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LIVING WITH HAZARDS: FLOOD RISK EXPERIENCES OF THE HEAD OF THE FAMILY IN BULUSAN, BRGY. TALOMO, DAVAO CITY

Cacananta, Mary Ann C.
ORCID Number: 0000-0001-5002-1983
Sarile, Amelie S.
ORCID Number: 0009-0004-0451-2123
Rivera, Princess Mae C.
ORCID Number: 0009-0006-4266-603X
Bulaclac, Lou Jane M.
ORCID Number: 0009-0004-9403-9236
Campaña, Cherrelyn P.
ORCID Number: 0000-0003-4885-2630
College of Development and Management, University of Southeastern Philippines,
Philippines

ABSTRACT

This phenomenological study described household heads' experiences in Purok 61, Sto. Nino, Bulusan, in Talomo, Davao City. In-depth interviews (IDIs) provided the needed information. The available information shows they've struggled to recover from their financial losses. This study also emphasized the need for government recognition and funding. Family optimism reports showed that the flood had a positive effect in terms of their building relation to their family member and community. The thematic analysis produced four "key" themes representing people's actual flood recollections from these testimonies. Struggle, Financial Uncertainty; Government Assistance Criticism; Values and Relationships; and Stress Management through Optimism were explored. Including detailed explanations of each subject and participant quotes to back them helped make decisions. Flood risk management and resilience-building efforts can't be effective unless they consider the social elements of flooding and the perspectives of those most at risk. This information is needed to assess flooding's social effects.

Keywords: Experiences, Flood, Head of the family, Disaster, Mental Health, Coping Mechanism

INTRODUCTION

Disasters caused by flooding can negatively affect many facets of community life, including money or moral losses due to the loss of homes and families brought on by the calamity, and mental illnesses frequently worsen (Fitriani, 2019). Those who live in flood-prone areas deal with several issues. Among the topics are those relating to the economy, health, and psychological afflictions. Hence, people react by standing up and offering solutions for this situation. Coping mechanisms are strategies people often use to manage painful or difficult emotions when faced with stress or trauma. Coping mechanisms help us adapt to stressful events while maintaining emotional well-being (Good Therapy, 2018). They made this clear: resource management is one aspect of the coping methods for the effects of flood risk.

The Philippines is always in danger from flooding, earthquakes, and landslides, frequently resulting in losing lives, homes, schools, livelihoods, and access to essential services. Families can be recognized by their organization, roles, and limits; their cohesion; their emotional ties and responsiveness; their capacity for adaptation and flexibility; their communication; and their ability to make decisions and solve problems. Hence, Filipino families are known to be strong whenever there are disasters. Families support, nurture, and protect children. It has never been more crucial when it comes to catastrophes.

There is a significant role for the head of the household during a disaster. Leaders of families run their homes. They must be qualified and capable of providing family leadership. The head of the family may suffer severe traumatization from learning of or witnessing events that threaten the lives of their children or other family members (Haga, 2019). Individual-level disaster-related emotional and behavioral impacts have been extensively studied. After a calamity, family members interact with one another in various ways. Even if numerous family members may be affected by an occurrence, the specifics of each person's exposure may differ

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significantly. Depending on a family member's role, age, and personality type, each individual will uniquely respond to the traumatic experience. Families that do not understand one another's adventures may have uncertainty, communication problems, and other problems (Better Health, 2022).

Based on information from actual interviews, surveys, and topographic and geomorphologic assessments, barangays on the alluvial floodplain of the Davao and Talomo Rivers have been identified as being particularly vulnerable to flooding. Specifically, the Talomo area was recognized as a flood-prone area. It seems to be the best area to explore the families' experiences there, especially the experiences of the head of the family, to plan the best aftercare to provide for them.

This study explores the experiences of the heads of families in Bulusan, Brgy. Talomo, Davao City, about allocating resources to recoup damages, maintaining support and relationships with other family members, and their coping strategies during emotional distress during and after the flood. Individuals badly affected by the disaster reported having difficulty gauging their children's or family members' reactions and needs, making it difficult for them to offer the best care after the disaster.

STATEMENT OF THE PROBLEM

Generally, the study aims to explore the experiences and coping strategies of the head of the family after the flood.

Specifically, the study sought to answer the following specific research problems.

1. What is the head of the family's experience regarding allocating resources to recoup damages caused by the flood disaster?
2. What are their experiences in continuing support and relationship with another family member after a flood disaster?
3. What are the coping strategies of the head of the household during emotional distress?

