

#### TSKB DEVELOPMENT INSIGHTS

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## The Fault Line Deep Down: Gender Inequality



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### It Wasn't Raining When Noah Built The Ark

It is always an honor to write the foreword for the reports of TSKB Economic Research Department, but it is equally a challenging task, and this report is certainly no exception. My colleagues Cem Avcioğlu and Başak Toprakci, did not make it easier for me, either, with their striking title, paralleling gender inequality to a fault line and delivering a cross-reading under the framework of disaster resilience.

While trying to decide whether to start this forward with gender inequality or disaster risk, I realized that this effort was against the message of my colleagues. Their report clearly underlines, exhibits and urges us to understand how gender equality and disaster resilience are in fact interconnected, without prioritizing one over the other.

So I asked myself what it means to live on a "fault line". For those who are unprepared, living on an active fault line may mean death and devastation at any moment. For those who are prepared, living on a fault line means only working harder to build better and safer cities and eventually ending up better off. Let's face the facts - an earthquake is a natural event. What turns an earthquake into a disaster is our lack of preparedness, and thus our choices. The same applies to gender inequality in a society. It is up to our actions to create equality in a society or let the discrepancy continue.

These two subjects have intersecting as well as interdependent points. More details are presented throughout the report, but there is clear evidence that gender

inequality leaves women facing a disproportionate impact of disasters. Meanwhile, gender inequality hampers efforts both for disaster preparedness beforehand and the response to the disaster in the aftermath.

If we live what we choose to live, are we at a crossroads where we have to decide on our actions regarding disaster preparedness and gender equality? Certainly not for us - that is to say, the development bankers committed to leaving no one behind, this is neither a matter of choice nor even a matter of chance, but a one of a well-planned agenda of policies. Let's build stronger, safer and greener cities. Let's build a society that based on gender equality and equity. Let's act together!

Burcu Ünüvar, PhD Director – Chief Economist



## The Link Between Disasters And Gender Equality Has Come Under The Spotlight In Recent Years

Disasters have long-term detrimental social, economic and environmental consequences in the regions where they occur. Where resilience to disasters is lacking, there can be a period of struggle lasting for as long as decades where societies, businesses and governments must wait for recompense. While the link between development and disasters is becoming more prominent in the literature as a result of climate change, the status of the disadvantaged affected by disasters is also contributing to this discourse. Further research has identified women and children as being the most vulnerable populations during disasters (UN Women & UNICEF, 2019). These publications emphasize the necessity of understanding how factors such as gender and age interact with the negative components that accompany disasters in the risk-mitigation process.

Earthquakes, which might be regarded as the most damaging disaster of all, play a major role in the picture presented above. In the wake of the tragic earthquakes that struck Kahramanmaraş and Hatay last year, TSKB Economic Research has focused on disasters in its report for International Women's Day on March 8, 2024. The report prepared by the Presidency of Strategy and Budget (SBO) for the earthquakes in which 53,000 people perished puts the cost of the physical damage caused by the earthquake at USD 85 billion, with the total cost rising to USD 104 billion due to urgent spending, excavation processes and insurance payments (Presidency of Strategy and Budget, 2024; Presidency of Strategy and Budget, 2023).



This amount corresponds to 9% of the GDP. Rebuilding efforts in the earthquake zone continue, while more than TL 1 trillion has been set aside from the central government's 2024 budget to cover expenses. This amount corresponds to 9.3% of the overall budget (Presidency of Strategy and Budget, 2024).

For Türkiye, located on the Anatolian plate with its high rate of seismic activity, the earthquakes of 2023 were not the only ones in the country's recent history (Figure 1). According to the International Disaster Database (EMDAT), Türkiye has suffered eight earthquakes with a magnitude of over 6.4 since 1990, resulting in more than 70,000 deaths across a wide territory and affecting over 12 million people (EMDAT, 2023).

