



Understanding the Concept of *Al-Ibtala'* (Trial) in Personality Development: The Muslim Flood Victims' Experience

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ABSTRACT

Religious coping plays an important role to rehabilitate victims affected by traumatic life events. Islamic teachings emphasizes *al-ibtala'* (trial) concept that serves in understanding the concept of *qada'* (fate) and *qadar* (destiny). This study explored *al-ibtala'* in coping with traumatic events by achieving sense of personal control in situations that produce distress and torment, as exhibited by 2014 flood victims in Temerloh, Pahang. This study analyzed their understanding, genuine acceptance, and relationship between understanding of *al-ibtala'* and personality development in overcoming trauma. A mixed-method approach was applied, comprising methods of documentation, interviews (five interview subjects selected by sequential sampling), and survey questionnaires (300 flood victims as respondents). Data from documentation and interviews were analyzed using the inductive approach (qualitative) in a descriptive study, while survey data were analyzed using descriptive and inferential statistical tests (quantitative). The findings gave evidence of significant positive effects in dealing with flood disaster stress from three aspects: The understanding, acceptance, and relationship between understanding of *al-ibtala'* with good personality development. These results emphasized the need to include understanding and acceptance of *al-ibtala'* as part of God's plan in the face of traumatic events, indicating that highly optimistic flood victims can positively deal with traumatic events.

Keywords: *Al-Ibtala'*, Personality Development, Flood, Flood Trauma

JEL Classifications: I30, Q00, Z00

1. INTRODUCTION

Trauma is an emotional response of individuals to the terrible or negative events. Natural disaster is among the events that could cause trauma to victims especially when it involves loss of life and great property damages (American Psychological Association, 2016). According to the National Security Council (2012), a natural disaster is defined as one incident that causes

disruption to social activity and state affairs, involves casualties, material and economic losses and environmental destruction that is beyond the capacity of the public to resolve and require an extensive allocation of resources. Flooding in Malaysia is usually classified as a catastrophic event. In the year of 2014, there was a major flooding tragedy, called "Bah Yellow" that hit several states, included Kelantan, Terengganu, Pahang, Perak and Johor (Mingguan Malaysia, January 4, 2015). It was regarded as the

worst natural disaster in Malaysian history when the number of total evacuees went up to 225,731 for that year only (Razak, 2014). Mstar (2014) thus reported an estimated financial losses due to this flooding was nearly RM1 billion, as summarized in the results of the assessment by Malaysian government agencies.

Based on the definition of disaster as mentioned above, flood which is considered as natural disaster has caused numerous damages, losses and costs that can affect victims especially on their mental and emotional aspects. This psychological effect according to the American Psychological Association (2016) and SAMHSA (2014) is known as trauma; an emotional response when one experienced a negative incident. Although trauma is a normal response to an unbearable event, the consequences can be detrimental and could influence the capability of the victim to lead a normal life, especially for those who have been affected by natural disasters.

Therefore, this study was conducted to examine the effects of religious understanding, particularly the concept of *al-ibtıla'* (trial), on overcoming the trauma of flood disaster and how this understanding becomes a crucial element in the personality building.

2. PROBLEM STATEMENT

According to the American Psychological Association (2016), natural disaster victims will generally face and experience some reactions and responses that can be identified based on these factors: (i) The appearance of an unpredictable emotion such as panic, (ii) changes in thoughts and behaviour for example by often recalling the disaster incident and being disturbed by it, (iii) sensitive towards surrounding factors such as the sound of a siren and other factors that may stimulate their memory to recall the incident, (iv) relationship with others may be affected such as elevated conflict with other individuals and family members or unusually withdraw from social activities, and (v) physical symptoms that are related to depression such as headache, queasiness and chest pains.

The symptoms above obviously disrupt everyday life and may change the personality and character of the victims. Therefore, as mentioned by American Psychological Association (2016) and SAMHSA (2014), many methods had been proposed by the experts in the field of psychology and psychotherapy to overcome trauma and emotional distress, such as by gaining support and sympathy from the people around them, recounting the experience faced by family members and friends, leading a healthy lifestyle, joining a professionally organized support groups and so on.