OBJECTIVES OF THE STUDY

This study aims to understand the variation in the measures done by the head of households to recoup the damages caused by flooding in their residence. Since the residents living in flood-prone areas are particularly those living in low-income families, this also assesses the relative importance of experience and coping appraisal, risk-sharing strategies, and external actions, including relief operations, as perceived by the participants.

SIGNIFICANCE OF THE STUDY

The results of the study could provide valuable information and insights into the following:

University of Southeastern Philippines (USeP)- USeP might use the study result as a guide or basis for possible related studies like this and may promote programs and extensions to help the affected families' mental health and financial stability.

National Disaster Risk Reduction and Management Council (NDRRMC)- The result of the study will help this agency develop a mitigation plan to be conducted in families affected by floods, including aftercare for the health and psychological afflictions of the affected household member.

Davao City Government- Local governments will use the study's findings to build communities'-built environments that promote mental and social wellness.

Future Researchers- This will serve as a springboard for further in-depth analysis.

SCOPE AND LIMITATION

The study explored the experiences of the heads of the families after the flood. The data was collected on ten (10) recognized heads of families in Purok 61, Sto. Nino, Bulusan, Bangkal, Barangay Talomo, Davao City. This study does not cover other experiences other than the experiences in the allocation of resources to recoup damages, support and relationship with other family members, and their coping strategies. The study was done through one-on-one interviews with the key informants, the head of the family. By doing so, the researcher was able to explore and learn about the experiences of the head of the family after the disaster.

DEFINITION OF TERMS

For the readers to clearly understand and appreciate this particular study, the researchers defined the following words or phrases that are applicable and relevant to the purpose of this research.

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Barangay Talomo- This barangay in Davao City, under District 1, is flood-prone. It is close to Davao Gulf and river channels making it highly vulnerable to flood hazards.
Coping Strategies- This strategy helps them adapt to stressful events while maintaining their emotional well-being.
Experiences- This relates to the challenges the head of the family encounters while allocating resources to recoup damages, continuing support, and relationship with another family member.
Emotional Distress- This refers to the mental suffering of the head of the family as an emotional response resulting from the impact of the flood.
Flood- This study refers to the disaster or hazard experienced by the families or households of Barangay Talomo.
Head of the family- This study refers to leaders who run households in Barangay Talomo, specifically the family's father.

REVIEW OF LITERATURE AND THEORETICAL FRAMEWORK
This chapter contains related literature and studies from journals, blogs, and articles suitable to the present study. This study also includes the study's theory base, conceptual framework, and hypothesis.

Disaster Management
The situation caused by the floods has become a significant problem for the entirety of the country. People and their households are crucial in preparing communities because they can be the origins, destinations, and targets of direct disaster hazards. Communities near slums, rivers, or other flood-prone locations are home to the most vulnerable inhabitants. When communities are better prepared to deal with floods, they can better design and plan their responses. The community's readiness significantly impacts an individual's capacity to organize an evacuation during a flood. Knowledge is essential to adequately prepare for and mitigate the effects of a disaster. (Priyanti & Hidaya, 2019). The term "preparedness" refers to the proactive steps individuals, organizations, and governments take at all levels before a disaster to mitigate its impact. Experience, knowledge, emergency planning, and resource mobilization are crucial in disaster preparation. This gives the husband, the breadwinner and primary protector of his family, the opportunity to take the initiative in making necessary preparations (Fitriani et al., 2019).

Children during disasters
It was evident from the beginning of the research on resilience to stress and trauma that children required the assistance of their families to recover from events such as natural catastrophes (Masten & Motti – Stefanidi, 2020). Improving parenting is the focus of most interventions explored to increase or support children's resilience. Only recently has the idea of a multilevel, multisystem set of processes connecting parental and child resilience been given the attention it deserves (Luthar & Eisenberg, 2017; Masten, 2018). Before this, it is evident that a parent's resilience determines how well they can protect their children. However, only recently has the concept of a multilevel, multisystem set of processes connecting parental and child resilience been given the attention it deserves. Children's primary concern in the aftermath of a disaster is whether or not their parents can provide for their essential requirements and find a way to be back together with them (Masten & Motti – Stefanidi, 2020).

