



INSTITUTIONAL FRAMEWORK OF ASSET-BASED APPROACH FOR POST RECOVERY OF FLOOD DISASTER: A RESEARCH METHODOLOGY

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ABSTRACT

The role and responsibilities of the government and related agencies in mediating the impacts of the disaster are unmistakably significant in post-disaster recovery. However, the undervalued aspects that are usually ignored during the process are how the community can assist in the recovery process as well. Asset-based approach encouraged the community to be aware of their intangible and tangible assets, and how it may be able to help them and consequently decrease their dependency on the assistance from the government, related agencies and NGOs to get back their life. Therefore, the paper aims to presents a proposition of the methodology of research to develop an institutional framework of the asset-based approach for post-recovery of flood disaster. The research explores the use of the qualitative approach in terms of systematic analysis of the literature and semi-structured interview to identify the roles and responsibilities of the agencies and the elements of asset-based approach in the first phase and focus group discussion in the second phase of the study. Content analysis is conducted by using Nvivo software to analyse the data obtained. The results indicate that there are eleven agencies appointed by the National Security Council (NSC) Directive No. 20 to assist in the recovery process. Still, there are limited discussions on their exact roles and responsibilities during the process. Besides, three elements of asset-based approach are discovered in the study. The elements are a focus on 'gifts', empowering the community and associational life. To conclude, both agencies and community need to fathom and understand their own roles and responsibilities and know how the assets of the community may be utilized and benefits them to ensure holistic recovery of the victims after the disaster.

1.0 INTRODUCTION

Flood is acknowledged as the most prominent disaster that is affecting Malaysia. According to Shaluf (2006), it is an event that disrupts the normal activities of the community and posed a threat towards the environment, people and

assets. The impacts may vary depending on its magnitude and frequency. But, the destruction towards the physical assets, environment, and spreading of disease, tend to devastate entire country overnight. Although several efforts have been undertaken to mitigate the impacts but due to issues as limitation of plans, resources,

budgets, unexperienced staff, miscommunication and dependency of the community towards the helps from the government have hinders the recovery process then prolonged the reconstruction period of the community to return to normalcy (Wan Nur Mardhiah *et al.*, 2017; CPPS, 2015; Noraini *et al.*, 2017).

Besides, Chan (2012) argues that the current disaster management system opted in Malaysia are not comprehensive enough to deal with the impact of the disaster and to promote holistic recovery against the impacts of the disaster. There are unclear roles and responsibilities of the agencies discussed in the NSC Directive No. 20 which leads to a misperception about their roles and creates an overlapping of duties. Furthermore, there is a minimum engagement of the community involved in the decision-making process and their awareness on how their tangible (e.g.: house, and land) and intangible (e.g.: experience, knowledge, and skills) assets can be used to assist them in recovering are low (Haliza, 2018). Consequently, their dependency on the aid and support given by the government, related agencies and NGO's increased. Eventually, the process was obstructed and slowed down. This increase the vulnerability of the low-income community to face the impacts of the disaster.

Therefore, the paper aims to discuss a proportion of methodology on how the roles and responsibilities of the institutions as well as the agencies and how the asset-based approach' elements can be identified then formulated to determine the most critical assets to be recovered and finally develop an institutional framework that depicts the relationship among the assets and institution's roles and responsibilities in ensuring successful intervention of the institutions in the flood recovery process.

2.0 LITERATURE REVIEW

2.1 National Security Council (NSC) Directive No. 20

In Malaysia, NSC Directive No. 20 is known as the main mechanism and policy utilized to coordinate and manage disaster on land. It is circulated on 11th May 1997 following a

disastrous tragedy happened at Highland Tower Condominium and the revised version was published in 2012. The aims of this policy were to establish a holistic disaster management mechanism that can assist various agencies involved in the act during all stages of disaster management which is from before, during and after the catastrophe by deciding and assigning certain roles and responsibilities to the agencies involved.