Several solutions on trauma problems that were suggested above were more focused on the external aspects, perceived to support victims' emotions and feelings. Psychological and medical approach as explained above considering that human behavior was determined by law or an external response. However, do human have the potential to overcome trauma and disruptions internally without any support or any other environmental factors mentioned above? Some of the symptoms suffered by victims showed the existence of a relationship between soul and body. It was proven

by Bhamani et al. (2012) and Meichenbaum's (n.d.) finding that the depression in the psyche also affects the physical aspect. Thus, the solution on depression and trauma should not only involve physical aspect and external factors, but more importantly should prioritize the internal aspect which is the spiritual development of the victims.

The development of spiritual and character of the victims were also related to self-administered treatment (psychotherapy or auto therapy) that was usually linked to faith or religion as examined by Muhsin and Saari (2015) and Jalaluddin (2005). In this context, there was a relationship between faith and spiritual development that can be seen in the manifestation of submission and surrender to the powers of God. It may create an optimistic behavior as affirmed by Hamat et al. (2012) that leads to other positive attributes such as peace, tranquility and feeling loved. Life was considered to be more meaningful especially when human faced incidents that were beyond their control.

Therefore, in the aspect of personality building, religion has a role to rehabilitate the victims affected by the disaster especially on their thoughts and behavior. According to the Islamic teaching, matters regarding all that happen in one's life including natural disasters were related to their belief in *qada'* (fate) and *qadar* (destiny). By having this faith, Sabiq (2003) assured that they believed God had arranged everything in this world, and everything happened in accordance to God's plans. Therefore, Muslims who believed in fate will convince that all things happened in this world was based on the wisdom of God as affirmed by Sabiq (2003) as well as Hamat et al. (2012). These incidents that caused difficulties for men were included in God's plan and men had to undergo them. It is called as *al-ibtıla'*; an important element in the question of fate. *Al-Ibtıla'* or *bala'* can be defined as something that was given to someone to test him in the form of difficulties, pains and sufferings as indicated in the dictionary of al-Mu'jam al-Wasit (2005). However, in Islam, *al-ibtıla'* can be perceived from two different viewpoints, firstly, it occurred as a result of the destructions caused by men, and secondly, whatever occurred was actually a trial from God. According to Hamat et al. (2012), the former was a disaster or a catastrophe occurred had to be endured by men, as it is a direct results of their actions, whereas the latter could happened to anyone chosen by God as a trial to them.

In theory, having the faith described above can heal trauma or depression that may befall to the victims who were facing *al-ibtıla'*. In helpless situations, Muslims who faced *al-ibtıla'* will work hard to realize that whatever happened was a course of trials that had to be endured. They realized that all their possession ultimately belongs to God that they were in fact borrowing from God; who absolutely the Owner of the properties, families and even themselves. The internal malaises that exist within as proposed by Muhsin and Saari (2015) could be healed when victims pondered on the divine wisdoms from the incident. They then, should try hard to observe positive values from the incident, whether it was for a fact, God's retribution or trials. If it was seen as retribution, men would see it as a punishment for the wrongdoings, and that they must repent for it and would not repeat it. Otherwise, if it was seen as God's trials, they would accept it with patience

and perseverance. Their feelings were calmed by the belief that whatever had been experienced had been ordained by God, thus the faith would avoid depression from occurring.

Having conceptual described above, it indicates the crucial role of the *al-ibtıla'* concept in the personality development of the victims. The question here is whether having a religious understanding could afford to produce a positive character or personality? The recent study by Rashidi (2014) on a moral development among IPTA Malaysian students through the application of soft skills, has revealed a significant relationship between Islamic morals with communication skills, professional ethics and moral, teamwork as well as others. Another studies by Hakimi (2014) on personality development of the East Coast Polytechnic students also showed a significant relationship between the curriculums of Islamic education to the personality development. This is also supported by another study of Suyurno (2011), that they found out an appreciation of religious life can significantly form good morals of Muslims, particularly in their communication skills. Therefore, these findings indicate that there was a significant correlation between the religious understandings with the personality development.