Parenting during a disaster
Parents can also play a crucial part in disaster preparedness by helping their children face their anxieties about potential disasters and planning individual and family responses to potential calamities. The parents of children are an essential source of comfort and support in the aftermath of a catastrophe. There are many different ways in which parents can help their children. They may reduce the likelihood of additional difficulties for children, assist children in processing the traumatic event, help children return to their routine activities, refocus children's attention on activities that will help them feel better, limit the amount of media exposure children receive, and assist children in processing this information (Pfefferbaum R. et al., 2010).
As a consequence of this, efforts to respond to disasters need to take into account the requirements of families and parents. This includes informing parents about the psychosocial requirements connected to their children's disasters, involving parents in planning family disasters, and participating in disaster preparedness activities that focus on children's reactions. In addition, after a tragedy, there should be a focus on getting families back together (Pfefferbaum & North, 2010).

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The anxiety of the head of the family

Experienced catastrophe responders can help avert bodily and psychological harm when individuals are in a potentially flooded area. These qualities include leaving promptly and appropriately when warned to avoid disaster damage. According to the findings of other studies, the process of getting ready for a disaster is affected by a variety of factors, including the following: encouraging thinking and speaking; increasing awareness and knowledge; assisting individuals in understanding the consequences of a disaster; developing trust; developing preparedness; affecting emotions and feelings; and encouraging community interaction on issues on disasters. (Fitriani (2019).

Mental Health

Those uprooted due to a natural disaster have a significantly increased risk of developing mental health problems. People are uprooted due to large-scale disasters, which also destroy their homes and other aspects of their existence. Problems with availability create disruptions in the relocation of social networks, economic pressures, and healthcare services. These problems further stress a healthcare system already struggling to keep up. According to Batool (2015), in the aftermath of widespread natural catastrophes, it can be challenging to deliver tailored treatment to the community that has been impacted.

Psychological effects of disasters

The connection between calamities and one's mental health cannot be severed. Natural catastrophes might negatively impact victims. People and entire communities are afflicted by mental instability, which can result in conditions such as post-traumatic stress disorder (PTSD), anxiety, and depression, in addition to a decline in social and economic well-being. The psychological suffering that people go through in the wake of a tragedy far outweighs the financial and social losses normally tallied up after a catastrophe. It is not uncommon for victims to experience both psychological and socio-economic anguish simultaneously. The most frequent psychiatric illnesses, such as sadness and anxiety, are projected to rise due to the unfavorable impact on mental health (WHO, 2019). Although psychological interventions have helped victims improve, this trend is expected to continue.

The unexpected nature of the event often takes aback the victims of disasters. It is common for victims to ignore their losses and make attempts to avoid facing the truth. Denial makes victims vulnerable, making them more susceptible to stress, anxiety, and other maladaptive responses. When people are at home, they experience feelings of safety and security. On the other hand, it is impossible to prevent natural disasters from causing damage to people's houses, property, and other precious possessions, which in turn causes sufferer's distress. Losing a loved one, connecting to others, and feeling of belonging can leave a person unsure of their place in the world. There was more than one contributor to the psychological sensitivity of afflicted people. Relocation of family members, death of loved ones, socio-economic loss, environmental loss, lack of mental disaster readiness, broken family relationships, lack of social support, and negative coping skills (Makwana, 2019).

Children, women, and older adults dependent on others more profoundly feel the psychological effects of disasters. In the aftermath of sudden or ongoing catastrophes, they rise to the position of being the most vulnerable sector of the population. Consequently, they have specific demands that need to be fulfilled. Due to the catastrophe, older children and adolescents display various behavioral, psychological, and emotional issues and instabilities. Children can have various psychological impacts due to natural catastrophes, including post-traumatic stress disorder (PTSD), sadness, anxiety, emotional discomfort, and sleep difficulties.

Financial effect

According to the introduction provided by the World Bank and the findings shown in the GFDRR study, those living in poverty across the globe are more likely to suffer severe economic consequences due to natural disasters.

In 2015, natural catastrophes were responsible for a total economic loss of $92 billion in the United States, with an annual loss predicted to be more than $300 billion. Although these numbers are informative regarding trends and costs associated with disasters, they do not provide specifics regarding the effects of disasters on people's health. Who is affected by a $92 billion loss will decide the degree to which that loss hurts, just as the severity of a loss of one dollar will vary depending on the socioeconomic status of the person who loses it. The poor and the disadvantaged are disproportionately affected by the same failure because their livelihoods depend on fewer assets, their consumption is close to subsistence, they cannot rely on savings to mitigate the effects, their health and education are more at risk, and it may take them more time to recover and rebuild if they are affected.

