

TOURISM RISK MANAGEMENT IN AN AGE OF TERRORISM.

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Abstract

The following article presents a broad overview of tourism risk management and why this field is so hard to apply in the real world. The article touches on the problems that tourism professionals have in dealing with the media and the types of risk that various sub-fields of tourism, such as air travel, hotels, cruises and restaurants face. Finally the article presents specific methodologies for professionals in the field and provides real world answers to many of the risk management issues faced by tourism professionals.

Key words: Allocentric tourists; Crimes of dispersion; crisis and crisis management; narco –trafficking; psychocentric tourists; risk and risk management; safety; security; surety; tourism.

JEL: J6-J60.

GESTION DU RISQUE TOURISTIQUE À UNE ÉPOQUE DE TERRORISME

Résumé:

L'article qui suit offre une panoramique de la gestion du risque touristique et explique pourquoi ce domaine est si difficile à appliquer au monde réel. L'article porte sur les problèmes auxquels les professionnels du tourisme sont confrontés et sur les types de risques qu'affrontent plusieurs sous-secteurs du tourisme, comme les voyages aériens, les hôtels, les croisières et les restaurants. Finalement, l'article présente les méthodologies spécifiques à usage des professionnels du secteur et fournit des réponses

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vraiment globales à de nombreux thèmes de gestion des risques auxquels doivent faire face les professionnels du tourisme.

Mots clé: touristes allocentriques; crimes de dispersion; crise et gestion de crise; trafic de stupéfiants; touristes psychocentriques; risque et gestion du risque; protection, sécurité et sûreté; tourisme.

Introduction

When historians write the history of the Vancouver Winter Olympic Games, they may note that the greatest risk to the Olympic Games of 2010 was the weather rather than a terrorism attack. These same hypothetical historians may note how tragic it was that once again the world was relived that no reported acts of terrorism occurred during the games. In today's world, tourism and major events are "big business" and are very much a part of many locales' economies.

The term risk management is not an easy to define. The Business Dictionary defines it as: "Policies, procedures, and practices involved in identification, analysis, assessment, control, and avoidance, minimization, or elimination of unacceptable risks. A firm may use risk assumption, risk avoidance, risk retention, risk transfer, or any other strategy (or combination of strategies) in proper management of future tourism." (http://www.businessdictionary.com/definition/risk-management.html: April 3, 2010).

Why Analyzing Tourism Risks is Difficult

To add to the difficulties in analyzing tourism and travel risks, there is no one standard or predictable risk to the tourism industry. Instead, tourism risks are ever changing and vary from one locale to another. Tourism risks may be acts of violence, acts of nature, such as hurricanes or earthquakes, or health issues such as a pandemic. Even these are not clean-cut delineations. For example, the use of bio-chemicals in warfare means that even when tourism is dealing with what may appear to be merely a health risk, the threat that such a health problem was also a clandestine form of terrorism is always possible.

In each of these cases the tourism professional must be aware that the risk potential is ever ubiquitous. As the Brazilian scholar Gui Santana has noted: "Crises in the tourism industry can take many shapes and forms: from terrorism to sexual harassment, white collar crime to civil disturbances, a jet crashing into a hotel to cash flow problems, guest injury to strikes, bribery to price fixing, noise to vandalism, guest misuse of facilities to technology change..." (Santana, 1999). In each of these cases, the tourism risk manager must be aware of the potential crisis, must have an ideal of the probability of the crisis occurring and must have a plan ready to attempt to prevent the crisis before it occurs.

Do Economically Hard Times Cause e Rise in Tourism Crimes?

The belief that tourism crimes will rise during difficult economic times may well be predicated on a Robin Hood scenario (*EL Diario de Coahuila*, page 1, April 6, 2010). In this scenario good poor people are driven to crimes due to the ostentatious

behavior of rich tourists. Yet, one's proclivity toward crime may well be determined more by morals than by economics. There are few people who cannot think of "good" poor people who simply do not rob, and of "bad" rich people who do rob. Ethics may be a far greater determining factor in our tendency to commit crimes than is the size of our bank account.