To see the effectiveness of the understanding of *al-ibtıla'* the authors had carried out a study on the flood victims in Temerloh, Pahang, Malaysia which was one of the most badly affected in the great flood of 2014. Official records (Mstar, 2014; Berita, 2014) had shown that the district has the most victims in the state of Pahang, which were 19,875 individuals, involving 4831 families that were placed in 62 relief centers.

3. RESEARCH METHODOLOGY

The current study applied a mixed-method approach that consisted of the methods of documentation, questionnaires and interviews. There were 300 subjects who answered the survey questionnaires, and five subjects who participated in the interviews. The descriptive statistic and inferential statistical test of the quantitative method were applied to analyze data of the survey (questionnaires), while the inductive method of the qualitative descriptive method were used to analyze data of the documentation and the interviews.

3.1. The Survey (Questionnaires)

i. Subjects selection

The researchers conducted a field study in which questionnaires were distributed to flood victims in Temerloh, Pahang. A final sample contained 300 out of 375 after questionnaires were completed (80%). They were all selected by sequential sampling. The subjects who refused to participate in the study were excluded.

ii. Measures

The study applied a field work that involved a survey method by using questionnaires. The survey questionnaires were developed by the researchers that comprised of three sections; an understanding of the concept of *al-ibtıla'*, an acceptance towards *al-ibtıla'* and a relationship between understanding of *al-ibtıla'* with personality development. These questionnaires

consisted of 25 items that further divided into three main parts, including demographic variables, which were:

- a. Demographic variables. This section focused on the subjects profile such as age, sex, marital status, educational level and current occupation.
- b. Part A: An understanding of the concept of *al-ibtıla'*
- c. Part B: An acceptance towards the concept of *al-ibtıla'*
- d. Part C: A relationship between understanding of the concept of *al-ibtıla'* with personality development.

Table 1 shows distribution of all items rated in understanding *al-ibtıla'*.

Questionnaires of understanding of the concept of *al-ibtıla'* (Part A) had 8 questions and subjects were given the choice of "yes" or "no." Questionnaires of acceptance towards the *al-ibtıla'* concept (Part B) included 11 questions in Likert scale with five options ("strongly disagree," "disagree," "slightly agree," "agree" or "strongly agree"). Questionnaires of relationship between understanding of the concept of *al-ibtıla'* with personality development (Part C) had 6 questions. Every subject answered the questions by marking any options given which they had agreed.

Data were analyzed by the Statistical Package for the Social Sciences 21 (SPSS 21) using descriptive statistical method (frequency, percentage, mean and standard deviation) and inferential statistical test (Chi-square, t-test and one way ANOVA).

iii. A pilot study

A pilot study was done among school students in Kuala Lumpur in July 2015. The students were also flood victims of 2014. The reliability of the questionnaires showed that the majority of subjects were able to understand the questionnaires very well. Cronbach α reliability and efficiency of the questionnaires of the pilot study were shown in the Table 2.

Cronbach's α -value is much greater than the corresponding α value (0.60) for the research purposes. Therefore, it is particularly suitable to use in this study. The actual data collection was conducted after customization of questionnaires. In addition, the selection of questionnaire items was also done based on some other criteria.

3.2. Interviews

The study applied qualitative study methods with case study approach (Lebar, 2014) involved five subjects. A case is defined by Stake (2005) as a bounded system that is "a specific, complex and functioning thing." The subjects of a case study may be an individual, an organization or else, in order to "understand the context with which it is suited" (Hentz, 2007). As done by Beal and Millenbruch (2015), the case in this study was "drawn from larger

Table 1: Distribution of items rated on the conceptual understanding of *al-ibtıla'*

Items rated	Number item
Understanding of the concept of <i>al-ibtıla'</i>	8
Acceptance towards the <i>al-ibtıla'</i> concept	11
Relationship between understandings of the concept of <i>al-ibtıla'</i> with personality development	6

study that examined” how the understanding of *al-ibtila'* concept affect the character building of 300 flood victims. A semi structured interview guide was used for data collections. Based on this method, data are collected from face to face interaction between researchers and subjects. The main questions were predetermined and formally inquired to ensure that the data obtained were in accordance to the experiences faced by the respondents (Taylor and Bogdan, 1998). Other than taking notes, the interviews were also recorded in audio and then transferred into verbatim transcripts (Taylor and Bogdan, 1998; Lebar, 2014). In data analysis, “the inductive approach of qualitative content analysis was used” as performed by Beal and Millenbruch (2015). Researchers undertook a manual process of reading and checking the data in order to check accuracy of the transcripts and referred to Richie and Lewis’s (2003) deductive theoretical framework for coding.