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Because it focuses on total losses, the traditional method investigates how natural disasters impact those wealthy enough to have suffered a loss of wealth, excluding the vast majority of impoverished people (Hallegatte et al., 2017).

After that, the report digs even further into the underprivileged people's higher susceptibility. According to the study's authors (Hallegatte et al., 2017), those with lower incomes are likelier to put money away to protect their homes and livestock from being destroyed, damaged, or lost in a natural disaster. On the other hand, people who are not poor are more likely to store their savings in various locations, including a financial institution, which means that their belongings are better safeguarded against the effects of natural disasters. According to the World Bank (2016), natural disasters bring 26 million people into poverty yearly. This may be one of the reasons why.

Having trouble getting and receiving aid

People with low incomes and poor people have a difficult time interacting with the bureaucracies of the government to obtain housing and other forms of assistance. Fothergill and Peek provide ample evidence of the difficulties that these people face. This study cites difficulties such as a lack of information about the institutions through which catastrophe survivors obtain services, discomfort with these systems, and access issues such as transportation, childcare, and work hours. These are some of the barriers. The paper's authors, commissioned by the World Bank and GFDRR, state that to mitigate the effects of natural disasters and the losses they cause, nations worldwide, including the United States, rely on non-disaster assistance programs such as Medicare and unemployment insurance. However, he added that these programs only offer limited assistance in the wake of natural disasters, in particular in nations that are still in the process of developing their economies. Programs are not structured to respond swiftly in the event of disasters, nor are they funded to target disaster needs precisely. The amount of money sent to people is typically minimal. "Even in the United States, transfers from non-catastrophic programs such as unemployment insurance and public health benefits outweigh income losses from weaker hurricanes (1 and 2), but not from the strongest hurricanes (category three or large)" (Deryugina, 2016 as cited in Hallegatte et al., 2017). This shows that even in wealthy countries like the United States, non-disaster assistance efforts cannot counterbalance at least some of the damage caused by natural disasters.

People living in high-risk zones

According to a study conducted by the World Bank and GFDRR, persons living in poverty are more likely to reside in places prone to natural disasters. This could be because of a lack of living space or a scarcity of land. The fact that low-income urban households are more susceptible to flooding than the general urban population indicates that the lack of available land contributes to the risk of urban flooding. A study examining how Superstorm Sandy affected New York City found that 44 of the city's 812 census areas with high poverty rates were flooded. Flooded lots had a more significant percentage of the population living below the poverty line. Black New Yorkers, considered lower-class blacks, were likelier to live in these areas. It was shown that white residents of flooded areas had a higher likelihood of being over 65 and living in poverty than white residents of dry areas. An investigation of Hurricane Katrina's effects on New Orleans, Louisiana, found that areas of lower income did not have a disproportionately more significant rate of flooding compared to those of higher income.

According to a field study conducted in the Philippines, most residents do not choose to reside in neighborhoods with a high chance of being struck by natural disasters such as typhoons, earthquakes, and tsunamis. Parents should discuss with their children what they have learned in DRR classes and encourage them to do the same. No conclusive evidence suggests that DRR education increases a sense of social safety. Training in DRR is essential to achieving Sustainable Development Goals; hence, most responders want additional training. Comprehensive land use planning that considers health, environmental, and economic considerations is the foundation for constructing sustainable communities. People's attachment to their houses, their social networks, and their capacity to financially sustain themselves should all be considered during the iterative planning process. The use of systemic perspectives is recommended to reduce risk. More research is required before the results can be compared to other areas of the Philippines.

Risk and Vulnerability

Qualitatively and quantitatively accurate descriptions of an event's likelihood and possible impact can be given. When individuals or communities suffer a traumatic event, it helps them understand the dangers they are exposed to. When a hazard has not been present in a location for an extended period, there is less awareness of that concern. Every individual has a one-of-a-kind viewpoint on what defines risk. The choices that individuals

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make when confronted with dangers are influenced by several factors, including their level of knowledge regarding the risk, whether or not their exposure to the danger was voluntary, the gravity of the risk, whether or not the hazard was controllable, and the degree of uncertainty that is associated with the risk.

