

Rapid Needs Assessment:
The February 2023 Earthquake's
Immediate Impact on Syrian SMEs in
Türkiye

1 March 2023



Preface And Acknowledgements

This report was prepared by Building Markets and made possible with funding provided by the United States Government. Field research and data collection were conducted by Building Markets staff in Türkiye, led by Nuri Bora Arican, Program Services Country Director. It was researched and written by Allison J. Anderson, Research and Impact Consultant. Zonglong Chen, Data Analysis Statistician, led the data analysis.

This report shares the results of a rapid needs assessment of Syrian-owned small and medium-sized (SMEs) enterprises in Building Markets' Türkiye network that operate in the areas of the country affected by the February 6, 2023 Türkiye-Syria earthquake. The rapid needs assessment aims to understand the earthquake's impact on SMEs, their business operations, and their most pressing needs. This study will help Building Markets and other stakeholders focused on earthquake response and recovery prioritize necessary support for SME owners, employees, and their families during the earthquake's immediate aftermath. It will also highlight the potential to which SMEs can be engaged in supporting humanitarian and recovery effects.

Building Markets is a non-profit organization that unleashes the transformational power of small businesses to address pressing social challenges by driving job creation and inclusive growth. Founded in 2004, the organization finds, builds, and connects competitive local SMEs to supply chains and investment. Utilizing this model, Building Markets has supported more than 27,500 SMEs, assisted those businesses in winning \$1.39 billion in contracts and \$22 million in loans and investments, and helped create over 74,500 jobs across diverse markets like Jordan, Myanmar, Afghanistan, Liberia, and Haiti. Building Markets has supported Syrian-owned and employing businesses in Türkiye since 2016, creating a nationwide network of over 2,500 SMEs.

Building Markets' staff took the cover photo. Other photos in this report were taken by Building Markets or provided directly by business owners for editorial use. Business owners provided consent for their stories and pictures to be included in this report.

Building Markets gratefully acknowledges the business owners and other stakeholders who contributed their time, experience, and insights to this report. Any feedback or questions can be submitted to newyork@buildingmarkets.org.

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1. Background and Context

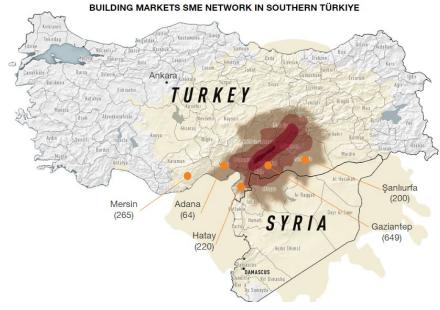
On February 6, 2023, a series of devastating earthquakes in southern Türkiye killed more than 50,00 people in the country and Syria. ¹ The most powerful quakes in the country in the last 100 years have been followed by several violent aftershocks. In the ten earthquake-affected provinces in southern Türkiye, more than 500,000 buildings collapsed, and over 1.5 million people have been left homeless. ² Among those impacted are approximately two million Syrian refugees living in the affected areas and already previously displaced by the ongoing civil war in Syria. ³

As Building Markets' previous research has found, Syrians have brought their entrepreneurial skills and capital to Türkiye, starting the more than 2,500 small and medium-sized enterprises (SMEs) in our network, over 50% of which are located in earthquake-affected areas of southern Türkiye, including in the provinces of Adana, Gaziantep, Hatay, Mersin, and Sanliurfa.

While many of these SMEs have no doubt been impacted by the earthquake, there are a few key reasons to focus on their recovery:

- To meet the immediate and urgent needs of business owners, their staff, and families so they do not fall into deeper vulnerability or risk.
- 2. To support them in the delivery of much-needed relief in areas that have been devastated by the earthquake.
- 3. To support livelihoods recovery for the business owners and their staff.
- 4. To ensure the markets in which these individual businesses operate can recover.

This rapid needs assessment aims to understand the earthquake's impact on Syrian-owned and employing SMEs, their business operations, and their most pressing needs. This study will help Building Markets and other stakeholders prioritize necessary support for SME owners, employees, and their families during the earthquake's immediate aftermath to help them resume full business operations and contribute to the relief effort.