Terrorism and Tourism

Risk management a difficult term to define, and risk management in an age of terrorism is almost beyond the scope of definability. The term terrorism is not easy to define. For example, Tarlow has noted that, "There is no general consensus as to who is a terrorist or what the definition of terrorism is." (Tarlow, p. 79, *Tourism in Turbulent Times*, 2006) Furthermore, despite the millions of dollars spent on both applied and research models since the September 2001 attacks, all too often terrorism while better understood is still to a great extent unpredictable in both time and place. Classical terrorism predictive models assume some form of terrorist consistency, yet as the Moscow subway attacks of March 2010 show, terrorists have several major advantages over their adversaries. Among the terrorists' advantages are:

- 1) A willingness to seek publicity. Thus, the US television network, ABC reported on March 31, 2010 that "In a video posted online tonight, Doku Umarov boasted that 'these two operations were done on my order and they're not the last ones, inshallah,' using the Arabic for 'God willing.'" (http://abcnews.go.com/International/suicides-bombers-strike-dagestan-angering-russia/story?id=10249413, March 31, 2010)
- 2) The element of surprise. Despite efforts to predict terrorism acts, terrorists continue to find new ways to hurt innocents.
- 3) In many, but not all cases, terrorists are willing to sacrifice their lives for their cause
- 4) Contrary to popular belief, terrorism is less about murdering people than it is about destroying economies.
- 5) Terrorism may be seen as a form of violent nostalgia in which the terrorist organization seeks to restore that which either once was or never was. (Boym, 2002)
- 6) Terrorism can come in many formats, from attacking food supplies to actual persons, from mass murder to the **introduction** of drugs into a political body. In all cases, however, the terrorist hopes to gnaw away at a society with the hope of destroying its collective cohesiveness.

Terrorism seeks to turn back the clock while arguing for liberal causes; as such we may call it a form of pre-modernism. The key terrorist goals according to US Federal Emergency Management Agency are: "Create fear among the public, try to convince citizens that their government is powerless to prevent terrorism, get immediate publicity for their cause." (http://www/fema.gov/about/index.shtm, 2006). As such, terrorism is a modern ideological creation that seeks to destroy modernity. Although each terrorist group is different, all terrorist groups share certain common themes. Among these are:

(1) women are used as an instrument of war, but usually have no place for women or women's rights once victory is achieved; (2) terrorism is based on the ideals of the ingroup and the out-group. (3) Terrorism judges people by the group to which they belong rather than as seeing them as individuals; (4) terrorism tends to be anti-capitalist and the accumulation of worldly goods; terrorism is xenophobic and discourages dialogue with the other. Finally, (5) terrorism is based on the principle of no-compromise. Its goal is total victory. While terrorism may be willing to take pauses within a battle for the purpose of achieving a military victory, terrorism does not accept the idea of permanent compromise. Because terrorism is ideologically based, the other's position must be declared as immoral. Tourism, almost by definition, then is the opposite of terrorism. Women hold major tourism positions throughout the world; the industry is based on individuals' experiences (called customer service) and is 180-degrees in the opposite direction from a xenophobic world.

Tourism, Terrorism, and the Media

Just as the tragic journalism adage "if it bleeds it leads" is often all too true so is the reality that terrorism attacks against any form of tourism and/or convention centers make great news stories.

This negative publicity then aids terrorists whose primary goal is the destruction of a local economy



Such problems become even more apparent when there is a great deal of publicity such as that surrounding a major sporting, entertainment, or political event. For example, Brazil will host both the 2014 World Cup and the 2016 Summer Olympics. Newspapers report that: "the city has budgeted \$14.4 billion to the effort, the largest amount of any of the four finalists, according to IOC figures." (http://www.squidoo.com/rio-olympics, April 6, 2010)

During these sporting events its tourism risk managers will then be put in the unenviable position of preparing for an action for which they must hope will not occur.

Tourism is dependent on issues of security. While people may want to travel, they require security and safety. In their book, *The Tourism System*, Mill and Morrison (1985) refer to Maslow's classical needs theory (1985) and note that safety and security are second only to physiological needs (hunger, thirst, rest activity) on the scale of needs. In the world of tourism, where often leisure travelers can choose to go somewhere else or simply stay home this need for security becomes paramount.

Both land and sea based tourism risk managers must continuously take into

account not only a potential loss of life but also the cost to property and reputation.

Developing a tourism risk management plan in an age of terrorism

The following are some of the basic assumptions found in any good tourism risk management program in an age of terrorism.