The involvement of humans or things of value to humans is necessary for disaster occurrence. The impacted entity's vulnerability plays a significant role in determining the degree to which natural hazards will have an undesirable effect. When conducting a vulnerability assessment, it is necessary to consider various ecological, social, cultural, political, and economic elements. Vulnerability is a fluid concept that is subject to change over time. People with lower incomes are often the most significant contributors to this change. Putting a number on something is difficult, which makes accurate computations challenging.

THEORY BASE

Researchers can study systems theory to understand better how a natural disaster affects mental health. Ludwig von Bertalanffy's systems theory focuses on the person-in-environment and how they interact with the systems surrounding them, such as family, friends, work, community, religion, and the educational system. Furthermore, systems are a collection of fundamentals that have been integrated and organized to form a functional whole (Kirst-Ashman, 2013).

The components of a system can have a significant influence on one another. As a result, systems theory can assist us in understanding how a natural disaster may affect a person. Natural disaster survivors, for example, maybe depressed. Nonetheless, we must be aware of the other factors that may contribute to depression in some people. A few of these factors include losing a loved one, having a home destroyed by the disaster, or being in the path of the disaster. Previous research has shown signs that those stressors can result in someone suffering from depression and other symptoms associated with a natural disaster (Batool, 2015).

This study theoretically incorporates the Pressure and Release Model (Crunch) by Blaikie et al. (1994), which states that a disaster occurs only when a hazard meets a vulnerable circumstance. It demonstrates how to identify the root cause of vulnerability by following the chain of events from the dangerous situation to the economic and social (dynamic) pressures. The pressure model is a structured framework that outlines the causal elements that, when combined, would result in disaster-like circumstances. Consider it a path, a progression of vulnerability, or a causal chain. A series of factors and processes lead from a catastrophic occurrence and its immediate causes back over more distant elements and methods that may appear to have little to do with the disaster's cause at first glance.

Several underlying factors contribute to and amplify pressures on people in positions of power to act in a certain way. Political ideologies, economic principles, or unusual cultural traditions may influence these underlying reasons. Inequality, greed, injustice, and discrimination are frequently the root causes of people's vulnerability on a local and global scale.

These issues may manifest far from the affected population, but they can still significantly impact. People may lose their jobs or access to their land due to political decisions such as land reform, making them more vulnerable to harm. However, this is not the case in this study area since people's vulnerability is linked to poverty.

METHODOLOGY
Method Used

Using a qualitative research methodology, this study highlighted and explored the shared experiences of the heads of families in Bulusan, Brgy. Talomo, Davao City. Qualitative phenomenology research investigates people's first-hand experiences with a phenomenon. According to Creswell (1998), a phenomenological inquiry is the most appropriate method to use when attempting to describe the significance of multiple people's lived experiences concerning a given concept or phenomenon.

The phenomenological method, likewise, sought to shed light on the particular by identifying salient experiences as different people in different settings understand them. According to the participants' perspective, this inherently transforms complex information and insight into social events through inductive, subjective methods (Maxwell, 2013).

Sources of Data

Purposive sampling was also used in the study's in-depth interviews. Ten (10) participants were involved in the in-depth discussion and were recognized as the head of the family. To guarantee the accuracy of participant responses, the interviews were done on the actual setup. According to Kvale (2002), a qualitative interview aims

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to acquire a description of the interviewees' lives and environments to understand the significance of the occurrence being reported.

Data Gathering Instrument

The research made use of a semi-structured interview guide. Semi-structured interviews are qualitative research that allows the researcher to probe into specific areas of interest by asking follow-up questions. Researchers ask questions about the topic under study in the semi-structured interview guide. The interviewer is free to explore, delve into, and pose questions within the areas provided by the guide, claims Patton (2002). By restricting the topics to be covered, the guide makes conducting several interviews more organized and thorough.

Sampling Technique

The study employed purposive sampling. When sample components are chosen for the sample based on the researcher's discretion, it is known as purposive sampling (Saunders et al., 2012). In light of their knowledge or experiences, the researchers determined the required information and set out to find people who could and would supply it. It is necessary to identify and choose individuals or groups with knowledge and expertise regarding the phenomena of interest (Etikan et al., 2016).

The Procedure of the Study

At the start, the researchers conceptualized conducting a study on the experiences and coping strategies of the head of the family after the flood. After careful deliberations, the researchers conducted the study at the riverside houses in Talomo, Davao City. The researchers formulated semi-structured interview guide questions and authorization letters with the adviser's assistance during consultations.