There are 7 main objectives of the policy. They are:

- i. To minimize casualties and damage to the properties
- ii. Control the disaster
- iii. Coordination of relief and rehabilitation activities
- iv. Outlining the disaster management policy according to the intensity of the disaster
- v. Preserving the ecosystem
- vi. Restore to normalcy
- vii. Establishment of the mechanism to determine the responsibility and roles of the related agencies in controlling the catastrophe.

In order to smoothen the process, the management of the disaster was divided into three levels. The level start with the district, state and federal level with Disaster Management and Relief Committee (DMRC) as the organizing agency. DMRC main functions are to:

- i. Formulate necessary strategies and policies at the federal, state and district level
- ii. Determining principal agencies for emergencies
- iii. Initiating control centre for disaster operation at federal, state and district level
- iv. Organizing and managing available logistics and resources from all the agencies, NGOs, and volunteers
- v. Coordinating assistance receive and rehabilitating the victims
- vi. Conducting post-mortem

Besides, NSC Directive No. 20 also stated the list of agencies engaged in the supervision of the disaster and their roles during the incident. Table 1 shows the agencies involved and their

respective tasks that need to be carried out during the event.

Table 1: The role of the agency in handling disaster management in Malaysia

| Agencies | Roles |
|--|--|
| <ul style="list-style-type: none"> ➤ Malaysian Armed Forces ➤ Special Malaysia Disaster Assistant and Rescue Team (SMART) ➤ Fire and Rescue Department ➤ Royal Police Malaysia ➤ Civil Defense Department ➤ Atomic Energy Licensing Road ➤ Emergency Medical Services | <p>Search and Rescue:</p> <ul style="list-style-type: none"> ➤ Search and Rescue of the victims |
| <ul style="list-style-type: none"> ➤ St John Ambulance ➤ Malaysian Red Crescent Society ➤ Malaysian Armed Forces ➤ Emergency Medical Services | <p>Health and Medical:</p> <ul style="list-style-type: none"> ➤ Management of emergency treatment ➤ Management of Public Health ➤ Management of Forensic |
| <ul style="list-style-type: none"> ➤ Civil Defense Department ➤ Welfare Department ➤ RELA ➤ St John Ambulance ➤ Emergency Medical Services ➤ Malaysian Red Crescent Society | <p>Welfare:</p> <ul style="list-style-type: none"> ➤ Evacuating victims ➤ Providing first aid and counselling services ➤ Provide/ manage places of evacuation ➤ Preparing foods for victims/ duty officers |
| <ul style="list-style-type: none"> ➤ District Office ➤ Public Works Department ➤ Municipal/ Town Council ➤ Royal Police Malaysia ➤ Malaysian Telecommunication (Telekom Malaysia/ TMB) ➤ National Electrical Power (TNB) ➤ Malaysian Armed Forces | <p>Support:</p> <ul style="list-style-type: none"> ➤ Communication and other assistance for smooth control of the operation and overcoming disaster ➤ Logistic support |

| | |
|---|--|
| <ul style="list-style-type: none"> ➤ Broadcasting Department ➤ Information Department | <p>Media:</p> <ul style="list-style-type: none"> ➤ Media Control ➤ Electronic and media coverage ➤ Press Coverage |
| <ul style="list-style-type: none"> ➤ RELA ➤ Royal Police Malaysia | <p>Security Control:</p> <ul style="list-style-type: none"> ➤ provide control at the scene of the incident ➤ Facilitate Communication ➤ Conduct investigation |

2.2 Asset-Based Approach (ABA) vs The Deficit Approach

ABA is basically an approach that encourage the community to be involve in the disaster recovery process by using either their tangible or intangible assets to assist them. It is with the intent to empower the community by looking at the potentials of the assets that may be manipulated to benefits them in times of needs instead of dwelling in the impacts of the catastrophe and depending on helps from the others to recover. For instances, the ability of their houses to be used as a homestay for the victims, their relatives or the volunteers during or after the disaster may benefits them in terms of leasing opportunity. Moreover, their knowledge and skills that they have in carpentry, housing constructions and even baking may assist them in new job opportunity that can improve the financial ability of the community and hasten the recovery process. Nevertheless, without the guidelines or encouragement from the institutions this scenario will not be realized. The institution need to encourage and ensure that the community are involved in the recovery process and knowledgeable of how the assets that they owned may benefits them in times of needs so that they are not only dependable on the assistance from the government to recover.