¹ Hubbard, Ben and Gulsin Harman. 2023. "New Earthquake Strikes Turkey, Rattling an Already Devastated Region." *New York Times*. February 27. https://www.nytimes.com/2023/02/27/world/middleeast/turkey-earthquake.html (accessed February 27, 2023).

² "Magnitude 5.6 quake hits Turkey in latest major aftershock." *Al Jazeera*. February 27, 2023. https://www.aljazeera.com/news/2023/2/27/magnitude-5-6-quake-hits-turkey-in-latest-major-aftershock#:~:text=The%20United%20Nations%20has%20said,homes%20needing%20to%20be%20rebuilt (accessed February 27, 2023).

³ Abdulrahim, Raja. 2023. "Lives of Syrian Refugees in Turkey Shatter a Second, or Third, Time." *New York Times*. February 12. https://www.nytimes.com/2023/02/12/world/middleeast/syria-turkey-earthquake-refugees.html (accessed February 27, 2023).

2. Methodology

Building Markets' Türkiye team surveyed the owners of the SMEs in its business network located in earthquake-affect provinces between February 13 - February 21, 2023, to better understand the earthquake's impact on SME owners, employees, their families, and their business operations, as well as to gain insight into what support is most needed by these communities. Data from 862 Syrian-owned or employing businesses was analyzed, and the findings are presented here.

Telephone surveys were completed by Building Markets staff members in Arabic, English, and Turkish, depending on the preference of the SME owner. Staff called 1261 businesses and reached 919 of them (72.9%). Of those reached, 862 (93.8%) consented to be part of the study. Nearly a third of businesses (27.1%) in the network could not be reached, either because they did not answer (11.8%) or because their phones were disconnected (15.3%).

The survey comprised qualitative and quantitative questions from best practices in needs assessments for humanitarian emergencies and rapid livelihoods assessments. The survey questionnaire can be found in Annex 1. It also relied on existing data about businesses from Building Markets' standard business verification survey. This tool is used as the first point of contact with all businesses Building Markets works with to understand their capabilities and growth constraints. Data from the survey is used to create profiles for each business on the organization's Online Business Directory. Typically, businesses are re-verified at six-month to one-year intervals to measure operational changes and the organization's impact.

In addition to the survey, Building Markets staff members visited several SMEs in the earthquake-affected areas during the week of February 13, 2023. Some of their insights are included here.

One limitation of the study is the high number of unreachable business owners. While Building Markets will continue to reach out to these individuals to gather information on their current situation and assess their needs, their inability to answer the phone or the reality of their phones being disconnected could indicate that the earthquake had a significant negative impact on themselves, their family, and/or their businesses.

Additionally, because of our interest in rapidly publishing the results of this study, it provides a general overview of the earthquake's impact on SMEs. Building Markets will provide additional insights disaggregated by province, sector, and gender in the future.

3. Findings

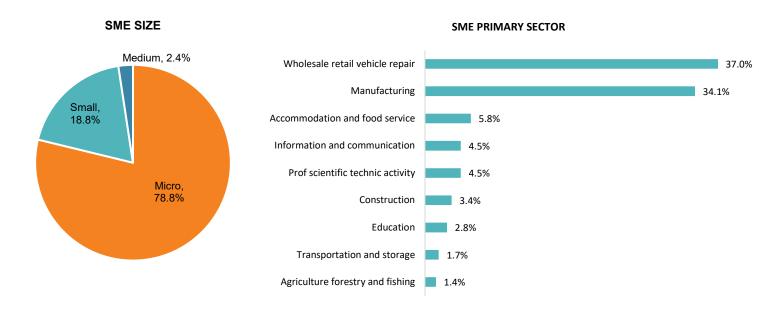
3.1 Survey Respondents

Of the 862 survey respondents, 96.3% were Syrian, and 3.7% were SMEs owned by host community members and who employ Syrian workers. Respondents were primarily male (94.4%), and females comprised 5.6% of the respondents, reflecting the gender disparity in Syrian-owned business ownership in the affected provinces.