The researchers sent a letter to the Punong Barangay. After the authorization letter was approved, the researcher planned the dwellings' locations with the purok leader.

Following a sequence of coordination and approvals, the researcher obtained clearance from the purok leader. After getting the interview guide's consent, the researchers went to the purok where the residences were located. The interviews were recorded with the participants as per the selection of the purok leader. Observational protocols were used to document and note participant behavior during the interviewing process. Those who participated in the interviews did so successfully.

Following the interviews, the researcher did line-by-line coding and text segmentation before transcribing the recorded interviews. Line-by-line coding is a technique for locating a passage in the material that has been transcribed and creating thoughts from it.

While text segmentation involves breaking down selected codes into smaller groups to create a theme structure, thematic analysis was used afterward.

These themes were mapped out, and anecdotes serving as anecdotal proof were used to support them. In conclusion, the articles helped create a strategic advocacy and communication framework.

Data Analysis

As each interview was conducted, it was recorded, transcribed, and reviewed. The researcher read the transcripts several times, took notes, and then used those notes to look for any recurring themes or ideas. Subsets of concepts known as categories were identified and finally included in the context of the main themes. Constas (2002) also brought up using a persistent comparison technique and the exploratory nature of qualitative data.

Glesne (2000) defined coding as gradually categorizing and describing data pieces according to how effectively they relate to the study's objectives. An alternative name for these is code mines. Similarly, the researcher organized and linked the codes into a conceptual framework that identifies vital, emergent themes in the life stories of the respondents as well as across the data. The study was given appropriate time for analysis and transcription.

PRESENTATION, ANALYSIS, AND INTERPRETATION OF THE DATA

The results of the qualitative research questions on which the participant data was based are presented in this section. In-depth interviews were done, a substantial amount of text was transcribed, and the formal data analysis began. It started with familiarizing oneself with the transcripts of the recorded and stored answers. After that, the transcripts were carefully transcribed into English while preserving the concepts from the original transcript.

Additionally, since the entire procedure was based on the study's goal, many decisions had to be made regarding which data were related and, therefore, valid for the research and which data had to be excluded because they were irrelevant to the three research questions.

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The participants' commonalities and discrepancies are also discussed in this section. With the three research questions acting as subheadings, the comparison is performed. The generated data are collated into a theme at the first level of code.

The thematic analysis found four themes related to the experiences of the head of the family after the flood. The themes were (1) Struggle and Financial uncertainty, (2) Criticism of government assistance, (3) Values and Interpersonal Relationships, and (4) Managing Stress through positivity.

Struggle and Financial Uncertainty

Hardship and lack of finances were both experiences of the participants. Participants needed help in allocating sources after the flood. One excerpt of their statements is:

"Lisod jud kaayo ma'am pagmabahaan ma'am, mangita napud tag asa ta maka kitag kwarta, wala nay tao dire, ako nalay mabilin, naga bantay lang ko dire ma'am".

"It is complicated, ma'am, to be flooded. We must find where to get money" (Participant 5).

Another participant explained the situation:

"lisod jud kaayo pag kanang bag o ka nabahaan unya wash out tanan, naa jud mi kasinatian ma'am na wala najud nabilin, guba jud ni among balay, bag o raman siya na wash out jud, unya payag payag nalang sa among gihimo"

"It is challenging if it floods and everything is washed out. We have this experience, ma'am; that nothing is left, our house is ruined, all was washed out, then we will stay in a shack from what we did" (Participant 3).

Less developed countries are hit harder than developed ones by natural disasters. The United Nations estimates that 3.3 million people have died due to natural catastrophes during the previous 40 years, which is disproportionately high in developing countries. According to several studies, the resources needed to recover from disasters are not readily available to low-income and low-SES households. As a result, low-income and lower-status individuals are less able to cope with post-disaster stress. According to Fothergill and Peek (2004), as quoted by SAMHSA (2017), household stressors and other difficulties before the disaster can be exacerbated by disaster-related losses.

Both poverty and natural disasters are worse in cities. A home is more than just a roof over one's head for low-income families living in urban areas; it also provides them with security, stability, and a means to make ends meet. Thus, when housing is damaged or destroyed along with essential domestic possessions, the high monetary cost of replacing lost assets places enormous strain on household economies, especially in the absence of insurance or safety nets. It is now understood that inadequate provision of infrastructure and essential services, along with a lack of a "voice" and "power," contribute to urban poverty. Most problems that arise from residing in a city directly result from inherent dangers.