It is basically what distinguish asset-based approach from the current approach or known as the deficit approach. While asset-based approach works with the assets within the community, the deficit approach deals with the needs and shortcomings within the community. The community are pampered as what the government prepare are beyond their basic needs

(Mohamed, 2019). This eventually leads to more vulnerable community as their dependency towards the government assistance deepen. Besides, asset-based approach encourages the community to identify and utilize the assets that they owned and within the community and supporting them to exploit the assets to ensure they can achieve holistic recovery. It is different from deficits approach. The deficits approach acts in response to the troubles reported. The action to mitigate, reconstruction or improvement are done only when there is disaster reported. This led to problems when disaster occurs as the community are not ready to deals with the aftereffects of the disaster. Other dissimilarities between these approaches are summarize in Table 2.

Table 2: Discrepancies of Asset-Based Approach and Deficit Approach

| Shifting on to asset-based approach from asset-based approach | |
|--|---|
| The Deficit Approach | Asset-Based Approach |
| Start with needs and shortcomings exist in the community | Starting with intangible and tangible assets that the community owned |
| Conducted to response to problems | Acknowledge the strength and potential of the assets |
| Stresses on the roles and responsibilities of the institutions | Highlights the roles and responsibility of the community |
| Concentrate on individuals | Emphasizing the entire community |
| Attempt to 'Fix people' | Supporting the community to develop their potential |
| Actions and courses are implemented to solve crisis | Believed in the power of people |

3.0 PROPOSITION OF RESEARCH METHODOLOGY

The qualitative research approach has been opted in the study. It is selected to deepen the understanding of the event that occurs and re-creation through the settings that are designed by mutual agreement between the parties to accomplish the objective of the research. There are two phases of the study involving systematic analysis of the literature, semi-structured

interview and focus group discussion with the respondent.

3.1 Phase 1

Phase 1 consist of 2 stages. It aims to tackle two objectives. First, it aims to determine the roles and responsibilities of institutions in facilitating the recovery of flood disaster. Second, it aims to identify the elements in an asset-based approach that will help the institution in the rectification process of the affected flood area. In order to achieve the objectives, the first stage involves an extensive literature analysis of the literature and the second stage engaged a semi-structured interview with the respondents identified. Numerous literature and documents within disaster management and asset-based approach field particularly from disaster management perspectives are selected to obtain deeper insight of the prior research related to the topic.

Despite various types of data collection method classified under the qualitative research method however, semi-structured interview was considered as the most suitable method to gather data as it enables the researcher to communicate with the primary sources (communities and institutions related to the flood disaster) that provide information on flood disaster management. An interview is a method of gaining knowledge from individuals (Haradhan, 2018). Within the research methodology context, it is a systematic way to collect data from respondents through conversation. According to Saunders (2009) This purposeful discussion enables reasonable and dependable data to be obtained thus therefore answer the objective of the study.

Meanwhile, the primary objective of systematic analysis of literature is to gain a deeper comprehension of knowledge and understanding within the subject area. Rowley and Slack (2004) stated that this analysis is important to:

- i. Identify the research topic, questions and hypothesis of study.
- ii. Detect the knowledge contribution and try to contextualise it within the research area.
- iii. Identification of the theoretical concept of study and the important terminology
- iv. Expedite the development of bibliography

- v. Indicate the most suitable research method
- vi. Evaluating and deciphering results.