i. Respondent selection

The five subjects of study were chosen amongst flood victims that had suffered huge property losses and damages as recorded and suggested by the Village Chiefs in Temerloh, Pahang, Malaysia as well as their income compared to other villagers. They are residents of Kampung Bintang, Kampung Teluk Ira and Kampung Sanggang Seberang. The subjects did not have steady income and had done many types of works to support themselves and their families. In terms of damages, subjects estimated that they had lost around RM10, 000 or more when their house was submerged, causing appliances and utensils to be washed away. No casualties and injuries recorded for both families during the flood.

4. RESULTS AND DISCUSSION

The results of this study were presented as follows:

4.1. Demographic Variables

Of the 300 subjects surveyed, 75% (n = 225) were men and 25% (n = 75) were women. Additionally, 41 years old and above (31%,

n = 92) was the most frequent age group of the study, followed by 21-30 years age group (28%, n = 85) and 15-20 years age group (22%, n = 66). The least frequent age group was 31-40 years old (19%, n = 66). This is due to many young people had migrated to other places either to further their studies or to work. The percentage of married and single subject was almost the same, 49% (n = 147) were married and 48% (n = 144) were single, and only 3% (n = 9) were divorced. Nearly half of subjects attended secondary schools with formal educational curriculum (47%, n = 140) and 15% (n = 44) of subjects went to primary schools only. Another 16% of subjects (n = 47) owned college or higher institution certificates, 9% of subjects (n = 27) attended religious secondary schools and 7% of subjects (n = 22) never had any formal educations in their life. Among all the subjects, 134 subjects were self-employed (45%), 64 subjects were government servants/private sector’s employees (21%), 32 subjects were jobless (11%), 13 subjects were retirees (4%) and 57 subjects were students (19%).

4.2. Understanding the Concept of *Al-ibtila'*

This section provides the findings on understanding of the concept of *al-ibtila'* in response to the second objective of the study. Information about the findings of understanding of the *al-ibtila'* concept among flood victims are provided in Table 3.

Analysis showed that the majority of subjects had heard of, or read about *al-ibtila'*. Scores above 50% indicates that there were significant effects of religious teachings on subjects’ understanding of this concept. The terms of *al-ibtila'* derived from an Arabic word which may contribute to the factors that some subjects had difficulties to understand it. Furthermore, nearly all subjects answered “yes” to the question whether “they have been tested by God with any traumatic events.” This high score which exceeded 50%, indicated the understanding of subjects that everything happens whether good or bad as the tests from God and this will happen throughout their life. Not surprisingly, the high score

Table 2: Variable of reliability test-A pilot study

Variables	Before customize		After customize	
	Number items	α Cronbach value	Number items	α Cronbach value
Understanding of the concept of <i>al-ibtila'</i>	9	0.414	8	0.728
Acceptance towards the <i>al-ibtila'</i> concept	12	0.666	11	0.756
Relationship between understandings of the concept of <i>al-ibtila'</i> with personality development	7	0.650	6	0.737

Table 3: Reports on the level of understanding of the concept of *al-ibtila'*

Items rated	Frequency (%)	
	Flood victims (n=300)	
	Yes	No
Have you ever heard of, or read about <i>al-ibtila'</i> or trial from God?	238 (79)	62 (21)
Have you been tested by God Throughout your life?	269 (90)	31 (10)
Have you been tested with grace and pleasure such as riches, luxury, wealth, children, good health and happiness?	256 (85)	44 (15)
Have you express gratitude to God in facing trial?	288 (96)	12 (4)
Have you blame fate (<i>taqdir</i>) for trails faced by you?	46 (15)	254 (85)
Have you blame others for trials which befell on you?	88 (29)	212 (71)
Have you feel anxious when trials befell on you?	88 (29)	212 (71)
Do you pray to God when in distress?	284 (95)	16 (5)

