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Terms of Reference

Comparative Learning Study on Cash Consortium Models in East Africa and the Horn

Final Draft 1.2 · revised following cross country consultations

1. Background and rationale

Cash consortia are now an established feature of humanitarian cash and voucher assistance in crisis-affected settings (e.g. Somalia, Sudan, Yemen, Lebanon, Iraq, Colombia). They are usually established to improve coordination, align approaches, reduce duplication, strengthen accountability, build donor confidence, and support more coherent, people-centered and efficient delivery of multi-purpose cash assistance.

However, the added value of a consortium model is not automatic. Consortia can improve coverage, harmonisation, shared systems, risk management and learning, but they can also add coordination layers, management costs, complex governance arrangements and tensions around decision-making, accountability and the role of local and national actors. Whether a consortium model justifies its cost should therefore be examined rather than assumed.

The Somalia Cash Consortium (SCC) initiated the study and will serve as the administrative anchor. However, the assignment will be designed as a regional comparative study rather than a Somalia assessment supplemented by country examples. The retained consortia will be examined as full cases, with attention to how operating context, programme modalities, donor requirements and stage of development influence their structures and costs.

The study will initially consider five country contexts: Somalia, Uganda, Sudan, Kenya and Ethiopia. The final number of full cases will be agreed during inception by the steering committee, based on relevance, comparability, data availability, access to key informants, and the time and cost required to achieve sufficient analytical depth.

2. Purpose and central question

The purpose of the assignment is to generate practical comparative learning on cash consortium models in East Africa and the Horn, with priority given to governance and operating structure, added value, and cost structure and efficiency.

The study should help participating consortia understand how different models work in practice, identify approaches that may be adapted across contexts, and define practical areas where governance, shared functions and cost structures could be strengthened. It should also provide credible evidence for dialogue with donors without assuming in advance that a consortium model is more effective or efficient than other arrangements.

The study will be guided by one central question: When does a cash consortium model add value, for whom, and at what cost compared with realistic alternatives?

Added value and cost efficiency should not be assessed in isolation. The study should use realistic, named comparators and should prioritise, where data are accessible, standalone cash programmes implemented by consortium members in closely comparable context. Other alternatives, such as pooled funding without a full

consortium structure, direct funding to local actors, UN-led delivery, or coordination mechanisms without a consortium management layer, may be used selectively where they provide a credible comparison. The assignment is not expected to quantify every alternative.

3. Objectives

The study will pursue three objectives:

1. Map and compare consortium governance and operating models.

Describe and compare lead-agency arrangements, consortium management units, governance bodies, member and local-partner roles, decision-making processes, accountability lines, shared functions and financial architecture. The study should use existing consortium and collaboration typologies as a starting point and refine only the dimensions needed for this comparison.

2. Assess the added value of the consortium model against realistic alternatives.

Examine whether and how each model generates benefits for affected populations and improves coordination, harmonisation, coverage, programme quality, speed, preparedness, risk and compliance management, accountability, monitoring, innovation, technical support and learning. Claims of added value should be tested against named alternatives that are realistic and feasible in each operating context, with attention to benefits as well as any additional process, constraint or duplication created by the consortium.

3. Assess the efficiency of consortium cost structures.

Identify and compare the main operational and management costs of each model, including shared or mutualised costs, costs retained by individual members, hidden and indirect costs, duplicated functions, and efficiencies generated through mutualisation. The analysis should explain how context, modality, payment infrastructure, access, protection requirements, scale and consortium maturity affect costs. Quantitative comparison should be undertaken only where sufficiently comparable data are available and should not rely on blanket comparisons of overhead or transfer ratios.

4. Analytical framework and consortium typology

The study should not assume that the selected cases represent the same type of consortium or are at the same stage of development. Existing evidence and typologies on consortium and collaboration models should be reviewed at the outset. During inception, the consultant will refine a small set of dimensions needed for this assignment and use them to structure one comparative matrix. The framework should explain how and why the models differ, and how those differences influence their added value and cost structure.