The literature review and analysis in the initial phase of this study emphasises the identification of the institution involves in the flood management and the institutions roles and responsibilities in flood disaster management. At this stage, comprehensive information on the roles and responsibilities of the institutions were identified, thus forming the problem statement of this study. This establishment indicates a clear need and direction of this study. Further review of literature eventually led to the identification of asset-based approach elements that was important in the flood disaster management process. This information was gathered through a literature review. These literature samples comprised articles from journals, articles, proceedings papers, peer-reviewed papers, disaster management and asset-based approach books and guidelines, government policy and documents covering from 2000 to 2019. The literature was obtained from UTM Library databases which is Scopus, Emerald, Sage, Ebscohost and Web of Science. Meanwhile, journals included in this study is obtained from Disaster Prevention and Management Journal; International Journal of Quality & Reliability; Journal of Management International Journal of Sociology and Social Policy, Journal of Facilities Management; Australasian Journal of Disaster and Trauma Studies, and International Journal of Disaster Resilience in the Built Environment.

There are three stages involve when conducting literature search in identifying the issues. First, it involved initial search on the topic with the keywords as “Disaster Management”, “Post Disaster Recovery”, “Flood”, “Institutional Framework”, “Asset-based Approach” as the underlying search words. Next, the initial selection of journals, asset-based approach and disaster management books and guidelines has resulted in approximately 89 sources of related journals, books and documents. After identifying the relevant issues, the focus of the search was shifted deeper with the keywords of “Roles and Responsibilities”, “Tangible Assets” and “Intangible Assets” as the inclusion criteria to

further distinguished the most suited journals to realize the objectives of the study. Next, exclusion criteria were applied to exclude the journals that not having full-text manuscript and articles with no empirical results. After the enforcement of the exclusion and inclusion criteria, 15 articles were measured to have genuinely fulfilled the need of this search, first to identify the roles and responsibilities of institutions in facilitating the recovery of flood disaster and second, to identify the elements in asset-based approach that assist the institution in the recovery process of the affected flood area. The details on the information gathered in this step are shown in Figure 1.

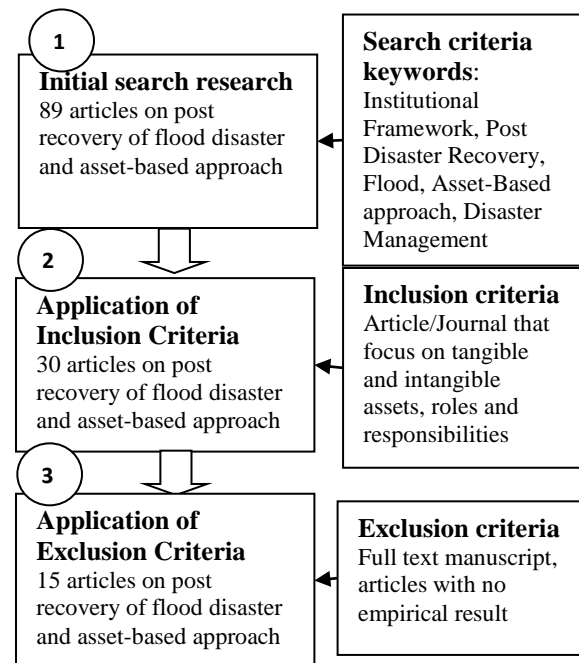


Figure 1: Literature search and identification procedure

Once the journals identified, the data obtained are then analyzed by using content analysis as shown in Figure 2. Next, the data are analyse using content analysis with two purposes. First, to extract the role and responsibilities of the institution in managing the reconstruction of the victims and second, to extract the elements of asset-based approach that are essential in the recovery of the victim. This analysis involves identifying themes with the way they are presented and the based on the rate of recurrence (Ritchie and Lewis, 2003) as the focus. It is a process of identifying, coding,

categorising, classifying and labelling the primary patterns in data (Patton, 2002). According to Elo and Kyngäs (2008), content analysis is viewed as one of the ways to analyse the article and. Following Levy and Ellis (2006), in conducting content analysis, there are three stage involved: the stages are shown in Figure 3.