(85%, n = 256) on the recognition of getting pleasures from God is consistent with the high score on the feeling grateful when they obtain pleasures from God (96%, n = 288). However, small number of subjects indicated that they never got any pleasures from God (15%, n = 44). Interestingly, only 12 subjects (4%) felt ungrateful. Even there were subjects who reported that they never obtained any God's pleasures; they still felt grateful for what they had. The study also revealed that majority of subjects indicated that they "prayed to God for His guidance and His help when facing difficulties." Also, many subjects mentioned that they always felt grateful what they had in their life. Only 5% (n = 16) of the subjects did not seek God's guidance and as a result the number of subjects who felt ungrateful was also low. These situations reflected the consistency subjects' responses towards the positive and negative items in this study.

When analyzing the context of negative questions, the majority of subjects did not blame on God's plan towards them. They understood that God had arranged everything in their life and they did not blame God's fate when something bad happened in their life. Similarly, the majority of subjects answered "no" to the question about the attitude of blaming others when receiving trials, 71% (n = 212), and only 29% (n = 88) answered "yes" to blame others when facing difficulties or pains. Due to a religious understanding, many subjects (71%, n = 212) did not feel anxious when suffering from any traumatic events.

Overall findings indicate the level of understanding of the concept of *al-ibtıla'* significantly influence the flood victims' understanding on any traumatic events such as flood disaster that it happened in accordance to God's plan.

The interviews indicated that subjects did not have a precise understanding of the concept of *al-ibtıla'*. However they agreed and knew some of the elements in the concept, such as, that the disaster is a fated incident and a divine trial and realization that there was a divine wisdom and lesson within. The subjects understood terms such as trials through their views that disaster is God's provision which is absolute in nature. They acknowledged that life in this world itself is a trial of pleasures and sufferings, thus it is a place to offer good deeds.

4.3. Acceptance Towards *Al-ibtıla'*

This section elaborates on the findings on the third research objective on the acceptance of subjects towards *al-ibtıla'* and to identify level of personality that can accept the *al-ibtıla'* concept. For this purpose, there were 11 questions in Likert scale with five options (strongly disagree = STS, disagree = TS, slightly agree = KS, agree = S and strongly agree = SS). The items rated included questions regarding *al-ibtıla'*, "related knowledge about *al-ibtıla'* or God's trials as one of the issues contained in *qada'* and *qadar*," "different meanings of the word "*bala*" in Arabic language to Malay language," "every man will be tested because the world is a test," "God's trials include pleasures and distresses," "*bala*' can be trials or a punishment from Allah SWT," "every man is tested according to the level of faith and their ability," "in every trial there will be a wisdom and teaching," "frequency of self-reflection and positive thinking on trials that befell," "frequency

of positive attitude and improving the situation," "the attitude of trust after striving and endeavoring "and" how often feeling angry and disappointed when suffering from trials."

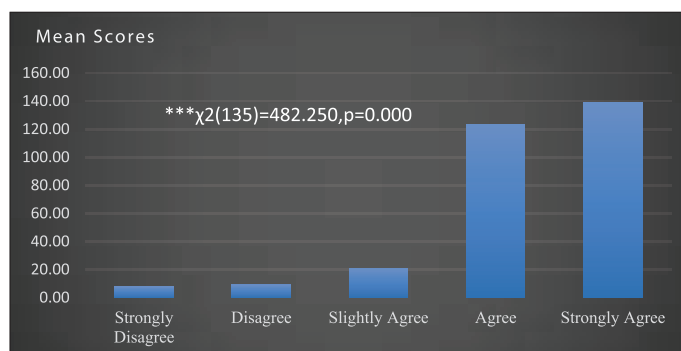
A Chi-square test showed significant differences in the selection of responses between strongly agree, agree, slightly agree, disagree and strongly disagree on the acceptance of the concept of *al-ibtıla'*, $\chi^2(135) = 482,250$, $P = 0.000$ as indicated in Figure 1. Significant indicated the mean calculation value was equally shown to or <0.05 ; and not significant indicated the mean calculation value was more than 0.05. Mean subjects with the highest score is "strongly agree" (mean = 138.80), followed by "agreed" (mean = 123.50), "slightly agree" (mean = 2.40), "disagree" (mean = 9.20) and the lowest was "strongly disagree" (mean = 8.10). These findings showed that significant different to the levels of acceptance among subjects towards *al-ibtıla'*. Thus, the acceptance of trials like flood disaster was consistent with the level of understanding of *al-ibtıla'*. Subjects could accepted it positively and thus tried to improve their life situations.