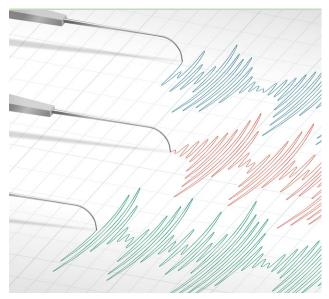




Figure 1: Destructive Earthquakes in Turkey (1991-2023)



Source: EMDAT, TSKB Economic Research

As a result, this year's International Women's Day report focuses on the inequalities of the disaster in light of Türkiye's earthquake history, and we have built our report around three main arguments:

- Gender dynamics can interact with disasters to affect women and girls more negatively than other groups. Consequently, increasing disaster resilience involves work to tackle gender inequality.
- In the areas most affected by them, disasters may worsen gender inequality due to the devastation and obstacles they cause.
- The affected region, which was already behind the national average in terms of gender equality prior to the earthquakes in 2023, requires new development initiatives under more challenging circumstances.

We hope that the findings in the report will contribute to the recovery of the regions negatively affected from the disaster which struck in 2023, so these regions can be stronger than before, as well as aiding the improvement of disaster resilience for the whole country.

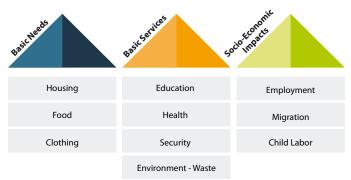
#### **Different Effects For Different Groups**

Earthquakes may be less common than other natural disasters, but the devastation they wreak means they come on top in terms of the harm they cause. The earthquake hazard, fueled by an expanding population and rapid urbanization, has the potential to derail all long-term development initiatives in areas at risk. These large-scale disasters have far-reaching consequences beyond loss of life and property damage (Figure 2). Essential functions such as education and healthcare may be affected in the aftermath of these disasters, at a time when providing even basic needs may not be possible on a regular basis. On the other hand, physical damage to workplaces and infrastructure may hamper economic activity and put jobs at risk. Conditions in affected areas may promote negative outcomes such as migration, school dropouts and child labor, all of which have long-term consequences.

The overall impact of disasters is often determined by four variables. These are known as exposure, vulnerability, preparedness and coping capacity (Erman, De Vries Robbe, Thies, Kabir, & Maruo, 2021).

Different groups of society do not meet around the same denominator in these four variables due to their respective advantages and limitations. Age, disability, level of education, the geographical region and income all cause variations in this respect – and gender stands out as one of the most significant differences.

Figure 2: Various Effects of Disasters



Source: Erman, De Vries Robbe, Thies, Kabir, & Maruo, 2021S

Gender dynamics influence how much women, men and children are affected by disasters, as well as their ability to withstand its catastrophic effects and recover from them. Women, who are expected to do more housework and care giving in line with social norms, are also denied access to production resources, financing, knowledge

Exposure: All assets at risk in a disaster, such as population, economic activity, and infrastructure

Vulnerability: Sensitivity of assets to disaster-related damage

Preparedness: The sum of measures taken before the accident to reduce prospective losses, and the condition of readiness

Coping capacity: Ability to manage issues in the post-disaster period

Source: Erman, De Vries Robbe, Thies, Kabir, & Maruo, 2021

and technology, as well as participation in decision-making processes, leaving them particularly vulnerable in disaster situations (UN Women, 2023). This unfortunate state of affairs reinforces the vicious spiral, leaving societies even more vulnerable to future shocks.