Dimension	Spectrum / comparison	Why it matters
Governance	Lead-driven / directive to shared, consensus-based	Shows trade-offs between speed, clarity, inclusion and buy-in.
Membership and delivery configuration	Small core membership with open referral or delivery networks ↔ broader membership organised around direct delivery, geographic coverage or specialist functions	Explains why particular members are included and how consortium composition affects referrals, coverage, access, specialisation and added value.
Operational structure	Centralised shared functions to decentralised member functions	Helps identify where functions are mutualised and where duplication may occur.
Financial architecture	Lead agency re-grants to more pooled or integrated funding arrangements	Important for understanding overheads, incentives and cost allocation.
Core consortium function	Primarily delivery to delivery plus wider shared technical and management functions	Clarifies what added value the consortium is expected to provide.
Cost structure	Mainly agency-specific costs to extensive mutualisation of functions and costs	Supports analysis of visible costs, hidden costs and potential efficiencies.
Risk allocation	Risk managed/shared centrally to risk transferred to implementing or local partners	Relevant to both added value and partnership quality.
Stage of development	New or transitional to mature and institutionalised	Avoids applying the same expectations to consortia with very different operating histories.
Operating context	Payment infrastructure, access, protection, donor and institutional conditions	Explains why similar functions may require different structures and costs across countries.

5. Scope

5.1 Geographic scope and case selection

The study will initially consider five country contexts: Somalia, Uganda, Sudan, Kenya and Ethiopia. SCC is initiating and administering the assignment, but the retained cases should contribute on an equal analytical basis to a regional comparison.

During inception, the consultant and steering committee will confirm the consortium arrangements and select the full comparative cases. Selection should consider mandate, scale, CVA modalities, operating period and consortium maturity; availability of comparable programme and financial data; access to key informants; and the time and cost required for each case. The inception note should provide a costed recommendation for a three-, four- or five-country comparison and identify which dimensions will be treated as core and which will remain secondary. If additional cases would reduce analytical depth, the steering committee may retain a smaller scope. Where comparison is not reliable, the limitation should be stated rather than a finding forced.

Relevant experience from countries in the initial pool that are not retained as full cases, and from other documented consortium models such as Yemen, may be used selectively as secondary reference material.

5.2 Thematic scope

The study will focus on three core themes:

- Governance and operating structure;
- Added value and comparative advantage;
- Cost structure and efficiency;

Operating context, consortium maturity, risk, compliance, protection, accountability, monitoring, coordination, technical support, donor requirements and partner perspectives should be examined where they explain the three themes rather than treated as separate analytical pillars.

6. Key research questions

The study will focus on a limited number of research questions. The consultant and steering committee may refine and prioritise them during inception, but the final framework should remain proportionate to the timeframe and should not expand into five parallel country assessments.

A. Governance and operating model

1. How is each consortium structured, governed and managed?
2. Which functions are managed centrally or shared, and which remain with individual members?
3. How are roles, responsibilities, authority and accountability distributed between the lead agency, consortium management, members and local/national partners?
4. What are the main strengths, bottlenecks and trade-offs associated with each governance and operating model?
5. How do operating context, consortium maturity, programme modalities, systems and technologies, donor requirements, payment infrastructure, access and protection constraints explain differences between the models?

B. Added value and alternatives

1. What does the consortium model make possible that would be more difficult, fragmented or costly under realistic alternative arrangements?
2. How is consortium membership constituted, what does each member contribute, and how do membership and referral arrangements affect coverage, access and added value?
3. Which consortium functions provide the clearest added value to members, local partners, donors and affected populations?
4. Where does the consortium create additional process, duplication, constraints or costs that reduce its added value?
5. How do shared approaches to risk, compliance, monitoring, accountability, technical support and learning contribute to, or detract from, the model's added value?
6. How convincing are claims of added value when tested against realistic comparators, prioritising standalone cash programmes delivered by consortium members in the same or a closely comparable context where feasible?