Most respondents come from micro with 1-9 employees (78.8%) or small enterprises with 10-49 employees (18.8%). Their businesses primarily operate in the wholesale and retail (37%), manufacturing (34.1%), and accommodation

⁴ For more information, see https://buildingmarkets.org/listings/.

and food services (5.8%) sectors. Survey respondents' demographic characteristics closely align to the demographics in Building Markets' southern Türkiye SME network.⁵



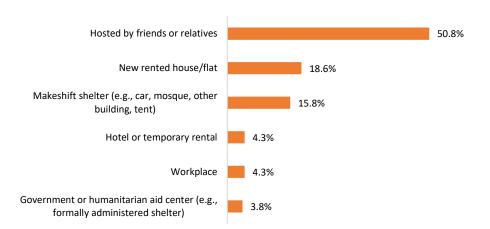
About half of the respondents (49.9%) came from Gaziantep, where Building Markets' Southern Türkiye SME network is most concentrated, while respondents also came from Adana (5.5%), Hatay (16.2%), Mersin (16.8%) and Sanliurfa (11.6%).

3.2 Impact of Earthquake on Housing Situation

Over half of the respondents are staying in the same home as before the earthquake (54.5%), while 45% have had to relocate. Those who are staying in the same home as before the earthquake report hosting friends, families, or business partners in their homes. Others are staying in their homes to continue their work but sent their family members to other locations to keep them safe. Finally, some reported leaving their home immediately after the earthquake but returning by the time

of the survey.

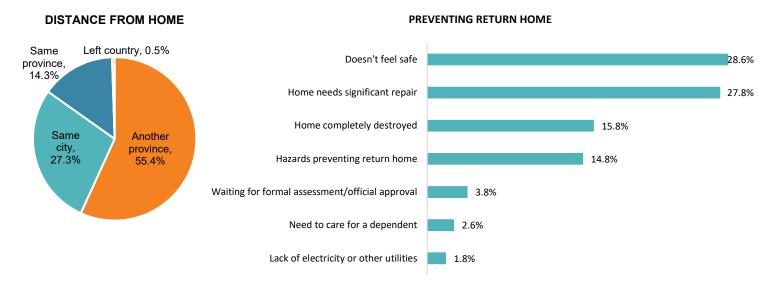
Those who have had to relocate are primarily being hosted by friends or family (50.8%), while a similar amount is either staying in a new rented house or flat (18.6%) or at a makeshift shelter, such as a mosque, car, or tent, (15.8%). Others are staying in hotels, workplaces, or government aid centers.



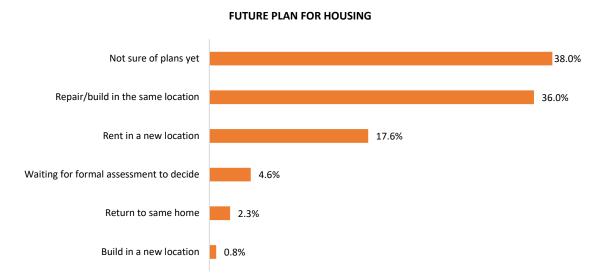
CURRRENT SHELTER FOR THOSE WHO RELOCATED

⁵ Ninety-six percent of businesses in Building Markets' network in the earthquake-affected provinces are Syrian-owned businesses. Of these businesses, over 90% of the SMEs are male-owned, and 8.6% are female-owned businesses. The majority are micro with 1-9 employees (79.3%) or small enterprises with 10-49 employees (18.3%) who operate in the wholesale and retail (37.8%), manufacturing (31.3%), and accommodation and food service (5.9%) sectors.

Of those who have had to relocate, 70.2% are outside their original city, and 55.4% are in another province. The primary reasons people are not returning home are that they do not feel safe doing so (28.6%) or their homes need significant repair (27.8%). And 15.8% of those who are not in the same home as before the earthquake reported that their home is completely destroyed.



Over a third of survey respondents that have had to leave home are unsure of their future housing plans (38%). Another third (36%) plan to repair their home or build in the same location. Others will rent (17.6%) or build (0.8%) in a new location or will wait for their home's formal assessment before they decide what they will do next regarding housing. Some will return to the same home when utilities are turned back on or other hazards are cleared.



