



Terms of Reference (ToR)

Consultancy for Resilient Recovery and Risk Reduction Support for Women-Led Businesses

Project Title: Emergency - Post-Earthquake Economic Recovery

Location: Al Haouz Province, Morocco

Target: 250 Women-Led Businesses

Duration: 5-8 weeks

1. Background and Justification

On 8 September 2023, Morocco was struck by a devastating earthquake that caused widespread destruction, particularly impacting rural and semi-urban communities where women-led businesses play a critical role in local economies.

While emergency relief helped stabilize immediate needs, building long-term resilience requires deliberate investment in disaster preparedness, business continuity, and sustainable practices.

This consultancy aims to support 250 women-led businesses to strengthen their adaptive capacities, diversify income sources, and adopt sustainable, risk-aware practices.

2. Objective of the Assignment

Strengthen the disaster preparedness, resilience, and sustainability of 250 women-led businesses in earthquake-affected areas by delivering training, coaching, and practical tools that build their capacity to manage risks and adapt strategically.

This initiative aspires to shift recovery toward resilience empowering women as leaders in building risk-aware, sustainable enterprises.

3. Scope of Work & Key Deliverables

The consultant will design and implement a comprehensive resilience support package combining capacity building and advisory services.

• A. Resilience Training Curriculum

Develop a practical and context-adapted module on:

- Disaster risk awareness and preparedness





- Business continuity planning
- Income diversification strategies
- Sustainable production and energy practices
- Climate-smart, gender-informed responses
- B. Training Workshops

Facilitate 5–7 interactive workshops engaging up to 250 women-led businesses

Use participatory methods (scenario planning, group exercises, peer learning) tailored to local realities

• C. Advisory Support & Coaching

Offer targeted technical guidance post-training

Assist businesses in drafting straightforward risk mitigation and contingency plans

• D. Integration with Cash Support

Align training delivery with CARE's cash injection activities

Equip participants with the knowledge to invest financial support in resilience-building measures

• E. Final Report

Document activities, outcomes, lessons learned

Include participant testimonials and visuals

Provide actionable recommendations for program sustainability

4. Target Beneficiaries

250 women-led businesses located in earthquake-affected communes of Al Haouz Province. These businesses vary in size, sector, and maturity but share a common need for enhanced preparedness and sustainability.

Beneficiaries may face barriers such as limited education, low access to capital, and lack of prior exposure to risk management concepts. The consultant must ensure inclusive, accessible, and culturally responsive facilitation.

5. Methodology & Approach

A participatory, practical, and learner-centered methodology is essential. Training materials should be in French with oral facilitation in Darija or Tamazight where possible.





Incorporate DRR-specific tools like hazard mapping, resilience checklists, and simplified business continuity formats through visual exercises and storytelling. Maintain gendersensitive, safeguarding-compliant programming and confidentiality throughout.

6. Consultant Profile

- Advanced degree in disaster risk reduction, business resilience, or sustainable development
- Minimum 5 years of experience in resilience-building for micro or small enterprises
- Proven experience with women entrepreneurs or in post-crisis contexts
- Strong facilitation and communication skills in rural settings
- Fluent in Arabic and English; knowledge Tamazight is an asset
- Familiarity with participatory tools and inclusive training techniques

7. Deliverables

- Resilience training curriculum and materials (modules, handouts, toolkits).
- ➤ 5–7 community-based training workshops in earthquake-affected communes.
- Advisory sessions and customizable business continuity templates.
- ➤ Mentorship or peer-learning component (e.g., exchange circles between women entrepreneurs).
- Monitoring and evaluation (pre/post assessments, participant feedback surveys).
- > Case studies or success stories documenting practical application of training.
- ➤ Final report including methodology, participant profiles, documentation of activities, visuals/photos, key lessons learned, and actionable recommendations for future resilience-building efforts.

8. Application Process

Interested consultants/firms must submit:

- Technical proposal (including methodology and timeline)
- Financial proposal (inclusive of all costs)
- CV(s) of key personnel
- Samples of at least 2 similar assignments

Submit to: recrutement.caremaro.org in cc Belkhammar@caremaroc.org

Subject: Resilience Support Consultancy – CARE Maroc

Deadline: 30 September

9. Evaluation Criteria

Technical proposal & methodology: 60%

• Experience and qualifications: 30%

• Financial proposal: 10%

Shortlisted candidates may be invited for presentations or interviews.