Terms of Reference (ToR)

Consultancy for Capacity Building of Cooperatives in Management, Marketing and Commercialization

Project Title: Emergency – Post-Earthquake Economic Recovery

Location: Al Haouz Province, Morocco

Target group: 70 earthquake-affected cooperatives and income-generating activities (IGAs), primarily women-led

Duration: Approximately 4 weeks from contract signature, with all deliverables submitted no later than 18 December 2026 (indicative level of effort: about 25 consultant days for the team)

1. Background and Rationale

On 8 September 2023, a powerful earthquake struck Morocco's High Atlas region, causing massive destruction to homes, infrastructure and livelihoods. In Al Haouz Province, many cooperatives and small businesses, particularly those led by women, lost their premises, equipment, stock and access to their usual customers.

For these communities, cooperatives and IGAs are more than economic ventures. They provide income to households, a collective space for women, and a link between mountain villages and wider markets. When they stop working, the effects are felt by families and entire douars.

In response, CARE International Maroc launched the Emergency Post-Earthquake Economic Recovery Programme. One of its key pillars is to support 70 affected cooperatives and IGAs to restart, adapt and grow. The IGA assessment conducted by CARE Morocco found that the main constraints are not only in marketing and promotion, but also in how the structures are managed:

- **Management and governance:** weak internal organization, unclear roles between members and the board, irregular general assemblies, and limited compliance with cooperative obligations (Law 112-12).
- **Financial management:** little or no bookkeeping, production costs not calculated, prices set by habit rather than by cost, and income of the cooperative mixed with personal or household money.
- **Marketing and commercialization:** products with limited packaging, labeling or certification, dependence on a few local buyers or intermediaries, and little presence at fairs, with B2B buyers or online.

Training on digital tools alone will not last if the cooperative cannot calculate a fair price, keep track of its sales or organize its members to meet an order. This consultancy therefore combines cooperative management, financial management, marketing and resilience in one integrated capacity-building package. A survey conducted by CARE with the cooperatives in October 2026 confirmed strong needs in marketing and digital marketing, significant needs in business resilience, and lower needs in commercialization. The content and time allocation of the training should reflect these priorities.

2. Objectives of the Assignment

General objective

Strengthen the management and marketing capacities of 70 earthquake-affected cooperatives and IGAs in Al Haouz, so that they can run their activity on a sound basis, sell their products at a fair price and reach new markets in a sustainable way.

Specific objectives

- **SO1 – Management and governance:** cooperative members and boards understand their roles and apply basic good governance practices (meetings, decisions, records, legal obligations).
- **SO2 – Financial management:** cooperatives keep simple records of income, expenses and stock, calculate their production costs and set their selling prices accordingly.
- **SO3 – Marketing and commercialization:** cooperatives improve their product offer (quality, packaging, labeling, storytelling) and develop at least one new sales channel, physical or digital.
- **SO4 – Market linkages:** cooperatives are connected with concrete buyers and market opportunities (fairs, retailers, tourism sector, B2B buyers, online platforms).
- **SO5 – Planning and resilience:** each cooperative leaves the programme with a simple, realistic business and marketing action plan that it owns, including basic measures to protect its activity against future shocks.

3. Scope of Work

The consultant will deliver an integrated support package in four overlapping phases over about four weeks, combining a quick capacity diagnostic, group training, coaching and market linkage. Given the short timeframe, the consultant is expected to mobilize a small team of facilitators able to work with several clusters in parallel, and to build on training materials already available at CARE where relevant.

Phase 1 – Inception and capacity diagnostic (week 1)

- Review CARE's IGA assessment and project documents, and hold an inception meeting with the CARE team.

- Conduct a rapid capacity diagnostic of the 70 cooperatives and IGAs, using a short scorecard covering governance, financial management, production, product quality and marketing. To save time, the scorecard will be administered during the first training session of each cluster rather than through separate visits. It will serve as the baseline.
- Group the participants into clusters by commune, value chain (e.g. argan, honey, couscous and food products, weaving, crafts) and level of maturity.
- Submit an inception report with the final methodology, training plan, cluster composition, calendar and the selection of cooperatives for intensive coaching.