C. Cost structure and efficiency

1. What are the main operational, management and coordination cost components of each consortium model?
2. Where comparable data are available, what do selected cost indicators show about the relationship between programme scale, transfer value, operational requirements and results, and how do FSP arrangements, payment infrastructure, coverage, fees, access and protection measures affect those costs?
3. Which costs and functions are shared or mutualised, and which remain with individual members or implementing partners?
4. What efficiencies or savings are generated through shared management, systems, tools, monitoring, procurement, technical expertise or other mutualised functions?
5. What hidden or indirect costs arise from participation in the consortium, including staff time, reporting, coordination, compliance, internal management requirements or parallel systems?
6. Are any functions duplicated between the consortium management structure and individual members?
7. Are there areas where mutualised arrangements increase costs, transaction requirements or reduce operational flexibility?
8. Where comparable data are available, how do the retained consortium cost structures differ from one another and from selected standalone member programmes, and what contextual or design factors explain those differences?
9. Overall, is the cost structure proportionate to the value generated by the consortium model in each context?

7. Methodological approach

The study will use a practical comparative methodology combining targeted document review, key informant interviews and structured cross-country analysis. It should build on existing consortium research and typologies and prioritise depth on the three core themes.

A. Inception and scoping

The consultant will begin with a short inception phase to confirm the scope, methodology, workplan and participating consortia. With the steering committee, the consultant will prioritise the final research questions,

refine the comparative dimensions, confirm the reference period for each case, assess available documentation, agree the interview map and provide a costed recommendation on the final country scope.

A specific cost-data feasibility assessment should be undertaken during inception. It should identify which cost categories and indicators can genuinely be compared; which costs are recorded centrally; which are absorbed by members or partners; whether staff time and indirect costs can be reasonably estimated; which same-context standalone programmes can serve as realistic comparators; and where differences in accounting structures prevent valid comparison. The final method should avoid false precision and explain contextual drivers of cost.

B. Document review

The consultant will begin with an evidence pack assembled from existing studies and documentation provided by participating consortia. This may include proposals, donor reports, governance documents, organograms, steering or advisory group terms of reference, SOPs, programme and MEAL reports, recipient-level evidence, budgets and cost analyses where accessible, risk and compliance documents, partnership agreements, evaluations and learning products. The review should use existing evidence rather than recreate work already completed.

The document review should be used to build a concise profile of each consortium, identify its principal cost and operating features, and shape the interview guides.

Where available, existing evidence from affected populations should be used to assess whether claimed consortium benefits translate into improvements in programme experience, accessibility, accountability or outcomes for recipients.

C. Key informant interviews

Engagement will be coordinated primarily through each consortium secretariat or management unit. The consultant will conduct targeted semi-structured interviews with consortium directors or coordinators, lead-agency representatives, selected members and local or national partners, and relevant operations, finance, compliance and MEAL staff. Donors and external actors may be interviewed where they help assess alternatives or comparative value. Interview selection should avoid placing unnecessary demands on every consortium member.

Local and national partner perspectives should be captured through a proportionate number of non-attributable interviews or small discussions, particularly where governance, risk, cost allocation or decision-making are being assessed.

D. Comparative analysis

The consultant will prepare a structured comparison across the retained cases using the agreed framework. The analysis should cover governance and operating structure, added value, and cost structure and efficiency. It should identify patterns, meaningful differences, contextual and maturity factors, trade-offs, practices that may be adapted across contexts, and practical implications for each participating consortium.

E. Validation and learning discussion

Preliminary findings will be discussed with the steering committee and participating consortia. Validation should test interpretations, challenge simplistic cross-country comparisons, identify factual corrections and support shared learning. Selected member and local or national partner representatives should be included where their perspectives are material to the findings.

8. Deliverables

The consultant will produce a small number of deliverables aligned with the light and comparative nature of the assignment. Indicative length, format and submission dates will be agreed when the assignment is operationalised.

