was not your fault. There are resources available to you. You can get support through Northwestern. Also consider learning basic “help phrases” in the local language, so you know how to seek support from police, store proprietors, train conductors, etc.

Points to consider to improve safety:

1. Understanding local culture can improve your ability to make safer decisions. It is advantageous to...
   a. Learn as much about your host country’s language, religion, customs and dress as possible. Talk with your peers on the trip and with people who’ve visited your host country – share your stories and concerns.
   b. Understand that although the Northwestern Study Abroad Office and CARE staff recognize that sexual harassment/violence are not the victim’s fault, this may not be the prevailing belief in your host country.
   c. Watch and learn. Observe interactions between local men and women for socially sanctioned ways of interacting. For example: Do men and women who are strangers make eye contact when speaking? How far apart do women and men sit or stand from one another when conversing? Watch how the locals avoid advances. Discuss your observations with your peers. Following these cues can improve your sense of safety throughout the trip.
   d. Consider your attire, body language and behavior. Understand that what is seen as provocative or respectful in your host country may or may not be in line with your practices in the US. Consider the benefits of learning to blend in with the host culture.
2. Brainstorm responses to uncomfortable situations. Discuss how you might handle unwelcome attention with your peers. Reactions could include but are not limited to:
   a. Taking initiative to help others in your group. If your peer looks uncomfortable, intervene.
   b. Redirect the person by changing the topic of conversation
   c. Ignore the person and/or harassing behavior
   d. Feign confusion, ignorance or lack of understanding
   e. Flash your meanest “don’t even think about messing with me” glare
   f. Shout “NO!” or “Leave me alone!” or “Help!” or “Police” so others will hear you
   g. Walk away or remove yourself from the situation. If someone sits next to you, get up and leave without comment. If someone walks alongside you, turn around and walk in the other direction.
   h. Get help from others in your group or a local person at the scene
   i. Make a scene, create a commotion and embarrass the person into leaving you alone

REMEmBER: It is normal to worry about hurting another person’s feelings. However, if someone does something to make you feel uncomfortable, they are not respecting your feelings. It is okay to be “rude” in order to be safe.

3. Value safety in numbers whenever possible. It may not always be possible to travel in groups. When you do need to go out alone, let friends or your on-site program staff know your whereabouts.
   a. Consider group dates. If you are planning to date while abroad, consider planning a double date or a larger meeting with peers. Meet in public places; take time to get to know your potential partner before spending time alone together. Be aware that, in some countries, the concept of date rape is unknown.
   b. Keep your guard up. Stay alert and look confident. Avoid drinking to excess or napping on the beach, park or other public spaces. In groups, look out for one another.

4. Consider power dynamics. Sexual harassment and violence are abuses of power. They occur when someone abuses another person’s vulnerability and/or goes out of their way to put another person in a vulnerable situation to then take advantage.
   a. Watch out for “freebies.” Be aware of the false sense of indebtedness that can occur when someone buys you a drink or a meal. The person offering freebies or the culture in which they live may believe that you owe them something in return. Be conscious to carry enough money for your own food, drink and cab ride home.
   b. Be aware of “quid pro quo” harassment. This occurs when sexual favors are used or threatened to be used as a basis for an academic or other decision, such as “sleep with me or you won’t pass,” “kiss me and I’ll make sure you get an A.” If you feel someone is using their positional power to make you feel uncomfortable, call one of the contacts listed below for support. It is not your fault.

If you experience sexual harassment or assault, please consider contacting the people/offices listed below:

| The Center for Awareness, Response and Education (CARE): |
| http://www.northwestern.edu/care/index.html |
| Eva Ball, Coordinator of Sexual Violence Response Services and Advocacy |
| e-ball@northwestern.edu; (847) 491-2054 |
| The Study Abroad Office: studyabroad@northwestern.edu; (847) 467-6400 |
Appendix B

Potential Evacuation of Students from Program Site

Any decision to evacuate participants from an El Nomad program site will be based largely on the advisories and warnings of the U.S. State Department, but also on information gathered from OSAC, news media, local government, law enforcement agencies, and trusted friends/colleagues residing at the affected site.