Figure 3: Disaster – Gender Inequality Relationship



**Source:** Erman, De Vries Robbe, Thies, Kabir, & Maruo, 2021, TSKB Economic Research

### Closing The Gender Gap Is A Slow Process

Determining the extent of the gender gap is a critical step in analyzing the relationship between disasters and gender. That is why the World Economic Forum's (WEF) Global Gender Gap Reports have become such a significant resource. According to the WEF's 2023 report, the global gender equality score was 68.4%, up 0.3 percentage points from the previous year (World Economic Forum, 2023). In the four-factor calculation, a score of 100% indicates absolute equality, but the current value indicates that there is still room for improvement. While education and health display greater gender equality, economic participation and opportunity, and political empowerment both lag well behind. (Graph 1). The WEF report points out that the rate of improvement in equality has slowed in recent years, adding that unless the process gains pace, it will take 131 years to achieve complete equality. Given that there has only been an improvement of only 4.1 percentage points in the 17 years since the study began in 2006, it appears that the struggle for gender equality will be a challenging and exhausting process.

Gender Equality Score

Economic Participation and Opportunity

Educational Attainment

Health and Survival

Political Empowerment

22.1%

Graph 1: Achieving Gender Equality at Global Level (2023)

Source: WEF, TSKB Economic Research

Türkive ranks 129th out of 146 countries in this index, with a score of 63.8% as of 2023 (Graph 2). Although the country's score has improved by three percentage points over the last ten years, the feeble rate of improvement resulted in a drop in the country's ranking. While studies indicate that gender disparity may amplify the effects of disasters, they also demonstrate that gender inequality may worsen in the aftermath (Erman, De Vries Robbe, Thies, Kabir, & Maruo, 2021) a situation which necessitates close monitoring of the state of gender inequality in Türkiye in the face of disasters.

Global Index Participation and Opportunity Attainment Health and Survival Empowerment

Attainment Health and Survival Empowerment

Political Empowerment

Political Empowerment

100

100

120

129

133

140

**Graph 2:** Turkey's Ranking in Gender Gap Reports

Source: WEF, TSKB Economic Research

## Disproportionate Obligations Lead To Disproportionate Disaster Effects

Our experiences with disasters demonstrate that the effects of them are not felt in the same way by men and women. Gender inequality may leave women more vulnerable to disasters, reducing their readiness and coping capacity. The unequal results of disasters have the potential to contribute to existing social imbalances.

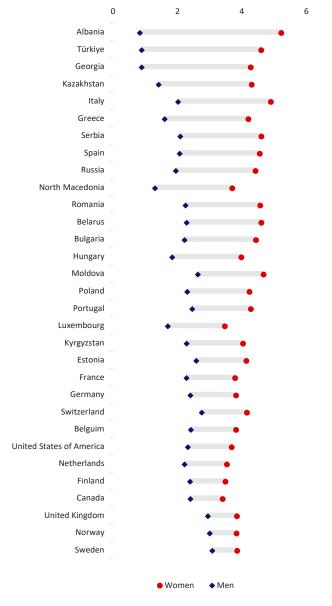
One way that gender roles increase women's vulnerability is through the unequal care burden on women. According to reports, the responsibility of caring for children, the elderly, and the disabled, which is mostly undertaken by women, could inhibit their ability to evacuate in the event of an emergency. (Australian Disaster Resilience Knowledge Hub, 2023). A study on mobility during disasters in Bangladesh found that women felt that they needed to stay behind to care for the household (Ayeb-Karlsson, 2020). In New Orleans, United States where women constitute 54% of

the population, they accounted for 80% of those left behind following evacuation during Hurricane Katrina (Butterbaugh, 2005).

The negative effects of an unevenly distributed care load extend beyond the disaster. In the post-disaster era, women face more responsibilities as family income and social support decrease and the number of individuals in need of care increases. (International Labour Organization, 2022). In recent years, we have reported on a similar situation in which an uneven distribution of unpaid workload distribution has worsened as a result of the COVID-19 pandemic. (TSKB Economic Research, 2021). This unequal division of duties can lead to time-poverty for women, limiting their employment opportunities Similarly, the increased responsibilities of girls may cause them to fall behind in their educational pursuits.

The inequality in care duties, leaving women more vulnerable to disasters and which worsens in the aftermath, can be seen in Türkiye as well. As seen in Graph 3, women perform the majority of household and care work in Türkiye, as in the rest of the world. It is worth noting that Türkiye has a wider gender disparity than many other countries. According to TURKSTAT's time usage research, working women spend, on average, 260% more time on housework and care than non-working men.

