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to stick to the dictionary definition of disasters: They are events whose occurrence is sudden and unusual and whose consequences are hazardous and destructive. By virtue of this definition, there are broadly speaking five categories of disasters to wit:

1. Natural disasters such as explosions, flood, fires, earthquakes and the like.
2. Technological disasters such as communications failure, power failure, outrages, computer and software crashes.
3. Human intervention disasters such as sabotage, vandalism, theft, planned bomb etc.
4. Infrastructure disasters; burst or leaking piping tanks, accidental discharge, drainage failure e.t.c.
5. Information disasters resulting from unauthorized access, unauthorized destruction, misplacement and loss.

Let me point out very quickly that there are as many categories of disasters as there are authors.

Of all disasters enumerated above, perhaps the most devastating is fire. Not that the others are not so destructive but this is the one that has done more harm in Nigeria. While the economic repercussions of disasters can perhaps be quantified, their emotional and psychological impact can be long lasting.

From my own study of disasters, there are two important observations with universal application which I would like to make. The first is that generally speaking people always think that a disaster will not happen to them even if it happens to their closest neighbour or friend. For example, late last year, I was on my way to Lagos in a taxi and suddenly came upon a fatal accident on the way caused by overspeeding. The driver of the taxi I boarded cast anxious glances at the scene of the accident and added philosophically, 'Life is a stage'. Moments when we left the scene and to our amazement, our taxi driver suddenly accelerated the speed of the car. The reaction of the passengers was spontaneous. They warned the driver that they would alight from the car if he does not behave. The point is that the driver somehow believed that accidents are for other drivers, not for him! The same with disasters. My second observation is that many individuals and even organizations think they are the proverbial Phoenix. The Phoenix, you will recall, is the mythical bird of great beauty fabled to have lived for five hundred years and to have buried itself on a funeral pyre then risen from its ashes in the freshness of youth, to live through another cycle of years. It is of course, false for any individual or any organization for that matter to think that it is the mythical Phoenix.

Contingency planning or sheer luck?

There is need for any organization even the individual to plan so that it can bounce back quickly from a disaster with the least cost of the continuity of operations. The truth of the matter is that most organizations have no disaster control or contingency plans. Perhaps their philosophy is to muddle through crisis or disasters. The stakes are rather too high for that kind of approach.

In the business world the approach is known as 'risk management'. This technique has already saved many companies from collapse. The overall strategy of risk management falls, broadly into two areas. Firstly, there is the physical security and secondly, there is the contingency plan to be implemented in case of a disaster. Whatever name one chooses to call it, contingency and recovery planning are directly linked to crisis management, information management or facility/site management.

Responsibility for disaster recovery planning within an organization can vary depending on the structure and type of organization. Wherever this responsibility resides in your organization, one thing is certain: it is not sufficient to limit your plan to just a few departments or units or to write a manual describing the plan and then relegate the manual to a shelf to become out-of-date or to gather dust. The primary reason why an organization needs a contingency and disaster recovery plan is to ensure that the organization survives. Cultural property, business functions, records, equipment, site facilities and most importantly personnel must be protected. The disaster recovery plan must be integrated, implemented and periodically reviewed so that changes in the organisation are reflected in the plan. The manner in which the plan is structured and its manner of implementation are keys to the success of the plan. The plan must provide for expert disaster management before, during and after the disaster. But sometimes, it is little things that are neglected or not thought of that often cause the greatest problem. Take the example of a major University that suffered from a fire outbreak in one of its buildings where important historical documents, priceless paintings and rare antiques were housed. The University had a disaster recovery plan of some sort and called upon its experts in addition to the local fire department. The disaster management team however was not permitted to enter the...
building to survey the damage or take whatever actions were necessary to minimize the damage and restore the damaged property. It seemed the guard on duty had not been told to allow these people to enter into the premises! No one with authority to take decision could be located. Had sufficient contingency and disaster recovery plans been put in place, and all concerned informed about their particular roles, then:

- Vital business functions would have continued in pre-arranged hot sites and off-site locations;
- Key staff would have been informed of the fire and told when to report for work;
- The telephone company would have redirected and forwarded incoming callers so that clients could be serviced;
- The disaster management would have entered the offices, forearmed with knowledge of office layouts and where the most critical information is to immediately begin damage mitigation and restoration efforts; and
- Possibly the damage area could have been videotaped for insurance claim documentation. Instead, employees suffered the trauma of going to work and finding their offices totally destroyed. There were no organized plans of shifting business activities to other locations. Several days of staff-time were consequently lost because of the absence of a coherent contingency and disaster recovery plan.