In the event the U.S. State Department issues a Travel Warning for an El Nomad location after the program has started, and if the warning also includes an official State Department recommendation that all U.S. citizens evacuate the country, El Nomad’s default action will be to evacuate students. Evacuation efforts will include the following:

- El Nomad program leader at affected El Nomad program location will work to help students make necessary changes to their return flights back to the United States. Students will be responsible for any fees charged by airline to change flights. El Nomad is prepared to temporarily cover these fees for participants who cannot pay. A detailed accounting of the expenses incurred by El Nomad on behalf of students will be maintained, and participants will be invoiced for the costs accordingly.

- The El Nomad office, computers and phones at the locations will be made available for students to contact airlines and/or interested parties. The onsite El Nomad would serve as the main communications center.

- El Nomad’s host university(s) will be ready to offer assistance. All of our host universities are prepared to provide various resources in the event of a political unrest, and these resources would include meeting spaces, communications infrastructure, and temporary safe havens, should the entire El Nomad group need to remain in one place at one time to coordinate the evacuation response.

- Per the U.S. State Department web page on section regarding evacuation (www.state.gov): “Sometimes commercial transportation entering and leaving a country is disrupted during a political upheaval or natural disaster. If this happens, and if it appears unsafe for United States citizens to remain, the embassy and consulates will work with the task force in Washington to charter special flights and ground transportation to help Americans to depart. The U.S. Government cannot order Americans to leave a foreign country. It can only advise and try to assist those who wish to leave. By law, an American receiving evacuation assistance is required to sign a promissory note, Emergency Loan Application and Evacuation Document agreeing to reimburse
the government for some of the evacuation costs." El Nomad will help students with the arrangements to utilize this assistance.

- El Nomad will arrange for El Nomad participants' ground transportation to airport(s). Evacuation by ground transport to neighboring cities or countries may also be necessary due to airport closures, overbooking of flights, or loss of access to nearby airports.

- If evacuation is delayed due to circumstances beyond the students' control, El Nomad will arrange for students' extended housing in the host country. Students will be responsible for covering the costs of the extended housing and related incidental expenses. For students who are temporarily unable to pay, El Nomad is prepared to offer temporary financial assistance. Detailed accounting of the expenses incurred by El Nomad will be maintained and the participants will be invoiced for the costs.

- El Nomad will use its resources and communications network to try to keep interested parties (e.g. home institution, parents, embassy etc.) informed, as necessary and appropriate, of the students' whereabouts, status, and wellbeing.

- El Nomad will work with students' host institution(s) to salvage the work they've completed during their time in the host country. El Nomad cannot guarantee that these efforts will be successful. El Nomad will explore various possibilities, including the completion of coursework at remote locations. The possibility of completing the cancelled program at an alternative El Nomad program location will also be explored.
ASSESSING RISK: AN EL NOMAD CASE STUDY

PROLONGED ILLNESS / INJURY FORM

A prolonged illness or injury is when a person has been sick or injured for more than 72 hours with no significant improvement in symptoms.

Name of patient:
Sex / Age:
Time / Date of onset:
Time / Date of turn:
Presenting Problem: (Provide details of the major signs and symptoms of illness or injury):

Summary of past 72 hours: (Provide details of signs and symptoms, patient complaints, treatments, etc., since onset of illness or injury):

INTERNATIONAL SUSTAINABLE DEVELOPMENT STUDIES INSTITUTE

Transportation Safety Check List:

For all types: bus, van, shuttle, truck, speedboat, long-tailed boat, etc.
- Driver: alert, cautious, sober; substitute if ride is longer than 6 hours
- Vehicle: safe; in good condition; the head, lights, FPLs provided
- Driver & vehicle have appropriate licenses, authority to operate
- Walk around / travel: final check of vehicle / boat

Accommodations Check List:

For all types: guesthouse, hotel, etc.
- Security: door locks, etc. safe place available to store valuables
- Fire / Exit: clearly labeled fire exits and/or clear egress from the building
- First aid: review with group where to meet in the case of an emergency

Host Family Field Safety Procedures:
- Meet local host family eligibility requirements (determined by CBT or local coordination)
- Reputation for cordiality and trust
- Understand and follow student safety policies (e.g., no driving, no alcohol with family members, etc.)
- Demonstrable interest in hosting student, have time to spend with students

INTERNATIONAL SUSTAINABLE DEVELOPMENT STUDIES INSTITUTE

Continuing Patient Observations and Treatment:

Time / Date:
Staff Name:
Notes (SST/Test):