The current median household size is six individuals, similar to the average Syrian household size of 5.8 in Türkiye, ⁶ and 68.8% of households are the same size as before the earthquake. At the same time, 21.5% of households have

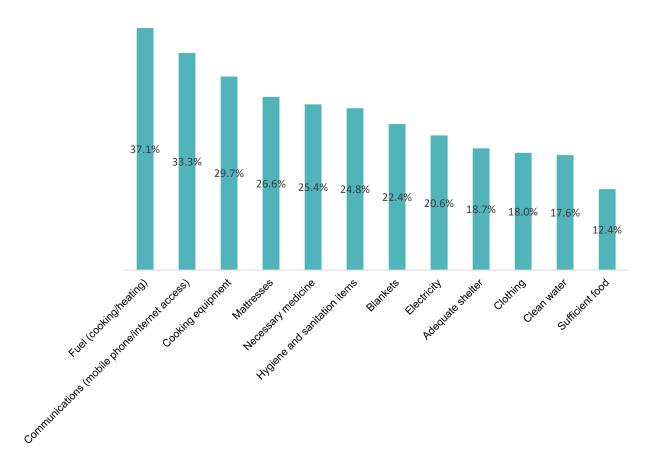
⁶ Erdogan, Murat. 2019. *Syrian Refugees in Turkey*. Konrad Adenauer Stiftung. https://www.kas.de/documents/283907/7339115/Syrian+Refugees+in+Turkey.pdf/5d3d4091-e56d-3c42-2a9c-

more individuals living together than before the earthquake, generally family members staying with one another, and 2% have fewer individuals, some sharing news of the death of family members.

3.3 High-Priority Personal & Family Needs

Overall, people's basic needs are well covered by their families or the current earthquake response infrastructure, ranging from nearly 90% of respondents with access to sufficient food to a low of 62.9% of respondents with sufficient fuel for cooking and heating. ⁷ While a lower percentage of respondents do not have access to food and water, compared to other basic needs such as fuel or communications, when asked what they need the most, respondents emphasized the importance of accessing sufficient food, clean water, medicine, and medical supplies.

PERCENT WITHOUT ACCESS TO BASIC NEEDS



3.4 Impact of Earthquake on Business Operations & Assets

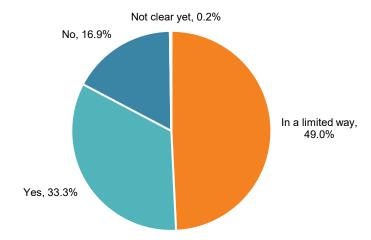
Nearly half of the SMEs surveyed (49%) said they can continue to operate their business in a limited capacity as compared to before the earthquake. In comparison, nearly 17% (16.9%) of SMEs reported they cannot continue their business operations right now. Thirty-three percent said they could continue their business in the same capacity.

 $[\]underline{4e7f5d98706f?version=1.0\&t=1571303379232\#:^{\sim}:text=The\%20number\%20of\%20Syrian\%20under, 620\%2C000\%20Syrian\%20households\%20in\%20Turkey.}$

⁷ SME Owners were asked about their access to the following: sufficient food (87.6%), clean water (82.4%), clothing (82%), adequate shelter (81.3%), electricity (79.4%), blankets (77.6%), hygiene and sanitation items (75.2%), necessary medicine (74.6%), mattresses (73.4%), cooking equipment (70.3%), communications (66.7%), and fuel for cooking and heating (62.9%).

Some respondents reported that they would close their business or are unsure about their ability to continue their work.