**Graph 3:** Time Spent On Unpaid Housework And Care Work (Hours Per Day)\*



<sup>\*</sup>Data pertains to 2022, or the most recent year for which data is available. Countries are rated based on the extent of their gender gaps.

Source: United Nations, TSKB Economic Research

#### **Focus:** The Variability Of Post-Earthquake Needs In Rural Areas

It is vital to recognize that disasters affect men and women differently, that these effects vary among women, and that gender inequality may coexist with other inequalities, leading to complex dynamics. For example, an investigation of the effects of the floods in Pakistan on rural women found that their domestic responsibilities often prevented them from acquiring new information and skills, thus having a negative impact on their earning potential and ability to cope (Puskur & Mishra, 2022). Observations from the field following the February 6 earthquakes in Turkey confirm that the earthquakes' effects were felt differently in rural areas when compared to cities (Balta, 2023). The observations reported in this article suggest that a portion of the population moved to rural regions following the relatively severe physical earthquake damage in cities, while the increasing population density in rural areas exacerbated the burden of unpaid housework and care imposed on women.

phones

It is also noted that a lack of access to resources such as mobile and the internet presented difficulties when it came continuing education, and even where resources accessible, were gender inequality dynamics tended to leave girls behind. The United Nations Gender Equality and Women's **Empowerment** Unit (UN Women) conducted a rapid assessment in the first two months following earthquake, revealing that the needs of rural women, as well as those of disabled, single, pregnant, and elderly women and women-headed households had been neglected. (UN Women, 2023).

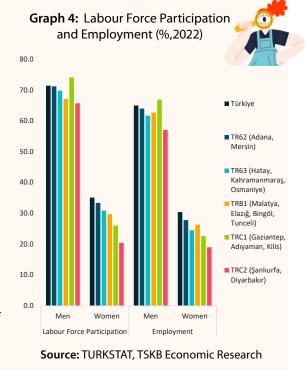
## Vulnerabilities Are Exacerbated By Low Labor Force Participation



The unequal allocation of care duties between men and women can lead to women experiencing time poverty and limits their chances for paid employment. In the absence of employment prospects, women may become dependent on men's income, increasing their risk of poverty. (UN Women, 2023). In this respect, employment stands as a means for women to earn the financial resources that will help them cope in the post-disaster era.

#### Focus: Women's Economic Engagement Remains Low In The Earthquake Region

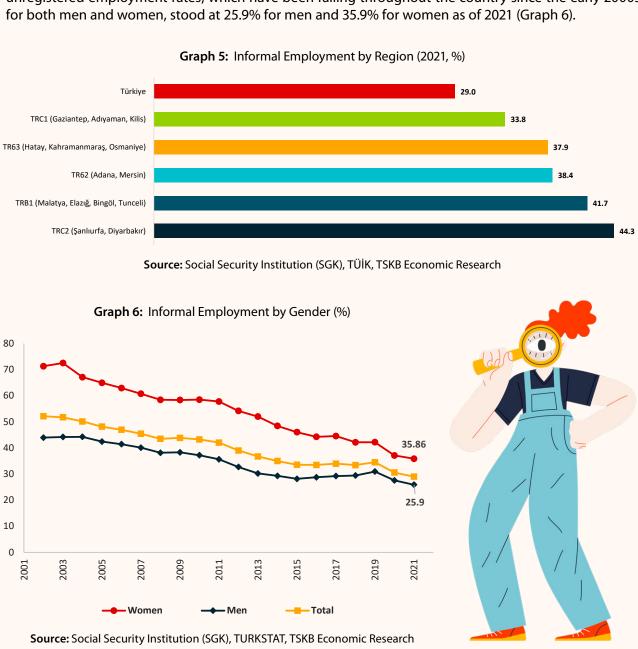
As expected, observations from the field following the February 6 earthquakes, highlight the increased care burden on women in the post-disaster period. According to the assessment carried out by UN Women, the picture is worsened by the region's poor institutional child care services (UN Women, 2023). Furthermore, the employment outlook for women in the earthquakeaffected region is bleaker than the national average. Labor force statistics presented in Graph 4 reveal that men's labor force participation and employment in the areas affected by the earthquake are closer to, and in some cases higher than, the national average. Women's labor force participation and employment rates are significantly lower than those of men in the same region. Furthermore, these figures appear to be lower than the national average for women. It is probable that the unequal care load in the earthquake zone will worsen the current employment situation to the detriment of women.