- There is no event that is 100% free of risk. Tourists, industry leaders, the media and tourism business stake holders all want to believe that the tourism industry can be made 100% risk free. The reality is that we live with risk and that there are no guarantees in life. Risk managers know that there will never be enough manpower or money to prevent all risks from occurring; therefore risk management is a statistical game. That is to say that risk managers are looking for the place where the highest probability of a problem may occur.
- Tourism risk managers know that travelers, for the reasons stated above, are more likely to be risk oriented than when they stay at home. Terrorists are well aware of the fact that to be away from home is to be insecure. Furthermore, in an age of terrorism, terrorists may, as in the Mumbai attacks, choose to stay at a hotel as a guest. The terrorists during 9-11 first acted as tourists, before committing their acts of terrorism. This means that today's guest may in reality be tomorrow's terrorist.
- Stan Plog has developed what he calls an allocentric-psychocentric tourism typology. (Plog, Oct 10, 1972 speech given to Southern California Chapter of the Travel Research Association, now TTRA). Plog outlines that not all travelers have the same psychographic tendencies. From a risk management viewpoint, allocentric travelers will have a proclivity to place themselves in more dangerous situations, while psychocentric travelers will need a greater amount of caring and assurances.
- Risk managers in tourism must never forget that they have to handle risk at the same time as providing excellent customer service. All tourism is a volunteeristic activity; in most cases no one ever needs to travel. Even in the case of business travel, there are other alternatives such as electronic meetings. This makes risk management all the more difficult as risk managers are well aware that they cannot take such precautions as will drive away business.
- Despite the fact that risk managers in tourism must present a tranquil demeanor in the face of world events, the public is also aware of world tension. Especially in places where tension has increased, the traveling public will seek assurances for its safety.
- As per the reasons cited above, risk managers must worry about both safety and security issues. For example, normally food poisoning would fall under the rubric of safety issues. However, what if the food is intentionally poisoned? In an age of terrorism, minor mishaps may be rehearsals for major events, and all tourism employees and guests may have a double role.
- Risk managers are well aware that many visitors are highly unsophisticated when it comes to a locale's geography. This means that the risk manager must be concerned not only with what occurs within his/her ?SPELLING? prevue but also with what

occurs in the locale. While ethically this should not be his/her problem, reality dictates that whatever happens to a guest becomes the risk manager's problem.

• Often as efficiency levels rise so does the risk. Electronics are wonderful, but they are only as good as the human being operating them. With the rise of electronic and computerized technology some risks are reduced, but at the same time new risks develop.

Some Risk Management issues in an Age of terrorism

The Food Supply and Delivery Systems

Ever since September 11, 2001 a great deal of emphasis has been placed on issues of tourism security. Scholars have debated airline regulations, event and risk management and crowd control. A great deal of time has been spent on tourism's defenses against acts of terrorism versus the problems posed due to high crime rates. There is no doubt that numerous tourism locales around the world have had to deal with tourism security issues from kidnappings to crimes of distractions, from hotel invasions to piracy on the high seas. All of the above topics are deserving of our attention. An area that is now receiving more attention than in the past is the relationship to food safety, travel, tourism and potential acts of terrorism. Although safety and security are two very different concepts when it comes to issues of food it is necessary to use both words as in the world of tourism and food delivery both are relevant terms. In fact in 2009 food terrorism toped the safety scare list

(http://www.foodproductiondaily.com/Quality-Safety/Food-terrorism-tops-2009-safetyscare-list, April 7, 2010). Both terms are essential when we speak about food production, preparation, and service. The average tourist/visitor or patron at a public eating establishment often knows nothing or next to nothing about the personal history of the people preparing the food that s/he consumes. Patrons at restaurants, official state dinners or on cruises simply assume that the people who prepare and serve the food that they are eating are both honest, healthy and desire them no harm. In most cases this assumption proves to be correct. Yet food has long been used as a weapon. For example, medieval kings "employed" assayers or royal food tasters. Often called "sewers" these were royal tasters who not only made sure that the food placed before the King was of sufficient quantity and to his liking, but also demonstrated that the food was not poisoned. It is interesting to note that today the word "sewer" means the place where garbage is sent. Is there a connection between the idea of the sewer being the royal taster and the place to which excess garbage/water goes? A synonym for sewer is salvor. Derived from the Latin word salvus (safe) the medieval salvor's job was to make sure that his master was not poisoned.

Food safety is a lot more then making sure that no one poisons a king. In this period of mass travel and tourism food is an essential part of the travel experience be the traveler an airline passenger, on a cruise ship, attending a convention, or eating at a public eating establishment such as a restaurant or food booth.