ABLE TO CONTINUE BUSINESS AT SAME CAPACITY

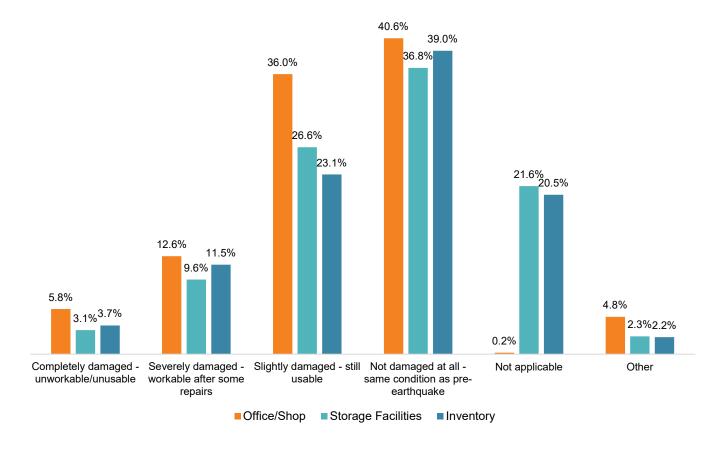


A third of those SMEs that are unable to continue their businesses at the same capacity as before the earthquake think they will be operational again in the next week (31.6%), and another 28.1% said they would be operational again in the next month. A tenth (10.1%) of SMEs shared that it will take six months to be operational again, and 20.8% do not yet know when they can be up and running.

One hindrance to resuming full business operations is the inability of employees able to work right now. Before the earthquake, SMEs in Building Markets' southern Türkiye network averaged 8.3 current employees (median of 4 employees), and they currently report an average of 6.1 employees (median of 3 employees) able to work right.

Most business owners reported that their business assets, such as workspace, storage facilities, and inventory, were slightly damaged but still useable or not damaged. However, 3% to nearly 6% of SMEs reported their assets were completely damaged and unworkable/unusable, and 9.6% to 12.6% of SMEs said that their assets were severely damaged and would need repairs to be workable. Other owners do not know the current condition of their business assets as they have not been able to visit their workplaces yet. Some shared their workspaces are still under government safety inspection and they are not allowed to enter, while others have relocated with their family for the time being. Examples of damage include work equipment, like electronics and machinery, breaking and damage to products, supplies, and raw materials. A small number of SME owners reported stolen products.

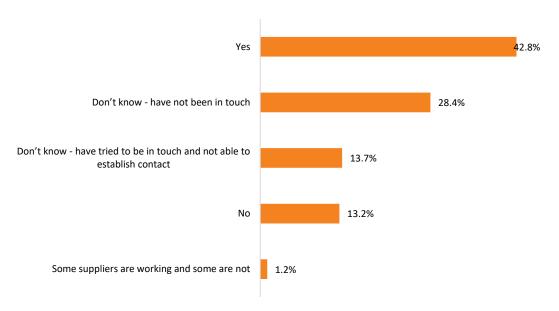
CONDITION OF BUSINESS ASSETS



3.5 Business Continuity

Businesses reported several challenges to the continuity of their operations. When asked if the suppliers they depend on for their business operations are currently operating, an equal number of SMEs reported that their suppliers are working (42.8%) or they do not know if they are working (42.1%), either because they have not been in touch or have tried to be in touch with them and were not able to establish contact. Others shared that some of their suppliers are working, and some are not. Still, others reported that their suppliers are in other parts of the country and cannot transport goods because of infrastructure disruptions. Several respondents told Building Markets staff that some of their suppliers lost their lives in the earthquake.

STATUS OF SUPPLIERS



In addition, over a third of businesses reported that they are struggling to transport goods and services (34.2%), both domestically or for export. Several SMEs cited disruptions to exporting due to damage at the Turkish Port of Iskenderun, a major point of shipping for the over 50% of the network SMEs in southern Türkiye that export products and services. Others cited being unsure of the ability to export through other border crossings, especially to Syria, affecting nearly a quarter (23.6%) of SMEs in the network that export to Syria. The primary sectors for exporting to Syria include wholesale and retail (43.3%), manufacturing (32.9%), and construction (5.7%). Some examples of exports include construction and construction materials, engineering planning services, food products, machine manufacturing, medicine, medical equipment and supplies, and translation services. These businesses can be vital to supporting Syria's relief and recovery from the earthquake.