When we view working life under a broader context, with disproportionate household and care obligations and unequal involvement in employment, the spotlight invariably turns to women's informal employment. With the commodification of domestic and care work, informal labor which is often associated with traditional family enterprises, has emerged as a significant component of women's employment (Kalaycioğlu, Rittersberger-Tiliç, & Çelik, 2016). Informal labor work, which remains a reality in the Turkish labor market despite having been on a downward trend for many years, stands out as an area where further development is needed to ensure disaster resilience. The informality of the labor leaves workers more vulnerable to disasters by depriving them of decent income, job stability and social protection. Because the people in question typically live on the outskirts of residential districts in more vulnerable locations, the impact of disasters, particularly earthquakes, is considerably higher (Cleveland, 2013).

#### **Focus:** Unregistered Employment Is An Obstacle To Gender Equality

In the region affected by the February 6 earthquake, informality stands out as an aspect that can exacerbate fragility. The unregistered employment rates in all impacted regions in 2021 were higher than national average of 29% (Graph 5). Looking at the situation from a gender perspective, we note that the unregistered employment rates, which have been falling throughout the country since the early 2000s for both men and women, stood at 25.9% for men and 35.9% for women as of 2021 (Graph 6).



# Education Supports Disaster Preparedness, And Should Be Immediately Re-Established After A Disaster

Gender inequality dynamics have an impact on both vulnerability and disaster preparedness. Education is one of the most important factors which can improve disaster preparedness. A metaanalysis of the benefits of disaster preparedness training programmes finds that training focused on lowering disaster vulnerability is a "functional, operational and cost-effective" approach to reducing disaster risks (Torani, Majd, Maroufi, Dowlati, & Sheikihi, 2019). The study also found that disaster preparedness training for women has a beneficial effect on the education, awareness and preparedness of other family members, particularly children. The benefits of education extend beyond programs that directly target disaster preparedness. Formal education can also help with disaster preparedness by improving cognitive skills and risk awareness, as well as providing access to knowledge and social capital (Hoffman & Muttarak, 2017). In their study of the Philippines and Thailand, researchers discovered that education enhanced the likelihood of preparing for disasters (food storage, structural improvements, preparing emergency kits etc.). An extra year of schooling was found to raise the likelihood of taking action in terms of disaster preparedness by 6.3% in the Philippines and 4.1% in Thailand. Given other benefits of education in respect to gender equality, such as lower maternal and child mortality (Veneman) and higher women's income (UN Women), it could be concluded that efforts to establish gender equality in education will have a multifaceted positive impact.



Disruption to education is one of the most significant concerns for both boys and girls in disaster situations. However, it could be argued that the risks in this area are also influenced by gender inequality dynamics. The rising opportunity cost of education has been the main cause of reduced school attendance in the post-disaster period. As household incomes decline, children may be encouraged to work. Similar crises have found that the longer school closures last, the lower is the proportion of children returning to school (UN Statistics).