Tourism depends on a safe and reliable food supply. Tourists and visitors cannot often go to local markets to buy food supplies and usually need to depend on restaurants or other public places to purchase food. Furthermore, tourists have minimal resources to check on food quality, especially in busy airports and train stations.

Because tourism and travel depend so heavily on food safety and security this field also provides major fodder for the media. For example, the food scares, such as 2008's outbreak contaminated milk in (http://www.guardian.co.uk/world/2008/sep/19/china), April 7, 2010). serve underline the important interconnection between tourism and food safety. While tourism experts are not expected to be specialists in food safety they do need to be aware that food safety issues are more than merely making sure that the mayonnaise is refrigerated. In reality, food safety and tourism security have been linked ever since the dawn of travel. Even a superficial study of the food industry reveals that it IS vulnerable on almost all levels.? REREAD THIS YOU SAY O.S. LAMAR BUT QUOTE FROM ANOTHER PERSON For example O.S. Lamar writing for Florida Agricultural and Mechanical University states: "Fortunately, bioterrorism is very rare, although it is a threat," said Mateeva, an assistant professor in the Chemistry Department at Florida A&M University. "But when I hear about natural food-borne illness outbreaks"—like the dioxin incident that caused a widespread pork recall in Ireland in late 2008—"it brings home how vulnerable we are. A would-be terrorist could easily acquire toxins and deliver a lot of damage through food and water." (http://www.famu.edu/DOR_division_of_research/FAMU%20Faculty%20and%20Stud ents%20Detecting%20Foul%20Play%20in%20the%20Food%20Chain.pdf). April 7, 2010)

From processing until delivery to the table, food for human and animal consumption goes through a number of hands, machines and processes. Tracing where food may have been contaminated is difficult and when we must distinguish between accidental food contamination and terrorist contamination geared toward a political purpose the task becomes monumental. Restaurants are vulnerable for still another reason: they are icons of their society or of another society. For example, it is almost impossible to separate a pizzeria from Italian culture OR of a croissant from French culture.

We can, thus, ask multiple questions concerning food safety and security, among these are:

- How confident are we in the food providers, those preparing our food and those serving it?
- Can food be used as a modern tool of terrorism?
- How has an interlocking food industry impacted tourism?
- Do we know who produces our food and where it comes from?
- How do we distinguish between an accidental forgetting to wash hands, sloppiness on the part of food managers and intentional lack of sanitation?
- How much food science do tourism professionals need to know in order to communicate effectively with food providers?

In our post-modern and global world the issue of food safety and security becomes continually more complicated. For example, the US Congressional Research Service for the Library of Congress published a major paper on Agro-terrorism. The CRS defined 'agro-terrorism' as a subset of bio-terrorism in which diseases are introduced

into the food supply for the expressed purpose of creating mass fear, physical harm or death and/or economic loss. In today's global economy tourism entities import foods from around the world, which means that an agro-terrorism attack on one continent can destroy a tourism industry on another continent. To demonstrate how difficult and important the issue is, consider just one aspect of the food delivery chain, namely that of restaurants. Here are just a few of the safety and security problems that restaurants face.

- Most restaurant owners do not know their patrons. Thus, as public places, restaurants provide easy access and exits
- Most restaurants in tourism areas have no idea where their clients are after they
 have left their premises. This lack of information means that should there be a
 food poisoning incident, intentional or unintentional, then locating these patrons
 becomes exceeding difficult. In thigh traveled tourism areas, such as airports,
 where people are often not from the locale, notifying potentially "infected"
 victims becomes even more difficult.
- Restaurants sell good times and therefore vigilance is low
- Most restaurants can easily be penetrated. Often back/side doors are left open
 and waiters and waitresses, working for tips, may not challenge a customer out
 of fear of losing income.