3.6 Business Needs

SMEs in the Building Markets southern Türkiye network require funding to resume operations at the same capacity as before the earthquake. The majority of businesses need funding for employee salaries (54.2%), funding to secure inputs or inventory (50.9%), or funding to repair damage or secure a new workspace, office, or shop (42.5%). Other elements that are essential to the ability to resume business operations include support with childcare responsibilities, employees who can work, electricity and utilities to be fully operational, and waiting for government inspections to approve return to the workplace. Some shared concerns about being able to fully operate their businesses again because of the lack of customer demand due to the earthquake's destruction, the movement of people outside of their city, and

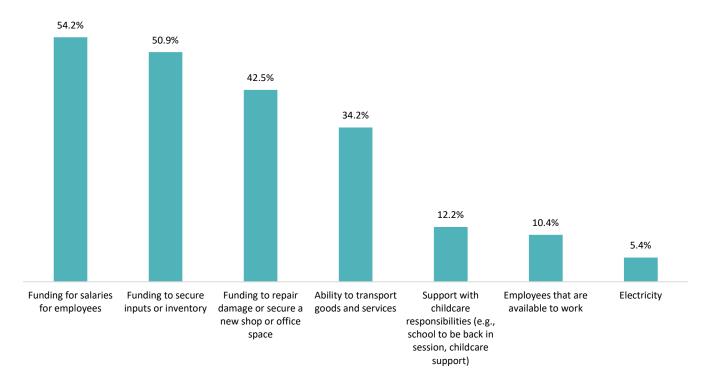
"My clients did not pay their invoices because of the earthquake, so I, in turn, could not pay my employees' salaries. I am in direct need of financial support to return to work again and finance our projects."

 Owner of Architectural Engineering Company

the need for themselves or their families to return to the city their business is located in to work.

⁸ Saul, Jonathan. 2023. "Turkish port of Iskenderun damaged, ships diverting." *Reuters*. February 7. https://www.reuters.com/world/middle-east/turkish-port-iskenderun-damaged-ships-diverting-maersk-2023-02-07/ (accessed February 27).

SUPPORT NEEDED TO RESUME BUSINESS OPERATIONS



Given the significant expenses that some SMEs will take on to repair workspace or recover inputs or inventory, some owners said they might need to reduce the number of people they employ in the near future.

İlim Kapıları

Sustaining Business Operations despite a Damaged Office Space

<u>Ilim Kapıları</u>, a small business based in Gaziantep, provides advisory services and executive studies to enable its customers to establish educational facilities and training institutions in line with international quality standards. The business offers training in Management and Leadership, Digital Transformation, Cyber Security, English education, and Masters and Doctorate programs.

After the first earthquake in Kahramanmaraş on February 6, the company's office was damaged. Cracks formed in the office walls, causing water leakage and making the office unusable. İlim Kapıları, which has five employees, is also facing difficulties continuing normal business operations because four of its employees moved to another city after the earthquake.

With Building Markets turning its Gaziantep Office into a co-working space for the earthquake-affected companies, ilim Kapıları will be able to continue its activities, and the staff will switch to a telework system to continue their consulting services.

3.7 Ability to Support Humanitarian Response

Nearly half of the SMEs surveyed (46.5%) said that their business provides goods and services that can be used in humanitarian response, and many businesses are eager to help in any capacity possible. Businesses in the following industries are ready to assist in the humanitarian response.

Type of SME	#
Food (e.g., restaurants, wholesale producers)	
Clothing (e.g., textiles, shoes)	87
Hospitality (e.g., hotels, restaurants)	51
Construction (skill labor, materials), Electrical Services, and Engineering	40
Educational services	19
Emergency supplies	18
Medical supplies	13
Other	17
Cleaning materials	9
Translation services for humanitarian aid	7
Media and communication	7

SMEs shared myriad ways that their businesses can support the relief effort. Some are able to deliver logistics support to the relief effort, others can provide translation services for humanitarian aid, and still, others manufacture or sell medical equipment and hygiene products. Over 100 SMEs work across the food industry. These businesses

manufacture food products, such as yogurt, cheese, legumes, bread, and oil, wholesale trade food, or run restaurants and signified eagerness to meet people's basic needs. As another example, 40 SMEs delivering construction, electrical, and engineering services, and employing more than 250 individuals, stand ready to support earthquake-affected areas. Over half of these businesses export construction services or materials to Syria.