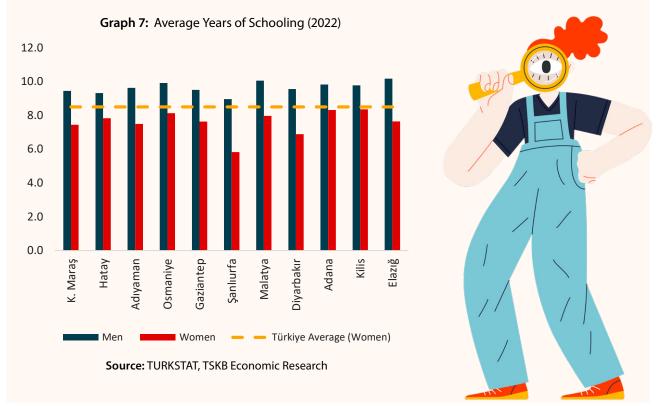
In addition to the challenges that may develop in the post-disaster era, there is also the potential that girls' education will be disrupted due to the pressures caused by an increasing care burden or early marriage. Similar crises have shown that the gap between girls and boys in school enrollment rates can worsen in the post-crisis period. (Malala Fund, 2020). As a result, it is crucial to keep school closures as short as possible in the post-disaster period.

Despite the risks to girls' education, good policy practices from around the world demonstrate that the detrimental effects to girls' education can be avoided through the proper use of resources.

School enrollment in Uganda, which had fallen during a period of drought, increased again once school fees were abolished, with girls benefiting the most (Björkman-Nyqvist, 2013). Another example demonstrates how reconstructing schools and lowering tuition fees in areas impacted by the Sichuan earthquake improved low-income girls' education. Indeed, following post-disaster measures, it has been observed that girls in the impacted region held off marriage and childbearing for longer compared to girls in unaffected regions, and had a higher likelihood of joining the labor force (Liu & Xu, 2021).

#### **Focus:** Inequality In Education In Earthquake-Affected Areas Is Significant For Both Vulnerabilities And Preparation

The risks posed by disasters to education, which we explored in previous sections of this report, along with the significance of education in disaster preparedness, provide a strong example of the two-way interaction between gender inequality and the effects of disasters. As the gender gap manifests itself in the form of women spending less time in education, on average, it would be reasonable to infer that this in turn has a detrimental impact on women's disaster preparedness. The fact that men and women experience disasters differently may place on additional risks on women's and girls' education. In the regions hit by the February 6 earthquakes, we note that the time spent in education for women in the affected provinces is shorter than the national average period of 8.5 years (Graph 7). This region's position, which is disadvantaged when compared to the Turkish average, highlights one of the policy issues that should be prioritized throughout the post-disaster restructuring period.



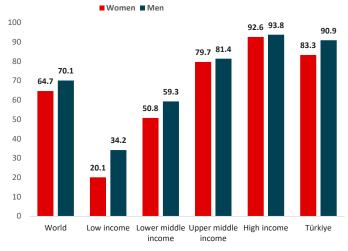
# Information Technologies And The Internet Have Vital Importance Throughout The Whole Disaster Period

With the growing usage of mobile internet services, electronic devices such as smartphones and tablet computers play a vital role in early warning systems (Erman, De Vries Robbe, Thies, Kabir, & Maruo, 2021). Following a natural disaster, the internet may also help individuals in the region learn about and find safe zones. When there is no physical access to financial institutions during a disaster, digital access to financial resources enables households to meet their immediate needs in the immediate aftermath of the disaster. (Krylova & Escobar Saenz, 2023). On the other hand, as demonstrated by the COVID-19 outbreak, information technologies may play a vital role in ensuring the continuity of education following shocks such as disasters.

According to the International Union (ITU), Telecommunication of women globally use the internet - a proportion 5.4 percentage points lower than for men (Graph 8). The gap widens to 14.1 percentage points in low-income countries but is just 1.2 percentage points in highincome countries.1 According to additional data supplied by the union, women worldwide are 12% less likely than men to own a cell phone. In other words, there is a gender gap in ownership of communication devices.