- Short inception note, confirming the prioritised questions, comparative framework, consortium arrangement and reference period for each case, the feasibility and proposed method for the cost comparison, selected comparators, interview plan and workplan. It should include a costed recommendation on the final country scope and identify important limitations to comparability.
- Draft comparative report, presenting findings across the retained cases against the three core themes: governance and operating structure, added value, and cost structure and efficiency. It should explain the influence of context and consortium maturity and provide initial practical implications for participating consortia.
- Validation and learning session, involving the steering committee and participating consortia, with selected member, partner and donor participation where relevant, to test findings, discuss trade-offs and identify factual corrections or areas requiring clarification.
- Final comparative report, incorporating relevant validation feedback and presenting concise, prioritised recommendations for participating consortia and donor dialogue. It should state methodological and data limitations clearly and avoid unsupported quantitative comparisons.

9. Study governance

A cross-country steering committee will guide the assignment from procurement through inception, review of emerging findings, validation and dissemination. It should include representatives of the participating consortium secretariats or management units and SCC, with relevant donors invited where appropriate. Participating consortia should contribute to consultant selection and interpretation of the comparative findings.

Each consortium should nominate a focal point to coordinate documents, interview requests and factual review. This arrangement is intended to maintain country ownership while limiting duplicated requests to member organisations and partners.

10. Requirements and How to Apply

Interested consultants who meet the requirements should submit the following:

- Given the number of potential cases and the technical demands of the cost analysis, the assignment is expected to be delivered by a team able to work across countries in parallel. The proposed team should demonstrate:
- Strong experience with humanitarian cash and voucher assistance and the design, management or assessment of consortium models;
- Expertise in cost-efficiency or value-for-money analysis, including the ability to interpret different budgeting and accounting structures without making invalid comparisons;
- Experience in regional comparative research, qualitative interviewing and facilitation of cross-country learning;
- Relevant country or regional contextual knowledge and the language capacity required for the proposed interview plan; and
- Independence and the ability to test claims of consortium added value objectively.
- Valid registration certificate and tax compliance certificate and firm profile.
- Key experts qualifications.

- Interested candidates, who meet the above requirements, should submit their by email to som.vacancies@concern.net with the subject line “**Consultant for Comparative Learning Study on Cash Consortium Models in East Africa and the Horn**” by Thursday 23rd October, 2026.

NB: 5% Withholding Tax Requirement: - In accordance with government regulations, all suppliers and contractors engaged in business with Concern are required a 5% withholding tax should be inclusive in their quotations. This amount will be retained by Concern and submitted directly to the government. Failure to do so will result in the tax being deducted from your invoice payment.

11. Indicative timeframe

- The intended schedule is to allow for 3 months for the study: procurement and assignment start in October 2026; inception and evidence review by end of October; data collection and analysis by December; draft report in January 2027; and final report and dissemination planning by February 2027.

If you have any concerns about our recruitment process and need particular assistance - for example if you have a disability e.g. a hearing impairment - please let us know and we will do our best to respond to your needs.

Important information:

Concern has an organisational Code of Conduct with three Associated Policies: The Programme Participant Protection Policy, the Child Safeguarding Policy, and the Anti-Trafficking in Persons Policy accessible here. These have been

developed to ensure the maximum protection of programme participants from exploitation, and to clarify the responsibilities of Concern staff, consultants, visitors to the programme and partner organisations, and the standards of behaviour expected of them. In this context, staff have a responsibility to the organisation to strive for, and maintain, the highest standards in their work, in accordance with Concern’s core values and mission. Any candidate offered a job with Concern Worldwide will be expected to sign the Concern Staff Code of Conduct and Associated Policies as an appendix to their contract of employment. By signing the Concern Code of Conduct, candidates acknowledge that they have understood the content of both the Concern Code of Conduct and the Associated Policies and agree to conduct themselves in accordance with the provisions of these policies. Additionally, Concern is committed to the safeguarding and protection of adults and children in our work. We will do everything possible to ensure that only those who are suitable to work or volunteer with adults and children are recruited by us for such roles. Consequently, working or volunteering with Concern may be subject to a range of vetting checks, including criminal background checking.

During this job application, you will provide Concern with your personal data. Concern takes its responsibilities towards this personal data very seriously and is committed to complying with all relevant data protection legislation