In an age of terrorism, tourism risk managers must be well aware of the risk challenges found in the providing of food to millions of people on a daily basis. It is essential that risk managers then:

- Have an idea as to which food can produce which illnesses. Food Defense provides the tourism professional with an overview of the general principles of food safety
- Take the time to know what are the major food problems and potential crises for your regions. Each part of the world has special food safety needs and challenges. Often food safety issues are dependent on the type of food served, and where the food is obtained. Risk managers must be sure that they know if a hotel, attraction or restaurant uses local produce or does it import these fruits and vegetables from some place else? In many parts of the world, and due to the global agro-business models in current use, it would be wise for tourism professionals to know the type of water used in food irrigation and quality of refrigerator containers that bring meats and fish to their locale.
- Risk managers must be sure that they know who is working in their kitchens and what is their state of heath. Food safety is also dependent on the health (both mental and physical) of food preparers. It only takes one sick chef or food preparer to sicken many of customers and to become a media sensation.
- The 1970s may have been the Age of Aquarius, but the first decade of the twenty-first century may well be the age of infuenza. The potential for pandemics means that just one sick waiter can cause economic disaster. Waiters and waitresses are a key link in the tourism food chain. Often these people's

principal source of income comes from tips and they often have no sick days, health insurance or other social protections, thus many may come to work even when sick.

• Risk managers must be sure that they are sensitive to food allergies. Not only can food be contaminated either through illnesses or via a malevolent act, but also there is a growing number of people who suffer from food allergies or have special dietary needs. Unfortunately, all too many staff members either do not care or are ignorant of the fact that a mistake can be fatal. While no staff member can be expected to know every possible food allergy, it is essential that they be trained in not assuming or guessing. In case a customer indicates that he/she is allergic to a specific condiment or food substance, it is imperative that restaurants, hotels and other food providers know how to obtain precise and accurate information.

Drugs, Tourism and Terrorism

Closely related to alcohol abuse in tourism is the issue of tourism and illegal drugs. It has become increasing clear to law enforcement that the line between terrorism and crime regarding illegal drugs has become increasingly blurred. For example in Mark Steinitz' writing about the drug connection to terrorism in South America, he notes: "Money from the illicit drug trade has increasingly helped to finance terrorist groups worldwide, but perhaps nowhere has this development been more significant than in Latin America's Andes... In recent years, funding derived from the cocaine and heroin industry has largely underwritten the terrorism of that troubled region. " (http://www.revistainterforum.com/english/pdf en/pp steinitz.pdf, April 4, 2010)

Recently a new phenomenon has attached itself to the tourism industry. That phenomenon is the drug cartels and their potential relationship to terrorism. The problem of drugs is both similar and different from other crime issues that have confronted travel and tourism in the past. The reason for drugs being such a dangerous tourism crime is that many drug dealers may also be associated with terrorism groups, thus, tourists who believe that they are merely using an illegal substance may also be aiding and abetting worldwide terrorism

Tourism's manifest drug problems fall into the following categories:

- The seeking of drugs by tourists
- The destruction of tourism security due to violence stemming from those areas of the world dominated by drugs(OMIT THE S) trafficking. The violence often produces secondary impacts including:
 - Loss of reputation due to violence in cartel dominated areas
 - Lowering of customer service in cartel dominated areas.

Drug cartels pose an additional threat to tourism. In other aspects of tourism

security it is assumed that both police officers and private security tourism experts have high degrees of integrity and are loyal to the rule of law and order. Based on this assumption, a normal procedure for assuring tourism security is the training of personnel. This assumption simply does not hold true in those areas impacted by drug cartels. For example, in Latin America the phrase "plata o plomo" (take the money or take a bullet) is often presented to underpaid police officers. In a paper entitled: "Plata o Plomo: Bribe and Punishment in a Theory of Political Influence" Ernest Dal Bó, Pedro Dal Bó and Rafael Di Tella note: Bowden (2001) writes about the ways of the former head of the Medellin Cartel, Pablo Escobar Gaviría: "Pablo was establishing a pattern of dealing with the authorities...It soon became known simply as plata o plomo. One either accepted Pablo's plata (silver) or his plomo (lead)...Death was his strategy against extradition, that and money. His policy of plata o plomo became so notoriously ultimately threaten to it would undermine democracy...Pablo's primary target...was the country's judicial system, to which he offered plata o plomo....Plata o plomo had every official in Bogotá living in fear or under suspicion..."