Graph 8: Internet Use by Gender (2023, %)

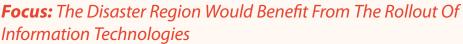


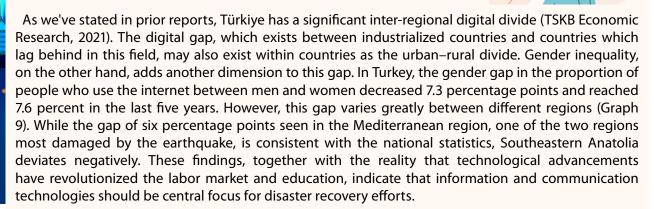
Source: ITU, TURKSTAT, TSKB Economic Research

 $<sup>^{\</sup>mathrm{1}}$  ITU used the formula 1-(ownership rate among women/ownership ratio among men) in the calculation



Turning the spotlight back to Türkiye, we find that internet usage is higher than in other upper-middle class countries. However, the gender gap in this area is 7.6 percentage points - significantly wider than the 1.7 percentage point difference reported in similar countries. In other words, given the importance of communication before and after disasters, it appears that women are at a significant disadvantage, and there is need for development in this area.





**Graph 9:** Internet Penetration Gender Gaps in NUTS-1 Regions (2023, pp) 15.7 14.3 11.9 11.7 10.1 8.9 7.6 6.9 6.8 6.0 5.1 5.0 5.0 Centraleast Anatolia Northeast Anatolia East Black Sea West Anatolia Central Anatolia Türkiye West Marmara Southeast Anatolia West Black Sea East Marmara **Mediterranean** Istanbu Source: TURKSTAT, TSKB Economic Research



Coping capacity refers to the ability to deal with worsening conditions in the aftermath of a disaster. Financial inclusion and access to financial services are two of the most important elements influencing coping capacity (Erman, De Vries Robbe, Thies, Kabir, & Maruo, 2021). Savings, as well as the usage of credit and insurance, can offer invaluable support in recovering from a disaster. However, due to the influence of gender dynamics, it appears that women are less likely than men to benefit from such tools that can help them cope. According to World Bank data for 2021, women save less than men in Turkey; while 24% of men save their income, only %17 of women save their income. The percentage of population that saves in Turkey stands at 20% which is lower than in many other countries, and the 77.2% rate in OECD countries. Another aspect worthy of note is that Turkey's 7 percentage point gender disparity is higher than in many other countries. Furthermore, it has been noted that women have less access to bank accounts that protect savings and allow access to them following a disaster such as an earthquake. Turkey has a gender bank account ownership difference of 22 percentage points, compared to 9 percentage point difference in developing nations as a whole. Women's limited access to bank accounts means it is harder for them to access their current savings, but it can also be a barrier to receiving financial aid from governments in the post-disaster period (Asian Development Bank, 2022).

Women face significant barriers to obtaining insurance services due to a variety of economic and social factors. The low insurance rate, caused by a high percentage of unregistered work and a lack of financial knowledge, raises the risk that disasters could drive women into poverty. OECD figures highlight the low rate of insurance penetration in Turkey which ranks last among 36 countries based on its 1.5% ratio of total life and non-life gross premiums to GDP in 2022 – a fraction of the global average of 9.3%. As a result, policies to facilitate the spread of insurance services would represent a step towards strengthening coping capability.

Access to credit, along with savings and insurance payouts, could also help survivors of sustain their consumption levels following a disaster. However, it is clear that there is significant difference in men's and women's loan and credit card use different ways. According to data provided by the World Bank, 51% of men used loans or credit cards in Turkey in 2021, compared to 24% for women. When these aspects are considered, it is clear that women in Turkey have less access to financial resources and services than men, which could compromise their ability to deal with disasters.

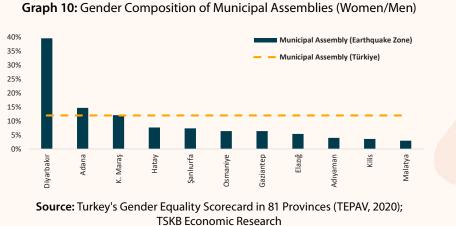
## Disaster Preparation: All Together, For All Of Us!