The Interviews conducted also showed similar findings. The subjects acknowledged the flood that had occurred in the year 2014 as the worst flood they had experienced especially when related it to the losses and the effects of the disaster on their homes. In fact, they agreed that it was the hardest trial they had experienced throughout their life. In terms of the relationship with God, victims agreed the recent flood made them closer to God. They also agreed the feelings of anger and disappointment should not be expressed to God, but instead, prayer and grievances were the things that should be addressed to Him. In short, even though subjects could not verbally expressed their understanding on *al-ibtıla'* in theory, they could translated its understanding in their actions, that was accepting whatever had happened positively.

4.4. The Relationship between Understandings of *Al-ibtıla'* with Personality Development

This section discusses whether there is a relationship between understanding the concept of *al-ibtıla'* with personality development in response to the fourth objective of the study. For this purpose, the questionnaire items were constructed to contain a statement level of understanding of the concept of *al-ibtıla'* and personality development from the aspects of the subjects' feelings, the effects of floods on themselves, the effect of floods on their physical, cognitive, emotional, behavioral and social, and

Figure 1: Analysis of the level of acceptance towards the concept of *al-ibtıla'*



the effect of floods on their religious knowledge, faith, religious practices, family life, seeking sustenance, relationships, moral and soul development after the flood. For purposes of analysis findings, the t test was used.

In Figure 2, a t-test analysis showed a significant difference to the level of understanding of relationship between *al-ibtıla'* with personality development from the aspect of feelings ($t(10) = 5,714$, $P = 0.000$). The result demonstrated that majority of the subjects grasped the positive feelings in trusting the power of God when they opted positive items that they faced the trial of flood with patience, trust, peace, gratitude, contentment and open mind (mean = 165.40) and only few of them chose for negative items (mean = 32.43) that show feelings of anger, frustration, despair, fear, depression, sadness and guilty. The results of analysis in the study showed the harmony relationships between the responses of subjects to the Sections A and B with the findings in Section C that indicated the existence of understanding on the concept of *al-ibtıla'* which lead to the acceptance of God's trial, indirectly influence the subjects personality development with positive feelings in facing the trials (*al-ibtıla'*).

In Figure 3, a t-test analysis showed a significant difference between positive and negative items chose by the subjects in determining the level of understanding of the concept of *al-ibtıla'* and personal development from the aspects of flood incident's impact on subjects ($t(6) = 34,683$, $P = 0.000$). The result revealed the majority of subjects chose positive items (mean = 189.75) that indicated the incident of flood has brought them to appreciate more the favor of God, develop closer ties with the Creator, better understanding on the meaning of patience, and built closer relationship with community and only minority of them chose negative items (mean = 11:00) such as frustrated, desperate, pessimistic with other parties, lost in thought, aloof and self-unmanageable.

In Figure 4, a t-test analysis showed that all aspects of the personality studied were significant when it demonstrated that there was a relationship between understanding of the concept of *al-ibtıla'* with personality development from the aspects of physical, emotional, behavior and social (physical $t(3) = 3,448$, $P = 0.041$ emotional $t(4) = 23,834$, $P = 0.000$, behavioral $t(2) = 6319$, $P = 0.024$ and social $t(2) = 15,116$, $P = 0.004$) except cognitive which was $t(3) = 1.032$, $P = 0.378$. This finding indicates acceptance of the concept of *al-ibtıla'* as the trial and wisdom of God by the flood victims has let them to forethought of positive thinking and for them the trials did not mean suffering. Thus, the acceptance of the concept of *al-ibtıla'* will not negatively impact their physical, cognitive, emotional, behavioral as well as social life.