CONTINGENCY AND DISASTER RECOVERY PLAN: NATURE AND SCOPE

What we have been saying so far boils down to the fact that all organizations need a contingency and disaster recovery plan and whatever plan is developed should be meticulously followed through.

Perhaps the first task in contingency and disaster recovery planning is to ascertain the vulnerability of the organization. Vulnerable areas are an organization's physical features (its infrastructures) equipment facilities, staff, information as well as its specific business functions, operations and processes that can be affected by a disaster. Any disaster is relative in the context of the probability of its occurrence. An earthquake is more likely in Japan for example than in Nigeria! However, the organization can have control over its vulnerability since this is a function of how well you have planned for the disaster. An office sited in a flooded area can be less vulnerable by virtue of the proper construction of drainage systems. For comparative purposes, we classify vulnerable areas, as having 'normal', 'moderate' or 'high' degrees of vulnerability.

CONTINGENCY PLANNING

Contingency planning covers three distinct phases namely: 'Before the event', 'During the event' and 'After the event'.

The 'Before' Phase

In contingency planning, the 'Before' phase is the most important in creating a state of readiness for any potential hazard because it is the foundation on which a comprehensive disaster recovery is laid. This phase uncovers problems which deal with:

- The organization's vulnerability
- The impact a hazardous event will have on vulnerable areas.
- The status of the organization's current disaster planning.
- The cost-effectiveness of the plan and the implementation processes in which:
  - Appropriate contingency plans are created in response to the organization's goals and objectives.
  - Staff is trained
  - A disaster management manual is created and routinely updated.
  - The plan is inaugurated and tested;
  - Periodic drills and tests are carried out.

The 'During' Phase

The during phase, is the actual management of the disaster event as it is occurring. It involves knowing whom to call upon to help and what to mobilize in the event of a disaster. It is therefore a very crucial part of the contingency planning. The purpose of planning at this stage is obvious. It is to enable disaster specialists to:

- Ensure the continuity of operations and functions.
- Mitigate the impact of the disaster
- Arrest damage and deterioration of facilities, contents and equipment
- Correctly record and document all occurrences, events and for use in preparing insurance claims if necessary.

This phase demands prior planning if the organization is to be adequately prepared to deal with all the risks and vulnerabilities promptly and head-on. Of course, not every hazard will result in damage and deterioration to facilities. There are two categories of disaster management specialists who can be called upon for emergency service in the event of a disaster; in-house staff with their support equipment and outside resources. The nature, and scope of the
disaster will dictate who should be contacted. An example of in-house support and equipment would include protective covers for computers, industrial machinery, files and books. Examples of in-house staff would include anyone on a disaster management team - those in charge of fire drills, first-aid etc. Outside resources are disaster management experts trained to mitigate the impact of an event and discover and arrest damage.

The ‘After’ Phase

The “After” phase of contingency planning is concerned with returning the organization to a functioning as usual mode. Elements of this phase include:

(a) Remedial conservation of damaged property
(b) Recreation of lost information
(c) Determination of liability
(d) Claims processing; and
(e) Negotiating of settlements.

In a situation in which property has been insured, if the organization is to receive the insurance settlements to which it is entitled complete event recording and proper documentation of all events and activities related to it must be prepared so that equitable settlement can be negotiated.

In contingency planning, it is not enough to plan as we have said and leave it there. Actually two more steps are needed to finish up the plan so that the plan will work when it is needed. The first is to incorporate all aspects of the plan in a disaster management manual and this is to be updated as often as necessary. The second is to conduct periodic drills as well as test some of the equipment and facilities which are in place. For example, one expects the building to have some protection in the form of smoke detectors and prinkers. There are different types of this and contact with organizations that deal with them is essential. GR

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