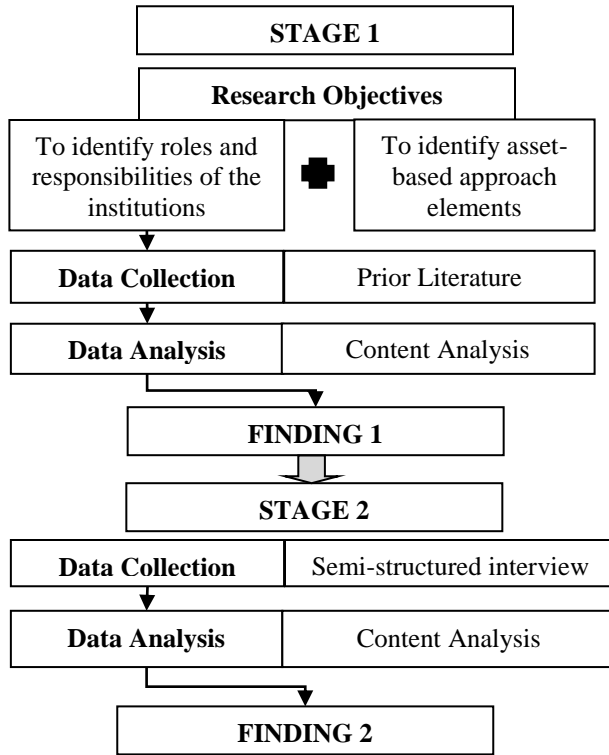


Figure 2: Research methodology

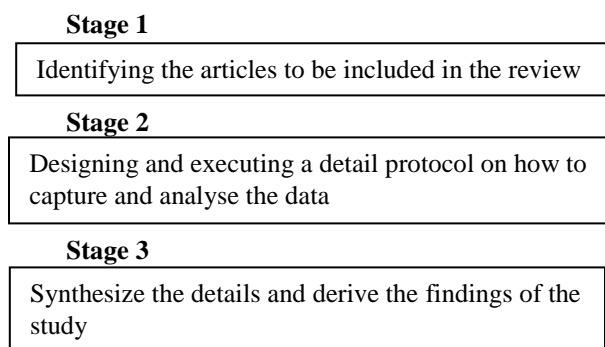


Figure 3: Content analysis process

The analysis of data is carried out by using Qualitative Data Analysis Software (QDAS) which is Nvivo 11. Nvivo offers a workspace to make, manage and explore ideas especially for literature review and qualitative

data analysis. In Nvivo software, nodes are used to represent the ideas and to code categories. This technique involving coding process, which can be the deductive and inductive approach for coding the nodes (Mohd Tobi, 2014). Meanwhile, the deductive approach requires the formation of the nodes prior to the coding process.

These nodes come from the theory that has been gathered in the literature review (Mohd Tobi, 2014). In contrast with the deductive approach, an inductive approach is where the nodes are created while exploring or reading the source or material imported in the Nvivo software. The difference and concept of these two approaches are presented in Table 2 and Figure 4. As a result, the inductive approach was chosen for this study. Coding process in this study was carried out by organising the data into conceptual categories and creating the themes of concept. The data were categorised based on similar features.

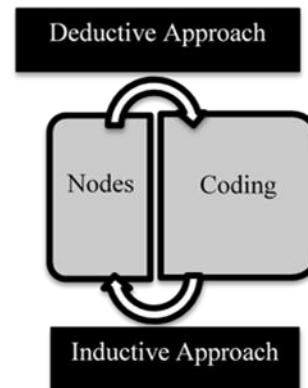


Figure 4: Nodes and coding process (Mohd Tobi, 2014)

Table 3: Deductive and inductive approach

| Deductive Approach | Inductive Approach |
|--|---|
| Work from the general to the more specific | From specific observations to broader generalization and theories |
| Informally called the "top-down" approach | Informally called the "bottom-up" approach |
| The conclusion follows logically from premises (available facts) | The conclusion is likely based on-premises (involves a degree of uncertainty) |

The data extracted through Nvivo will later be used to develop the interview questions to the

selected respondents. This is conducted to verify and justify the data that is obtained from the literature. Generally, there are three types of research interview with different amount of structure inherent in the interview. The characteristics of these interview types are presented in Figure 5 below. As the semi-structured interview is based on an open framework that allows two-way communications, focused, and conversational, have advantages in term of flexibility to go into details (if needed) during the interview process.