In Figure 5, an analysis of t-test showed that all aspects of the life review on subjects were significant (religious Knowledge $t(1) = 12.75$, $P = 0.05$, faith $t(1) = 36,663$, $P = 0.017$, religious practices $t(4) = 8,234$, $P = 0.001$, family life $t(1) = 28,547$, $P = 0.022$, seeking sustenance $t(1) = 27,944$, $P = 0.023$, relationship among people $t(1) = 23,768$, $P = 0.027$). However, the aspect of moral and soul development were not significant as it showed only $t(2) = 1.986$, $P = 0.185$.

Figure 2: Analysis on the level of understanding of the concept of *al-ibtıla'* and personality development from aspect of feelings

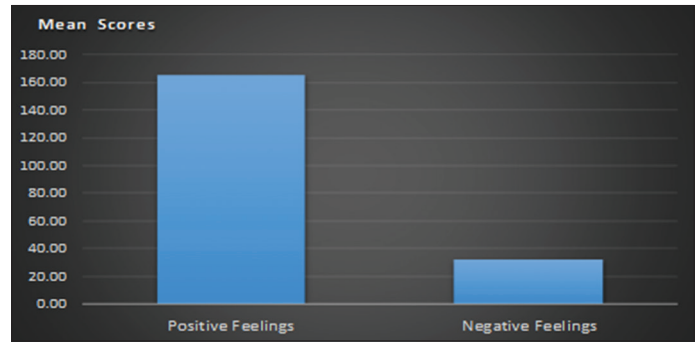


Figure 3: Analysis on the level of understanding of the concept of *al-ibtıla'* and personality development from the aspects of flood incident' impact on self

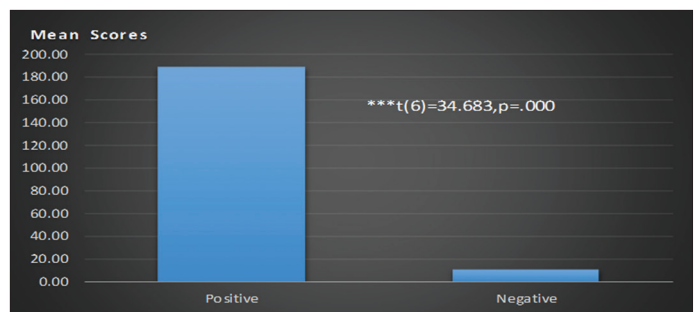
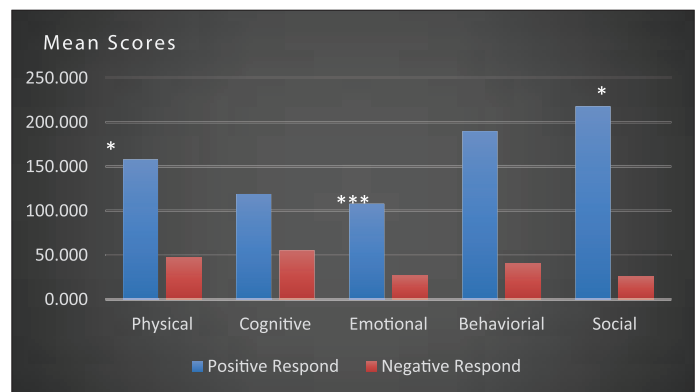
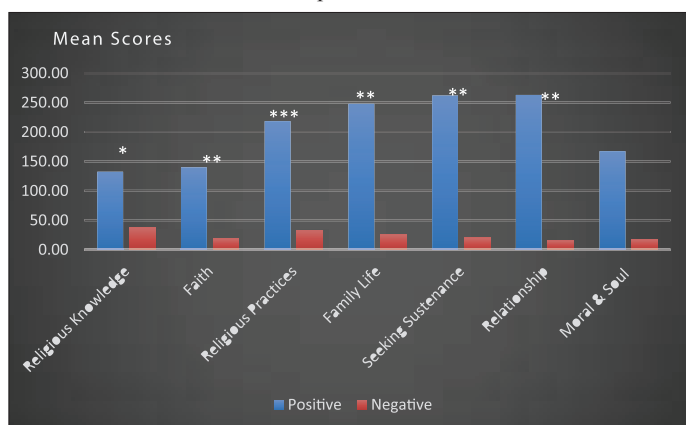