(http://www.hbs.edu/research/facpubs/workingpapers/papers2/0203/03-060.pdf, p.1)

Influence of Narco-Trafficking on Tourism in an Age of Terrorism

Narco - trafficking can have a ruinous impact on a tourism center. A good example of this negative impact is Latin America. Some of the main impacts of Narco trafficking on tourism are:

Loss of Security

- Increase in carjacking
- Increase in kidnappings (especially business travelers held for ransom)
- Loss of the leisure travel business due to negative publicity
- Loss of reputation leading to fear on the part of foreign investors
- Loss of legitimate employment for locals
- Loss of confidence in local authorities
- Increase in industrial crimes
- Infiltration into governments and protection agencies leading to loss of confidence and a state of ennui. An example of these phenomena is the Northern Mexican state of Tamaulipas. Nuevo Laredo sits in an ideal location. Directly across the border from Laredo, Texas, it is the entranceway to Mexico. Millions of dollars of goods daily pass across the US-Mexican border at the Laredo/Nuevo Laredo check point. Nuevo Laredo used to be a tourism center as well. Its main handicraft market was in easy walking distance of the border, its main street was filled with stores selling Mexican arts and crafts products (from "sarapes" to "kaluha") and at night its restaurants were filled with visitors from

around the world, as well as business people bringing goods across the border. Due to its proximity to US markets Nuevo Laredo was a center for joint production plants called "maquiladoras." Tourists and business people passed easily across the border, and while the city was never free of violent crime, most visitors felt safe in its well-patrolled tourism districts. Approximately, 6 years ago, the cartels began to move into Nuevo (http://www.borderlandbeat.com/2010/03/drug-cartel-activity-in-nuevolaredo.html, April 16, 2010) Nuevo Laredo is a perfect location for these cartels. From the cartels' perspective Nuevo Laredo is located directly across the border from a major drug-consuming nation. The border is poorly protected and the main highway, I-35 runs from the Canadian industrial heartland through major US manufacturing cities ending in Mexico's major industrial city of Monterrey. There is no reason to believe that these cartels were especially interested in tourism. Thus, the cartels' impact on travel and tourism is of an indirect or secondary nature. Nevertheless, no matter what the cartels' motivation is/was, their impact on tourism has been staggering. (See Washington Times, Oct 18, http://www.washingtontimes.com/news/2005/oct/18/20051018-122115-2005: 8938r/ April 16, 2010)

The narco traffickers did not attack tourism directly. Rather Nuevo Laredo became a center of narco trafficking resulting in a rise of violence. This violence caused Nuevo Laredo to begin its downward spiral. As violence increased, tourists and business people began to fear coming to Nuevo Laredo. Soon its main street, Guerrero, a bustling center of activity began to lose its charm and with the loss of security, its visitors. The loss of visitors resulted in large numbers of tourism-oriented business either having to cooperate with the narco traffickers or go out of business. While the city was losing its tourism reputation, the cartels soon infiltrated the local police departments. Thus, US police agencies, which had gone to Mexico to train Mexican police, now found themselves in the shocking position of having trained the very people against whom they were fighting. Perhaps the most classic example of this unintended consequence is the famous gang/cartel known as the "Zetas." The level of police corruption in Nuevo Laredo reached such heights that the Mexican government was forced to send in Federal troops to take back control of the city. To add to the city's woes both kidnappings for ransom and recreational kidnappings began. For example, the US media outlet, Fox News ran the following headline in 2005: "Kidnapping, Murder Sweep Nuevo Laredo" (http://www.foxnews.com/story/0,2933,164890,00.html, April 16, 2010). To complicate the situation still further the cartels often develop affiliated gangs (or self generated gangs entered into the drug trade) causing not only direct attacks on legitimate visitors and businesses, but also gang wars for territorial These gang wars were amply covered by the Mexican media and, thus, reinforced the image of northern Mexico as a place to avoid. Due to the fact that tourism reputations are both tenuous and fragile it is not difficult to imagine that the whole of Mexican tourism may well be impacted

Conclusions: Tourism Security and Risk Management in a Time of Terrorism.

What makes tourism risk management perhaps unique is that its sister discipline tourism surety functions as the handmaiden of tourism risk management. The job of a good tourism security professional is not to solve a security lapse once it has occurred, but to prevent the mishap from ever occurring. Tourism continues to face some of the

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most difficult periods in its history. In an age of terrorism the tourism industry must learn to deal with a whole range of direct and indirect problems. Terrorism poses direct physical challenges to life and property. It also has produced a number of secondary challenges ranging from loss of economic opportunity and income to travelers simply no longer wishing to travel. For too many, "the gift of travel has become the hassle of travel." How the tourism industry confronts and conquers these challenges may in the end determine if the industry will be greatly reduced as an economic factor or will go from strength to even greater strength.

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