Phase 2 – Training toolkit development (week 1)

Develop, building on existing CARE materials where available, a practical, visual toolkit adapted to participants with limited literacy and digital skills. The toolkit will include facilitator guides, visual supports, simple templates and exercises based on participants' own products. It will cover four modules, with priority given to marketing, digital marketing and costing and pricing:

Module 1 – Cooperative management, governance and resilience

- Roles and responsibilities of members, board, president and treasurer
- Legal obligations of cooperatives (Law 112-12, ODCO), general assemblies, minutes and registers
- Internal organization, sharing of tasks, conflict management, inclusive decision-making and planning production to meet orders on time
- Business resilience: diversifying products and customers, protecting stock and equipment, building a small reserve fund, and preparing the activity for shocks (earthquakes, climate events, loss of a key buyer)

Module 2 – Financial management

- Simple bookkeeping: cash book, sales and purchase records, stock tracking
- Calculating production costs and setting a fair selling price
- Separating cooperative money from personal money; managing cash flow and reinvestment
- Basic profitability and use of mobile tools (simple sheets or apps) where appropriate

Module 3 – Marketing (priority module)

- Knowing the customer and the market: local, regional, tourism and B2B buyers
- Product offer: quality, packaging, labeling and, where relevant, ONSSA authorization or other quality marks
- Branding and storytelling: telling the story of the cooperative and the product
- Overview of the main sales channels (souks, fairs, shops and hotels in Marrakech, wholesale buyers) and handling orders

- Building a simple marketing plan: target customers, key message, price positioning and promotion actions

Module 4 – Digital marketing and online sales (priority module)

- Using WhatsApp Business, Facebook and Instagram to show products and take orders
- Product photography with a smartphone and creation of a simple product catalogue
- Introduction to online promotion (Meta Ads) and online marketplaces, where relevant to the cooperative's level
- Delivery, payment options and managing online customer relations

Phase 3 – Group training and coaching (weeks 2–3)

Group training (all 70 cooperatives and IGAs)

- Deliver the modules to all participants, organized by cluster, in or close to the affected communes. Indicatively, 4 half-day sessions per cluster, for a total of about 2 training days per participant. In line with the needs survey, most of the time should go to marketing and digital marketing (product offer, storytelling, WhatsApp Business, social media, smartphone photos), followed by costing and pricing, simple records and business resilience.
- Plan sessions to suit women's workload and availability, and use participatory adult-learning methods: demonstrations, role-play, case studies, peer exchange and practical exercises on participants' own products.
- Ensure that 1 to 2 representatives per cooperative attend (including at least the president or treasurer), so that knowledge stays within the structure.

Coaching (two levels)

- **Level 1 – Follow-up clinics for all 70:** one half-day group clinic per cluster, during which each cooperative or IGA works with the facilitators on its own data to set up its records, calculate the cost and price of at least one main product and finalize a one-page action plan (priorities, responsibilities, deadlines).
- **Level 2 – Intensive coaching for 10 to 15 cooperatives:** 2 additional individual sessions (on-site or remote) for those with the highest growth potential, selected with CARE using transparent criteria (diagnostic score, motivation, product readiness, market potential). Support will produce cost and price sheets for their main products, a 6-month costed action plan and a ready-to-share product catalogue (photos, product features, prices or quotation terms, lead times, contact details). All tools are built with the members, and the facilitator checks during the last session that they can use and update them on their own.

Phase 4 – Market linkage, endline and reporting (week 4)

- Prepare the cooperatives ready to sell for at least one market linkage activity organized with CARE, preferably by connecting them to an existing fair or event, or through visits to buyers, retailers and hotels in Marrakech.
- Repeat the capacity scorecard as an endline and compare it with the baseline.
- Prepare a final report documenting the process, results, challenges, participants' feedback and testimonies, and practical recommendations for CARE's future support.

4. Expected Results and Indicators

The consultant will measure progress against the following indicators. Targets will be confirmed in the inception report.

Indicator	Indicative target
Number of cooperatives and IGAs trained on the four modules	70
% of participants showing improved knowledge (pre/post test)	At least 75%
% of cooperatives with basic records of sales, expenses and stock set up at the end of the assignment	At least 60%
% of cooperatives able to calculate the cost and price of at least one product	At least 70%
% of cooperatives with a finalized one-page action plan	100%
% of coached cooperatives that use at least one new sales channel (physical or digital)	At least 70% of the 10–15 coached
Number of cooperatives taking part in a market linkage activity	At least 15
Average improvement in the capacity scorecard (baseline vs endline)	To be set at inception

All data will be disaggregated by sex, age group and commune where possible, and aligned with CARE's monitoring and evaluation tools.

5. Target Beneficiaries

The direct beneficiaries are 70 earthquake-affected cooperatives and IGAs in Al Haouz Province, primarily led by women. They often operate in rural and mountain areas that are difficult to reach, and members may have limited formal education, literacy or digital skills. Their levels of organization also vary greatly, from newly formed groups to established cooperatives.

The approach must therefore be inclusive, sensitive and adapted to the real capacities, constraints and learning needs of each group. The consultant will also take into account persons with disabilities and the time constraints of women with care responsibilities.