Figure 4: Analysis on the impact of understanding the concept of *al-ibtıla'* and personality development from the aspects of physical, cognitive, emotional, behavioral and social



Based on interviews carried out, the subjects acknowledged that the disaster had direct impact onto themselves, but the consequences were more physical, (e.g. weariness) rather than psychological. Disappointments and sadness expressed were also related to external factors such as the unfairness in aid distributions and in the existence of some uncooperative village residents in helping other victims. The symptoms of trauma for example, continuous sadness, guilt, anger and others did not exist. Subject 1 for example only had one cognitive symptom because the incident still haunted his thoughts especially when approaching the end of the year (monsoon season). For Subject 2, as he lived beside the Pahang River, he had seen flood regularly, so for him precautions was what he thought about rather than immersed in bad feelings and emotions.

Figure 5: Analysis on the effect of levels of understanding and personal development from the aspects of religious knowledge, faith, religious practices, family life, sustenance, relationship and moral and soul development after floods



Therefore, the consequences of trauma for example, aggressiveness, depression, withdrawal, unemptness and others were not experienced by both subjects. The faith related to *al-ibtala'* was seen to create positive characters such as high spirits and inclination to help others as mentioned by Subject 1: “*Kire semangat nak membantu tu jadi lebih tinggi lah, bile kite duduk di tempat yang selamat*” (The sense of helping others is higher, when we are at a safe place), and by Subject 2: “*Dari pagi hingga malam dengan hujan ape, tak fikir dah kesihatan sendiri. Janji, bekalan makanan masuk*” (From morning to night, in the rain, did not think about my own health. The most important thing, [they] get the food supply).

In terms of religious knowledge, the subjects admitted that they wanted to continue learning about Islam. *Tazkirah* (religious reminders) given to flood victims at relief centers were mentioned to be really needed by them as they reminded them to the trials and fate that God had prepared for them. In terms of family life, the flood had not to disrupt their capability to be responsible to their family. From the interviews they realized that the responsibility to support their family as the biggest responsibility that they had to bear. In terms of social relationships, they acknowledged that among many divine wisdom behind the disaster is that it strengthened the relationship among the village residents. The collaboration that existed during times of disaster gave them a chance to know each other better.

5. CONCLUSION

The results above showed the understandings of the *al-ibtala'* concept among the subjects may affect the character development of the flood victims. Belief in the fate ordained by God and had faith on divine wisdom behind any incident was seen to play an essential role towards rehabilitation and the development of positive values. The feelings and religious awareness as a result of the faith influences the projected emotion, for example the feeling of calm, peace, free from stress and tension, patience, perseverance and contentment.

The most interesting finding from the study was that the understanding in the concept of *al-ibtala'* did not only help in treating flood trauma and creating positive values in the victims, but it also developed good moral values such as considered the disaster as a trial and tribulation to be faced collectively and sympathy towards other victims that they were the ones who provide aid even when they were also facing similar difficulties.

These positive values did not exist if it was not for the understanding and faith in religion. Sympathy and empathy, teamwork and other things could only exist when the victims did not have stress and that they were calm and positive with what they had undergone. Subsequently, the understanding on the concept of *al-ibtala'* did not only treat trauma, in fact it could develop other positive outcomes manifested from positive thoughts.

The study concluded the understanding of the concept of *al-ibtala'* may affect the personality development among flood victims because they believed all tribulations happened in their life were destined by God the Almighty. Thus, in dealing with flood victims, the authorities should also focus on the psychological and spiritual support along with other assistances like physical aid such as goods and financial support. The psychological and spiritual supports can be in providing religious counsels and motivational talk that emphasize on the aspects of *qada'*, *qadar* and the supremacy of God. Religious studies should be cultivated by utilizing mosque, *surau* and other community centers as a medium to expand religious knowledge as one of the many preparations towards any types of trials that may come in the future.

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