"My company and home were not affected by the earthquake, and my company can provide food baskets to those in need."

Food Manufacturer

4. Conclusion and Next Steps

This rapid needs assessment shed light on several ways to prioritize support to small businesses, their employees, and their families during the urgent response and longer-term recovery from the devastating February 2023 earthquake. Small businesses are not only well positioned to support urgent needs, given their ability to provide goods and services quickly to the local community, but they can be a critical part of long-term recovery, including rebuilding infrastructure, getting people back to work, and making sure communities have what they need to live healthy lives.

Immediately prioritize urgent basic needs

While many small business owners surveyed have access to sufficient food, for the over 10% that do not, access to food is their highest priority. At the same time, over 100 food businesses in the Building Markets southern Türkiye

network stand ready to meet urgent needs. Efforts can prioritize funding local food service providers to meet the needs of those without adequate access to nutrition or providing cash to business owners and their employees to ensure they can meet their family's basic needs.

Provide cash grants to support SMEs to be fully operational

Two-thirds of businesses cannot operate at the same capacity as before the earthquake, hindering their ability to support the relief effort or secure the livelihoods of their staff. SMEs are clear that they need immediate funding to get up and running again, including grants for employee salaries, to secure inventory, or to repair damage to offices, shops, or equipment. Providing cash grants will catalyze recovery and prevent further risk of economic decline for these individuals and communities.

Provide workspace for businesses

Even though many business owners are optimistic about their ability to get started again in the next month, there is a current gap in available workspaces for businesses. Many SMEs' workspaces are damaged or lack adequate utilities to continue their operations. Organizations could provide safe and accessible spaces for businesses to work in an interim capacity.

Ensure that procurement efforts focus on local business engagement

"My business suffered a great deal of damage, and I cannot return to my house. My suppliers were affected by the earthquake [...] I am thinking about how to recover from the devastation."

- Shipping and Logistics SME Owner

Businesses are ready to engage in several areas that would support the humanitarian response in Türkiye and possibly Syria. Local businesses not only have needed expertise but can respond urgently to support the relief and recovery efforts. International donors and relief organizations can prioritize local procurement to meet their requirements and as an integral part of local economic recovery, creating jobs and generating revenue for local businesses.

Annex 1 – Survey Questionnaire

The following survey was conducted via telephone in Arabic, English, or Turkish and input into Google Forms.

Identifying Information

Pre-filled information from Building Markets SME Database

- 1. Unique ID Number
- 2. Business Name
- 3. Name of Interviewee
- 4. Gender
 - a) Female
 - b) Male
- 5. Beneficiary Type
 - a) Syrian
 - b) Host Community
- 6. Business Location
 - a) Adana
 - b) Hatay
 - c) Gaziantep
 - d) Mersin
 - e) Şanlıurfa
- 7. Primary Sector
- 8. Goods and services description

Introduction

Hi [Interviewee Name],

My name is [Interviewer Name], and I am calling from Building Markets.

We are reaching out to businesses in our network to better understand the impact of the earthquake on your family and your business. We would like to learn more about how Building Markets can support you during this difficult time.

Would you be willing to take a few minutes to speak with me?

- 9. Interviewer Name (e.g., BM staff name)
- 10. Was the business able to be contacted?
 - 1. Yes Conducted survey
 - 2. Yes Not interested in taking the survey Skip to question 31
 - 3. No Did not answer
 - 4. No Unreachable (e.g., phone disconnected)

Impact of Earthquake

- 11. How many people are living in your home now, including yourself? *Insert number*.
- 12. Is that more, less, or the same as before the earthquake?
 - a) More
 - b) Less
 - c) Same
 - d) Other

- 13. Additional household member information (e.g., if the interviewee shares additional information about the impact of the earthquake on household members)
- 14. Are you staying in the same home as prior to the earthquake?
 - a) Yes Skip to question 19
 - b) No
 - c) Other

Current Housing Situation

This section is for those who are not staying in the same home as before the earthquake.