When it comes to disasters, it would be wrong to limit our gender perspective to the unequal impacts for women; as we highlighted in our International Women's Day report published in 2023, women can be agents of change at all levels of society during disaster preparedness and recovery. (TSKB Economic Reserach, 2023). Women's active participation in these activities may facilitate change towards greater gender equality (UN Volunteers, 2017). Nepal serves as a good example of how women's active participation in disaster resilience may promote gender equality. According to a study on the Disaster Risk Reduction and Humanitarian Aid Program, established in 2008, Women's Empowerment Centers (WEC) not only support women's empowerment and leadership, but also help reduce the socioeconomic and physical vulnerabilities of the communities they are a part of (Dhungel & Ojha, 2012).

Women are frequently unable to participate in disaster planning, consultation, implementation, and preparation activities at the local and national levels. This situation prevents the development of gendersensitive policies in disaster preparedness and reconstruction, as well as the understanding of systemic vulnerabilities and fragility dynamics caused by identification with more than one disadvantaged group, all of which must be taken into account during disaster planning. On the other hand, it is stated that the increased participation of women in decision-making roles could help strengthen disaster resilience (Asian Development Bank, 2023). This viewpoint is also expressed in the Sendai Framework for Disaster Risk Reduction, to which Turkey is a signatory (United Nations Office for Disaster Risk Reduction, 2015). According to the framework document, women's participation is crucial in developing and implementing gender-sensitive disaster risk reduction strategies, policies and programs. Furthermore, the document also highlights the need to empower women to ensure disaster preparedness and capacity building activities to protect their livelihoods in the post-disaster period.

#### Focus: Women In Decision Making Mechanisms

When we look at women's representation in politics and the economy, we find that women in Turkey are far less represented in positions ranging from municipal councils to executive positions compared to men. When considering the region affected by the February 6 earthquakes, it is clear that the gender gap is much larger in some places (Graph 10). While Diyarbakır has a higher proportion of women in municipal councils the other ten provinces in the earthquake zone, are well below the national average of 12.0% with an average ratio of 7.1%.



## Equality Is Needed To Achieve Disaster Resilient, Extensive, And Sustainable Economic Growth

Disasters present challenges in accessing basic needs in the affected region, which has a major effect on the capacity of women and girls to cope with disasters. It also limits their ability to participate in social and economic activities. Differences in disaster consequences require that all policymakers at both the national and local levels understand gender dynamics and incorporate them into their decision-making processes. Increasing countries' disaster resilience appears to be linked to the success of closing the current gender gap.



Interestingly, gender roles shape women's vulnerability to disaster, placing them in a crucial position in the disaster process both before and after. Women, who frequently act as the primary caregivers in households, have strong links with their communities and knowledge of local resources, meaning they are valuable during the planning, emergency response and recovery phases. (Asian Development Bank, 2014). Women are in a position of being able to bring diverse contributions to the process of building disaster resilience, but the current gender gap denies them of this opportunity. The earthquakes which struck on February 6 impacted and continue to affect the entire country. As we have pointed out in earlier publications, the primary focus of this report is on post-disaster recovery efforts that need to be extended beyond the rebuilding of buildings and infrastructure. (TSKB Economic Research, 2023). Strengthening women's participation in society requires strengthening women's opportunities for employment throughout the country, particularly in regions prone to earthquakes, helping girls reach their full potential

through education, and increasing women's representation in decision-making bodies. This will be made easier by the funding opportunities provided by international financial institutions. Strengthening social capital through increased gender equality

will accelerate and sustain the recovery. Achieving these steps will also help to advance the United Nations' Sustainable Development Goals (SDGs), with the potential to make an impact while simultaneously improving multiple goals, particularly SDG 5: Gender Equality and SDG 11: Sustainable Cities and Communities.











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