Next, the respondent of the study is determined. The respondents identified in this study is categorized into two categories, the community and the institutions. The community is selected based on the severity of the impacts of disaster in 2014. The states chosen for the study area are only Kelantan (Kuala Krai), Terengganu (Kemaman) and Pahang (Kuantan). These states are chosen by the relatively high impact that they received from the disaster. One of the areas that indicate the high impact received by these states is their numbers of evacuees, as shown in Table 3. Besides, according to numerous reports, these states indicated lots of damages in terms of its tangible assets. Due to the extensive impact from the incident, the total cost of damages amounting to RM337.6 million worth of assets has been recorded among the nine states involved. However, according to Berita Harian (2014), at that time it has been reported that the cost of damaged was 500 million, but the cost to restore the damage to ensure the normalcy was restored was doubled at 1 million. The respondents targeted in this study fundamentally consist of the community of the three districts (Kuala Krai, Kemaman, Kuantan) at the three states (Kelantan, Terengganu, Pahang)

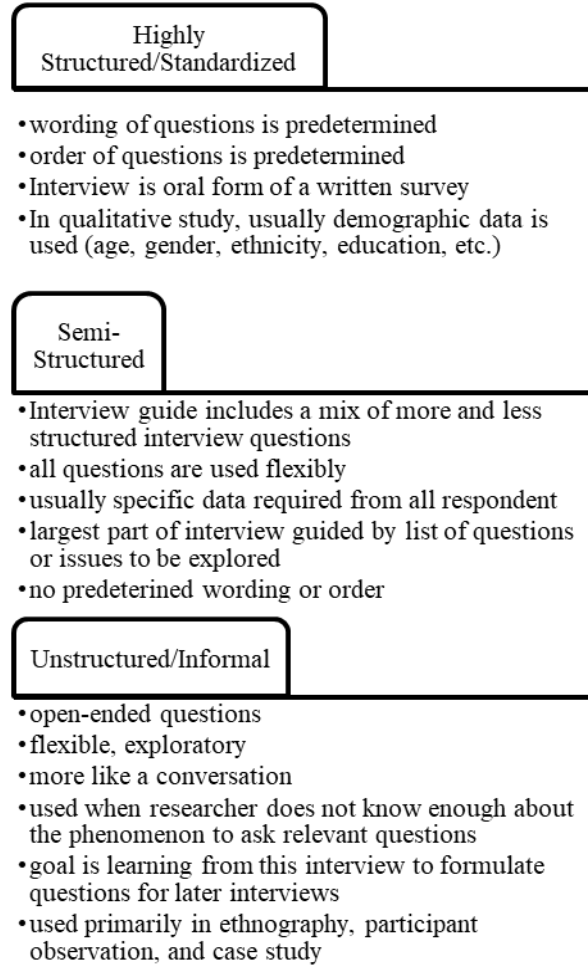


Figure 5: Types of interview

Table 3: Total evacuees in states affected by 2014 flood (Source: Berita Harian, 2014)

| No. | States | Total Evacuees |
|-----|-----------------|------------------|
| 1 | Kelantan | 20,468 to 24,765 |
| 2 | Terengganu | 21,606 |
| 3 | Pahang | 10,285 |
| 4 | Perak | 1,030 |
| 5 | Sabah | 336 |
| 6 | Negeri Sembilan | 350 |
| 7 | Johor | 300 |
| 8 | Perlis | 143 |
| 9 | Kedah | 51 |