6. Methodology and Approach

The approach must be participatory, practical and culturally relevant. The consultant is expected to build trust with participants, start from their own products and experience, and favor learning by doing over theory. In particular:

- Training materials will be developed in French and adapted into visual formats usable by participants with limited literacy. Facilitation in **Darija and/or Tamazight** is required.
- Sessions will be held as close as possible to the communities, with short formats and simple tools that the cooperatives can continue to use after the assignment.
- The consultant will promote peer learning between cooperatives and, where relevant, involve local actors (commune, ODCO, INDH, chambers of crafts or agriculture) to support sustainability.
- Learning will be assessed through pre- and post-tests and the capacity scorecard, in coordination with CARE's team.

7. Deliverables and Timeline

Deliverable	Content	Indicative timing
D1. Inception report	Methodology, work plan, training calendar, diagnostic tool and scorecard, clusters, selection of cooperatives for intensive coaching	Week 1
D2. Baseline diagnostic report	Capacity profile of the 70 cooperatives and IGAs (scorecard results), with key gaps by cluster	Weeks 1–2
D3. Training toolkit	Four modules, facilitator guides, visual supports, templates (records, costing and pricing, action plan), pre/post tests – in French with visual adaptation, building on existing CARE materials where available	Week 1 (validated by CARE before training)
D4. Training and coaching delivered	Training of the 70 structures (1 representative each); follow-up clinics for all 70; intensive coaching for 10–15; attendance lists and coaching sheets	Weeks 2–3

Deliverable	Content	Indicative timing
D5. Business and marketing action plans	For each cooperative or IGA: a one-page action plan and the cost and price of at least one main product. For the coached cooperatives: cost and price sheets for main products, a 6-month costed action plan and a product catalogue	Weeks 2–3
D6. Market linkage activity	Concept note, list of buyers and participants, short summary of results	Week 4
D7. Final report	Process, baseline vs endline results, indicators, challenges, lessons learned, testimonies and recommendations	Week 4 (no later than 15 December 2026)

Payments will be linked to the approval of deliverables by CARE. An indicative schedule is: 20% on approval of D1 and D2, 40% on approval of D3 and completion of the group training, and 40% on approval of D5, D6 and D7.

8. Roles and Responsibilities

CARE International Maroc will:

- Share the IGA assessment, the list and contacts of the cooperatives and relevant project documents
- Facilitate introductions with the cooperatives, local authorities and partners
- Validate the inception report, toolkit and all deliverables
- Cover participants' logistics (venues, transport and refreshments) according to CARE's procedures, unless otherwise agreed

The consultant will:

- Deliver all activities and deliverables described in these ToR, with the quality and timing agreed
- Cover their own travel, accommodation and training materials, to be included in the financial proposal
- Keep CARE informed of progress and flag any difficulty or delay early

9. Safeguarding, Ethics and Data Protection

The consultant and all team members must sign and comply with CARE's Code of Conduct and its policy on Protection from Sexual Exploitation, Abuse and Harassment (PSEAH). Informed consent must be obtained before taking photos, videos or testimonies of participants. Personal data collected during the assignment must be used only for the purposes of this consultancy and remain the property of CARE.

All materials produced under this consultancy (toolkit, templates, photos, reports) will be the property of CARE International Maroc.

10. Consultant Profile

The assignment is open to individual consultants, teams or firms. Given the timeframe, a team of at least two to three facilitators is strongly recommended. The team should demonstrate:

- An advanced degree in business management, marketing, economics, social and solidarity economy or a related field
- At least 5 years of experience supporting cooperatives, rural enterprises or IGAs, including training in cooperative management and financial management
- Proven expertise in marketing, commercialization and market linkage for local products, including digital marketing
- Good knowledge of the Moroccan cooperative framework (Law 112-12, ODCO) and of the actors of the social and solidarity economy
- Demonstrated experience with adult learning methods and inclusive facilitation, especially with women and people with low literacy
- Strong knowledge of the socio-cultural context of rural Morocco; experience in Al Haouz or in post-crisis contexts is an asset
- Fluency in French and Darija; Tamazight is a strong advantage
- Capacity in visual content creation (product photography, catalogue design) is an asset

11. Application Process

Interested consultants or firms should submit:

- A technical proposal (maximum 10 pages) presenting their understanding of the ToR, methodology, training approach, work plan and team composition
- A financial proposal in MAD, inclusive of all taxes, fees and costs (daily rate, number of days, travel and materials).
- CV(s) of the consultant(s) involved
- A portfolio with at least 2 similar past assignments and, if possible, a sample of training material produced

12. Evaluation Criteria

Criterion	Weight
Technical proposal: understanding of the ToR, methodology, integration of management and marketing, work plan	50%
Experience and profile of the consultant or team (cooperatives, management, marketing, languages)	30%

Criterion	Weight
Quality of sample materials and similar past assignments	10%
Financial proposal	10%

Please send applications to: recrutement.caremaroc.org, in cc Belkhammar.caremaroc.org

Subject: Management and Marketing Consultancy – CARE Maroc

Deadline: 8 November 2026