- 15. Where are you currently staying after the earthquake?
 - a) New rented house/flat
 - b) Hotel or temporary rental
 - c) Makeshift shelter (e.g., car, mosque other building, tent)
 - d) Government or humanitarian aid center (e.g., formally administered shelter)
 - e) Hosted by friends or relatives
 - f) Other
- 16. How far are you staying from your previous home?
 - a) Same city
 - b) Same province
 - c) Another province
 - d) Other
- 17. What is preventing you from returning to your previous home?
 - a) Home completely destroyed
 - b) Home needs significant repairs
 - c) Lack of electricity
 - d) Lack of running water
 - e) Hazards preventing return home
 - f) Doesn't feel safe
 - g) Need to care for a dependent
 - h) Other
- 18. What is your future plan for housing?
 - a) Repair/build in the same location
 - b) Build in a new location
 - c) Rent in a new location
 - d) Not sure of plans yet
 - e) Other

Priorities

- 19. Do you have access to the following: Select all that apply.
 - a) Adequate Shelter
 - b) Sufficient food
 - c) Clean water
 - d) Clothing
 - e) Hygiene and sanitation items
 - f) Blankets
 - g) Mattresses
 - h) Cooking equipment
 - i) Fuel (cooking/heating)
 - j) Necessary medicine
 - k) Electricity (24 hours/day)
 - Electricity (partial)
 - m) Communications (e.g., mobile phone with service or internet access)
 - n) Others
- 20. From the list we just went through, which of those are you in need of the most? *Interviewer should seek to understand the top 3-5 needs.*

Business Assets and Needs

- 21. What is the current condition of your office or shop?
 - a) Completely damaged unworkable/unusable
 - b) Severely damaged workable after some repairs
 - c) Slightly damaged still usable
 - d) Not damaged at all same condition as pre-earthquake
 - e) Not applicable (does not have an office or shop)
 - f) Other
- 22. What is the current condition of your storage facilities?
 - a) Completely damaged unworkable/unusable
 - b) Severely damaged workable after some repairs
 - c) Slightly damaged still usable
 - d) Not damaged at all same condition as pre-earthquake
 - e) Not applicable (does not have a storage facility)
 - f) Other
- 23. What is the current condition of your inventory?
 - a) Completely damaged unworkable/unusable
 - b) Severely damaged workable after some repairs
 - c) Slightly damaged still usable
 - d) Not damaged at all same condition as pre-earthquake
 - e) Not applicable (does not have inventory)
 - f) Other
- 24. How many of your employees are able to work right now? *Insert number*.
- 25. Please provide any additional context on employees if the interviewee shares.
- 26. Are the suppliers you depend on for your business operating right now?
 - a) Yes
 - b) No
 - c) Don't know have not been in touch
 - d) Don't know have tried to be in touch and not able to establish contact
 - e) Other
- 27. Can you continue your business at the same capacity as before the earthquake??
 - a) Yes Skip to question 30
 - b) No
 - c) In a limited way
 - d) Other

What is needed to be operational again?

This section is for those businesses that are not able to continue their work at the same capacity as before the earthquake.

- 28. What do you need to operate your business again? Select all that apply.
 - a) Ability to transport goods and services
 - b) Electricity
 - c) Employees that are available to work
 - d) Funding to repair damage or secure a new shop or office space
 - e) Funding for salaries for employees
 - f) Funding to secure inputs or inventory
 - g) Support with childcare responsibilities (e.g., school to be back in session, childcare support)
 - h) Other
- 29. When do you think you will be operational again?
 - a) Next week
 - b) Next month
 - c) In six months
 - d) Will close business
 - e) Do not know yet
 - f) Other

Humanitarian Response

- 30. Does your business provide goods and services that can be used in the humanitarian response?
 - a) Yes
 - b) Skill labor for infrastructure (e.g., construction, clearing debris)
 - c) Skilled medical personnel (e.g., doctors, pharmacists)
 - d) Medical supplies
 - e) Food
 - f) Emergency supplies
 - g) Clothing
 - h) Hospitality (e.g., hotels, restaurants)
 - i) Educational services
 - j) Translation services for humanitarian aid
 - k) No business does not provide goods and services that can be used in earthquake response
 - I) Other

Additional Comments

BM Staff: Please provide any additional information that would be helpful to our ability to support the business.