Table 4: Cost of damage according to states (Source: Berita Harian, 2014)

| No. | States | Cost of Damages (RM) |
|-----|-----------------|----------------------|
| 1 | Kelantan | 204 million |
| | Pahang | |
| | Terengganu | |
| 2 | Perak | 55.6 million |
| | Kedah | |
| | Perlis | |
| 3 | Johor | 78 million |
| | Melaka | |
| | Negeri Sembilan | |

Table 5: Types of damage and restoration costs (Source: Berita Harian, 2014)

| No. | Types of Effects/Damages | Restoration Cost (RM) |
|-----|-------------------------------|-----------------------|
| 1 | Public Works Department (PWD) | 100 million |
| 2 | Tenaga Nasional Berhad (TNB) | 10 million |
| 3 | Air Kelantan Sdn. Bhd. | 3 million |
| 4 | Police Department | 8 million |
| 5 | Roads in Kelantan | 100 million |
| 6 | Roads in Terengganu | 132 million |
| 7 | Infrastructures in Kelantan | 200 million |
| 8 | Schools in 5 states | 350 million |
| 9 | Homes | 200 million |

Consequently, the other categories of the respondent are the institution. It consists of the federal agency, state and local government. Among the agencies identified is NADMA or National Disaster Management Agency Prime Minister's Department. NADMA is the principal agency that is established to be Malaysia's national focal point for disaster management in Malaysia after they were established in 1st October 2015 after taking over the responsibility from the National Security Council. Besides NADMA, there are eleven agencies outlined by the NSC Directive No. 20 as the agencies for Relief and Rehabilitation in order to assist in the recovery process. The identified agencies are:

- i. Malaysia Red Crescent Society (PBSM)
- ii. Atomic Energy Licensing Board (LPTE)
- iii. Telekom Malaysia Berhad TM

- iv. Social Welfare Department
- v. National Electrical Power Agency (TNB)
- vi. St. John Ambulance Malaysia
- vii. Public Works Department (JKR)
- viii. Tourism Ministry
- ix. Malaysian People Voluntary Alliance (RELA)
- x. Technical and Specialist Agency
- xi. STMB or Malaysia National Telecommunications Agency

3.2 Phase 2

The main objective of phase 2 was to investigate the relationship among the assets and the roles and responsibilities of the community in assisting the process of recovery of the victims and consequently develop an institutional framework of asset-based approach that depicts the relationship among those two and the priority that must be given towards the recovery of the assets. Hence, to achieve that aims, finding 2 in Phase 1 will be used to formulate a set of data to conduct a focus group discussion. This method was chosen in the study to collect data from multiple people simultaneously. At it is done in a more secure environment, it is good for the respondent to discuss their idea, perception, thoughts and opinion in a more relaxed manner to ensure smooth delivery of the idea on the topic (Onwuegbuzie et al., 2009). According to Wilkinson (2004), this method is applied to gather qualitative data through a small group of people in an unsanctioned environment with a focus on very particular topics or issues.

Amongst the benefits of focus group discussion are it is economical, fast, promote the sense of belonging within the group, increase their competency to think and share within the group and more efficient (Krueger and Casey, 2000). In the context of the study, focus group study will be utilized in assembling all the related respondents from the community and the institutions in the same rooms to discuss their needs, roles and responsibilities and the priority that should be given in conducting the recovery process as Figure 6. Their response to the underlying issues is documented. These respondents are the same respondent identified in phase 1. The data obtained through the focus

group discussion will be later analyzed by using content analysis through Nvivo software.

| Focus Group Section | Member 1 | Member 2 | Member 3 | Member 4 |
|---------------------|----------|----------|----------|----------|
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |

The following indicators can be entered in the cells:

A= Indicated agreement (i.e., verbal or nonverbal)

D= Indicated opposition (i.e., verbal or nonverbal)

SE= Indicated significant statement or example suggesting agreement

SD= Indicated significant statement or example suggesting opposition

NR=Did not indicate any agreement or opposition (nonresponse)

Figure 6: Matrix for assessing the level of consensus in focus group

The respondents for the focus group are selected based on the list of agencies for relief and rehabilitation agencies outlined by the NSC Directive No. 20. Besides that, NADMA as the focal point agencies that manage disaster management in Malaysia will be also invited to share their opinion and thoughts on how the roles and responsibilities of the institutions can be enhanced and community engagement can be included in the recovery process.

