



REPUBLIC OF KENYA



MINISTRY OF CO-OPERATIVES AND MICRO, SMALL AND MEDIUM ENTERPRISES DEVELOPMENT

STATE DEPARTMENT FOR MICRO, SMALL AND MEDIUM ENTERPRISES DEVELOPMENT

REQUEST FOR EXPRESSIONS OF INTEREST

INDIVIDUAL CONSULTANT SELECTION

Country:	Kenya
Name of Project:	Kenya Jobs and Economic Transformation Project (KJET)
Credit No:	IDA-7450-KE
Project ID No:	P179381
Assignment Title:	Consultancy services to conduct a feasibility study on Digital Marketplace for MSMEs
Reference No:	KE-SDMSME-528849-CS-INDV

1. The Government of Kenya has received funding from the World Bank towards the cost of Kenya Jobs and Economic Transformation Project (KJET) and intends to apply part of the proceeds toward payments under the contract for consulting services. The Project Development Objective is to increase private sector investments, market access, and sustainable finance to create and improve jobs. KJET addresses regulatory bottlenecks, weak buyer-supplier linkages, market information gaps, and climate risks across priority MSME clusters under the Bottom-up Economic Transformation Agenda (BETA). It comprises four mutually reinforcing components with the following specific objectives:
 - Component 1: Strengthening Business and Investment Enabling Reforms
 - Component 2: Enhancing MSME Cluster Competitiveness
 - Component 3: Scaling Up Green Financing and Strengthening Climatic Resilience for SMEs
 - Component 4: Project Management, Monitoring and Evaluation
2. The objective of this consultancy is to engage an individual consultant to conduct a feasibility study for a digital marketplace for Micro, Small and Medium Enterprises (MSMEs) in Kenya, assessing the market, technical and operational requirements, legal and regulatory considerations, financial viability, governance and risk issues, and producing an implementation roadmap to inform decision-making.

Specific objectives are to:

 - 1) Assess market demand/economic use case, user segments (sellers and buyers), priority value chains, and current provider landscape for digital marketplaces in Kenya as they pertain to MSMEs. As part of this assessment:
 - a) Identify key gaps preventing adoption of existing digital marketplaces by MSMEs; and
 - b) Analyze Kenya's relevant infrastructure and MSMEs' technical readiness (connectivity, payments/mobile money, hosting, and last-mile logistics).
 - 2) Review the legal, regulatory, and trust framework for digital marketplaces (licensing/registration, consumer protection, data protection and cybersecurity), including implications for cross-border trade where relevant.
 - 3) Provide recommendations and a phased implementation roadmap to increase adoption of digital marketplaces by MSMEs and their buyers.
 - a) If expansion of existing (private) platforms are envisioned, outline key activities to increase adoption and/or improve functionality for MSMEs. Clearly outline responsibilities by actor (i.e., roles for different parts of government and private sector).
 - b) If a government or public-private platform is envisioned:
 - i. Assess operational and financial viability, including costs, revenue and sustainability options (including estimation of scale and duration of required public resources/subsidies), and the path to break-even under alternative operating models; and
 - ii. Propose governance and risk management arrangements (roles, oversight, safeguards, and mitigation measures) to support secure, trusted, and sustainable operations.
 - c) Provide recommendations and a phased implementation roadmap, including integration with relevant Government initiatives, and an indicative impact assessment (market access, inclusion, and green opportunities).
3. The scope of works entails:

The Consultant will undertake the tasks below to deliver a feasibility study on how to increase MSME participation in digital marketplaces in Kenya. The scope is aligned with the assignment objectives and explicitly preserves alternative implementation pathways depending on the recommended option.

 - a) **Market, Economic Use Case, and Readiness Assessment**
 - i. Profile priority MSME segments and value chains/clusters, identifying target MSME sellers and buyers and their transaction needs.
 - ii. Assess demand and the economic use case for increased MSME participation in digital marketplaces, including key gaps preventing adoption of existing/private platforms.
 - iii. Assess Kenya's enabling infrastructure and MSMEs' readiness for digital marketplace participation, including connectivity and device access, digital payments and interoperability, hosting and cybersecurity considerations, and last-mile logistics.
 - b) **Legal, Regulatory, and Trust Framework**
 - i. Review applicable laws, regulations, and standards affecting digital marketplaces, e-commerce, online payments, and MSME transactions.
 - ii. Identify licensing, registration, consumer protection, data protection, and cybersecurity requirements.
 - iii. Assess trust related constraints affecting platform adoption and use, including dispute resolution and platform accountability.
 - c) **Platform Options, Roles, and Implementation Pathways**
 - i. Assessment of Platform Options (common to all scenarios)
 - o Assess and compare feasible options, including scaling up existing/private digital marketplaces and establishing a Government led or public-private platform.
 - o Recommend a preferred option with clear justification.
 - ii. If scaling up existing / private platforms is recommended
 - o Develop actionable recommendations to scale MSME adoption of existing/private digital marketplaces.
 - o Clearly delineate roles and responsibilities across relevant public agencies, private platform operators, and supporting ecosystem actors.
 - o Identify mechanisms through which Government can coordinate with, incentivize, and align private platforms with public objectives, including policy, regulatory, financial, partnership, standards setting, and demand side instruments.
 - o Provide a phased implementation roadmap with sequencing, coordination arrangements, and monitoring indicators.
 - iii. If a Government led or public-private platform is recommended
 - o Assess operational and financial viability, including indicative costs, sustainability options, and break even considerations.
 - o Estimate public resource requirements and propose governance and risk management arrangements, including roles, oversight, safeguards, and mitigation measures.
4. The detailed Terms of Reference (TOR) for the assignment can be found at the following websites: www.msme.go.ke and www.tenders.go.ke.
5. The State Department for Micro, Small and Medium Enterprises Development now invites eligible Individual Consultants to indicate their interest in providing the Services. Interested Consultants should provide information demonstrating that they have the required qualifications and relevant experience to perform the Services. The shortlisting criteria are:
 - i. Proven Experience in undertaking Feasibility Studies or Digital Marketplace Platform Development
 - ii. Sector Knowledge
 - iii. Technical Competence
 - iv. Analytical and Advisory Expertise
 - v. Project Management and Reporting
 - vi. Local Context Experience
 - vii. Provided work plan for the assignment
6. The attention of interested Consultants is drawn to Section III, paragraphs 3.14, 3.16, and 3.17 of the World Bank's "Procurement Regulations for IPF Borrowers" July 2016 ("Procurement Regulations"), setting forth the World Bank's policy on conflict of interest
7. A Consultant will be selected in accordance with the Individual Consultant selection (ICS) method set out in the Procurement Regulations.
8. Interested consultants may obtain further information at the address below during office hours [0800 to 1700 hours, Monday to Friday, excluding lunch hour (1300-1400) and public holidays.
9. Expressions of interest in written form with a Curriculum Vitae providing details of academic qualifications, professional experience, certified Degree Certificates and testimonials, telephone numbers, email address and names of three referees shall be delivered to the address below or deposited in the **TENDER BOX** located at Prism towers, 7th floor on or before **Thursday 7th May, 2026 at 10.00 a.m** East African time and clearly indicated **"Expression of interest for Consultancy services to conduct a feasibility study on Digital Marketplace for MSMEs"**. The bids will be opened immediately thereafter at 8th floor Boardroom in the presence of the consultants or their representatives who choose to attend.

**Principal Secretary,
State Department for Micro, Small and Medium Enterprises Development
Prism Towers, 3rd Avenue Ngong
P.O Box 30547-00100, Nairobi-Kenya**