The most common reason residents stay in flood-prone areas is that they cannot relocate due to their belief that it would be impossible to find another place, financial constraints, and the idea that it would be impossible to find an equivalent situation in a new location.

"Asa man mi mangadto? Wala man pud mi adtuan"

"Where are we going? There is no place we know where we can relocate" (Participant 1)

"Wala gyud kay wala man pud mi kabalhinan, pait kaayo ang panahon".

"Nothing at all; we cannot relocate to another place either because of lack of financial." (Participant 2)

Some cannot relocate because of place attachment due to livelihood like their source of living is present in their current area.

"pwede pud mubalhin, pero ang source of income lisud pud, unsaon pud among panginabuhian didto, walay mga kaila, walay kita, di pareha diri nga naay manawag magpa manicure, naay magpa labada, okay ra kaayo diri."

"Yes, we are open to that idea, but our worry is our source of income. At least we are at ease with our neighborhood; I can do laundry and nail cleaning." (Participant 6)

Criticism of government assistance

Fothergill and Peek mention numerous studies showing how difficult it is for low-income and poor people to navigate bureaucratic processes to access essential services like housing and financial aid. Problems with disaster relief centers, such as transportation, child care, and work schedules, have also been identified as a barrier to assisting those in need following natural disasters.

It was as expressed by several participants:

"Dili kaayo supportive ang government ma'am. Dapat pantay."

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"The Government is not very supportive, ma'am. They must be equal" (Participant 3)

"Kasagaran, ang ginahatag sa Government permiro is pagkaon ra pud tapos mao lage to usahay di gihapon kapaigo".

"Usually, what the Government gives is only food, and sometimes it is still not enough" (Participant 1)

"Kung sa government assistance ayuhon ang ayuda, dili lang puro lata, maski healthy foods lang unta okay na pareha anang gulay dakong tabang na."

"The aid from the government assistance must be improved, not just canned food, even if it is vegetables, it is okay, that is a big help already" (Participant 6)

Local government plays the most active role during disasters. The local government protects the community from vulnerability and reduces disaster impacts (Kusumasari et al., 2010).

Values and Interpersonal Relationships

The psychological effects of a flood extend beyond the physical, economic, and ecological realms. As a result, this phenomenon becomes crucial to the psychological health of families (Widowati; Harnany; Amirudin, 2020). The participants' responses show that they still maintain their relationships with other family members despite the post-traumatic stress they encountered.

"Di gyud malikayan ang panaglalisay tungod sa kapait pero mayo gihapon ang relasyon wa niabot sa dakong away, isig tinabangay ra gihapon."

"It is inevitable to argue because of financial loss, but the relationship is still good; it has not come to a big fight; it is still a cooperative relationship" (Participant 2).

"okay man, isip amahan ako sila gipasunod sa akong kinaiya gikan sa akong amahan, disiplinado pud sila, kung unsa man panagbingkil sa mag igsoon inyo gyud nang repairon, basta maghimo lang maayo, pag naay away likay".

"We have a good and close relationship; being the head of the family, I see to it that my children are being disciplined. Whenever there is misunderstanding or quarrel, we talk it out and make amends with each other" (Participant 7).

Positivity in connection refers to one's ability to build healthy relationships with others. Those who score highly in this area have a knack for making others feel at ease in their company, who are compassionate and affectionate, and who understand the need for giving and receiving in relationships. The CDC (2015) states that those with this level of education will be better equipped to make meaningful contributions to society in both their professional and personal spheres. Those lacking this strength struggle to connect with others and are less likely to adjust their behavior to suit those in their immediate social circle.

Managing stress through positivity

Participants knew that they could not stop the flood waters, but they knew how to interpret and respond to them. Participants accept these events that they cannot control.

"Wala mi lain ginabuhat kundi dawaton nalang ang nahitabo, kung unsa tong mga nabilin sa panahon nga naapetohan mi. kato nalang pagkasyahan tibuok semana...positive lng permi gihapon".

"We are not doing anything else but just accepting what happened; on what happened after the flood, we just keep on what was left and will fit it throughout the week. That is all we can do... always be positive" (Participant 1).

"Igawas nako ang mga bata ma'am, muadto mig dagat inighuman og panglimpyo. Dagat ra among padulngan ma'am."

"I will take the kids out, ma'am; we will go to the sea after cleaning. We go there to unwind or distress" (Participant 3).