4.0 DISCUSSION

Fundamentally, the qualitative method was used to conduct the study. The objectives are accomplished by using systematic literature review, semi-structured interview and focus group discussion with the respondents. From the analysis, it is ascertained that the main policy used in Malaysia to handle disaster management is NSC Directive No. 20. Aside from being the guidelines to manage the disaster, it also decides the agencies, and its roles and responsibilities when controlling the disaster. There are eleven agencies identifies as the recovery and

restoration agencies in Malaysia. The agencies appointed are:

- i. Malaysia Red Crescent Society (PBSM)
- ii. Atomic Energy Licensing Board (LPTE)
- iii. Telekom Malaysia Berhad TM
- iv. Social Welfare Department
- v. National Electrical Power Agency (TNB)
- vi. St. John Ambulance Malaysia
- vii. Public Works Department (JKR)
- viii. Tourism Ministry
- ix. Malaysian People Voluntary Alliance (RELA)
- x. Technical and Specialist Agency
- xi. STMB or Malaysia National Telecommunications Agency

However, even though these designated agencies are selected to assist in the recovery and reconstruction works, nonetheless, their roles and responsibilities are not discussed in depth in the policy. The continuum that need to be reached in terms of the short term or long-term recovery are not outlined, thus, it is hard to determine their roles and responsibilities at the exact timelines of the recovery process. Hence, NADMA act as the main agencies that is responsible to coordinate these agencies to conduct the recovery works. Yet, NADMA has only taken the responsibilities to manage the agencies involved in August 2015 from National Security Council therefore there are lots of actions need to be taken to identify and coordinate these agencies. Besides, there are other agencies involved in the recovery process that has not been properly discussed in the policy (Mohamed, 2019).

Moreover, the literature rules out three asset-based approach elements. The first element is a focus on ‘gifts. ‘Gifts’ in this context is the assets that the community owned. As the approach emphasize on the importance of the tangible and intangible assets of the community, it saws the assets as gifts for the community. It is because these assets may improve the household stability, provides a foundation for risk taking and promotes the advancement of assets and human capitals (Nares et al, 2001). Thus, it

might hasten the recovery process of the victims and boost their resilience.

The next element of asset-based approach is associational life. Associational life generally means that a group of people in their own accord is willing to do good things for the community. They are willing to help and assist others to ensure all the people will get benefits from the efforts. It is in par with the concept of community enhancement, volunteerism, and community independence. Through this effort, the dependency that is formed in the community will decrease and minimize.

The subsequent element identified in this study is empowering the community. It is emphasized that community is the focus in asset-based approach. The whole thing begins with the community. The community that believe in their own ability will try to identify and solve the problem that they had. This will eventually create a sustainable community that can deals with any catastrophe that befalls them. It is also agreed that the community who discover their own power will act of their own free will and stop waiting for the elected leader to give them orders. Nevertheless, it is an indisputable that leadership need to exists in ensuring the holistic recovery of the victims.

5.0 CONCLUSION

In conclusion, the paper discusses the research methodology of the study to develop an institutional framework of asset-based approach for post recovery of flood disaster. Through the preliminary data analysed, there are eleven agencies listed in NSC Directive No. 20 as relief and rehabilitation agencies during disaster, but it may not be adequate to represent the whole agencies involved during the recovery process. The roles and responsibilities of these agencies was also poorly discussed in the policy. Besides, there are no involvement and engagement of the community can be seen discussed in the policy and there are minimum guidelines on how the assets available can be utilized to minimize the impacts of disaster. Therefore, it is recommended that future research need to be carry out to understand the full potential of these assets and how it can be

used effective and efficiently to assist in the recovery of the victims.

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