Time / Date:
Staff Name:
Notes (SST/Test):

Time / Date:
Staff Name:
Notes (SST/Test):

INTERNATIONAL SUSTAINABLE DEVELOPMENT STUDIES INSTITUTE

Safety Concerns
Transportation, Accommodations, or Host Family

Your Name:
Course Area:
Describe Concern:

Your Name:
Course Area:
Describe Concern:

Your Name:
Course Area:
Describe Concern:

INTERNATIONAL SUSTAINABLE DEVELOPMENT STUDIES INSTITUTE
Appendix F – Risk Management Plan Budget

<table>
<thead>
<tr>
<th>Budget</th>
<th>Recommended budget to improve El Nomad risk management practices</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Unit</strong></td>
</tr>
<tr>
<td><strong>Start-up Costs</strong></td>
<td></td>
</tr>
<tr>
<td>Training and Certification</td>
<td></td>
</tr>
<tr>
<td>Red Cross First Aid/CPR certification</td>
<td>2</td>
</tr>
<tr>
<td>Wilderness First Responder certification</td>
<td>2</td>
</tr>
<tr>
<td>Two-day risk management training course</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Risk Management Equipment</strong></td>
<td></td>
</tr>
<tr>
<td>Portable fire escape ladder</td>
<td>75</td>
</tr>
<tr>
<td>Carbon monoxide detector</td>
<td>23</td>
</tr>
<tr>
<td>Fire extinguisher</td>
<td>30</td>
</tr>
<tr>
<td>Mosquito nets</td>
<td>20</td>
</tr>
<tr>
<td>Satellite phone</td>
<td>1</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Annual Costs</strong></td>
<td></td>
</tr>
<tr>
<td>Staffing</td>
<td></td>
</tr>
<tr>
<td>Risk management staff time</td>
<td>1</td>
</tr>
<tr>
<td>On-call lawyer</td>
<td>7</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Reserve Fund</strong></td>
<td></td>
</tr>
<tr>
<td>Legal</td>
<td></td>
</tr>
<tr>
<td>Liability insurance policy</td>
<td>1</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Budget notes**

It is first useful to explain the basic layout of this budget: start-up costs, annual costs, and reserve fund. The start-up costs are one-time costs that, once obtained, will not occur annually. It is important to note that the medical certifications need to be redone every two years. The annual costs are ones that occur on an annual basis. The reserve fund section exists due to the local practice for obtaining liability insurance in Ecuador, which is further explained below.

The Red Cross first aid/CPR and Wilderness First Responder (WFR) certifications as well as the two-day risk management training course are named as two units, as El Nomad has two full-time staff members. These two staff members, Pip and Arturo, switch off between traveling with program groups, so it is important that they both receive the training. I chose Red
Cross for the first aid/CPR training because it is the industry standard. I would recommend a Stonehearth Open Learning Opportunities (SOLO) or National Outdoor Leadership School (NOLS) Wilderness First Responder certification course as these are the most recognized certifications in the industry. I would recommend a two-day risk management training course done by NOLS as this training is recommended by current professionals in the field.

For risk management equipment, the quantity of 20 was chosen as a starting point, as this allows for one equipment item per student/homestay family and includes room for back-up equipment in case an item falls into disrepair.

The risk management staff time is an estimated cost for dedicated staff work specifically on risk management. Until El Nomad hires more full-time staff, Pip or Arturo would be the staff member specifically dedicating time to risk management. For the on-call lawyer, it is important to note that the average cost I found was $250 per hour. This is why I estimated there would be 7 units, or hours, that El Nomad would annually require, though this number could easily fluctuate based on need.

In Ecuador, organizations seeking liability insurance need to first prove they have the money in case of a legal issue before being allowed to obtain liability insurance. This is why I set the cost to $100,000, as this would be a minimum El Nomad would be required before being allowed to obtain liability insurance. This is also why I named it a “reserve fund,” as this is not necessarily an expense El Nomad has, but more of a reserve amount of cash the organization needs to prove it has before being allowed to obtain local liability insurance.
BIBLIOGRAPHY


NAFSA. (2018). Improved consular safety and security messaging. Retrieved from https://www.nafsa.org/Professional_Resources/Browse_by_Interest/Education_About/N
etwork_Resources/Education_Abroad/Improved_Consular_Safety_and_Security_Messag ing/