"Diri lang mi, dili na huna hunaon ang mga problema".

"We will just stay here; we will just not think of our problem" (Participant 8).

Financial stress significantly contributes to the vulnerability that can arise due to it. Natural disasters disproportionately affect people experiencing poverty, but there is no direct link between poverty and vulnerability (Wisner et al., 2003). Remember that susceptibility is an ephemeral concept that can change over time. Vulnerability can fluctuate over time due to changes in context and adaptation capacity. The idea is also dynamic in that the extent of exposure may be determined by outcomes that do not manifest until many years after the event. Because it lacks a clear concrete manifestation, vulnerability is a complex and difficult-to-quantify concept (Askman, 2018).

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SUMMARY, CONCLUSION, AND RECOMMENDATIONS

Summary

Flooding is becoming more common in many parts of the world because of modern global challenges and problems like a changing climate, globalization, an increasing population, rapid urbanization, armed conflicts, etc. This seriously affects people who have stayed in or moved to hazard-prone areas, like cities. When the results are discussed in context and space, using data from cities in developing and under-developed countries, people living in flood-prone areas, especially those with low incomes, are becoming more vulnerable to rising flood risks. It's not a coincidence that many people settle beside rivers and other waterways or in low-lying places. Instead, they choose to live there for various social reasons, like how convenient it is to be close to water if they fish for a job. This shows that they stay where they are because it's where they make a living, and they don't have enough money to move.

Financial stress can make someone very vulnerable, and money worries are a big part. Mental health is essential for everyone. It is a state that helps a person deal with the stresses, pressures, and challenges of everyday life. Money, relationships, careers, families, spiritual growth, communities, and, most of all, disasters can cause problems. Even though there is a risk of flooding, the people who live there are happy because there is a strong sense of community and social identity, strong ties with family and friends, and a strong sense of community.

In this study, we look at first-hand information from talks with the heads of families in Brgy. Bulusan, Talomo, Davao City. We code the answers and come up with themes to understand their lives. To do this, the researcher used an approach to a qualitative study called interpretative phenomenology. A semi-structured interview guide led the in-depth talks with ten (10) people. Then, interpretive phenomenology analysis was used to look at the data.

Conclusions

After a disaster, it is normal for people to show signs of emotional instability, stress reactions, anxiety, trauma, and other mental health issues. The individual and their community both suffer significantly from these psychological after-effects. The ability to bounce back quickly from setbacks is crucial. This research highlights that victims' emotional reactions to the floods may have had a lasting effect on their outlooks on life, health, and the possibility of recovery. This qualitative research's illuminating themes allowed us to delve deeper into the far-reaching effects of the flooding on the head of the family and how their stress differs from other different members of the family. It also explores their roles in their family during and after the flood. Every father has his unique approach to life at home. A better outcome for the family is if he follows through on his commitment to care for each member.

Though it was clear that the event (flood) positively affected the family unit, reporting increased optimism and satisfaction with family life. The most important details are that effective adaptation to flooding still requires more interventions from different stakeholders, such as structural mitigation measures, hybrid infrastructure solutions, early warning systems, risk-informed land-use planning, social protection, and risk financing schemes. Policymakers must be determined to provide residents with better options.

This research provides a foundation for a further quantitative and qualitative investigation into how flood survivors' interpretations of their experiences shape their efforts at rehabilitation and recovery. Any future research must actively seek out and recruit subjects from a wide range of socio-economic backgrounds and other underrepresented groups, including women and children how their experiences and level of stress differ to the head of the family. A longitudinal qualitative study is needed to understand what happens in people's heads and hearts during the crisis preparation, response, and recovery stages.

Recommendations

Following thorough data analysis, the researcher has come to the following recommendations.

To be more resilient, homes in flood-prone places should learn how to deal with flooding physically. For example, protecting your home from flooding is a private step that can make a big difference. A public education program that helps people develop and use long-term plans for dealing with flooding can change what people do when they hear about danger. To stop damage, you need to know ahead of time. The warning system could be improved by adding online tools and social media. Having experience can help with the growth of these kinds of methods. The most important parts of this study are what people and groups can do to build mental toughness. These include making it easier for people to talk about storm risks and making it easier to stop harm from happening. People can also be ready for the next time something like this happens if they learn from their own and other people's experiences. Disaster mental health workers should work with social service,

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economic, transportation, and housing agencies and organizations to better meet people's needs and reduce the risks they face during crises.

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