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The experience in Ho Chi Minh

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Electronic reference

Jean-Marc Guesné and David Ménascé, « SHARING CITIES: an innovative partnership between the Bel Group and street vendors », *Field Actions Science Reports* [Online], Special Issue 12 | 2014, Online since 21 October 2014, connection on 19 November 2014. URL : <http://factsreports.revues.org/3694>

Publisher: Institut Veolia
<http://factsreports.revues.org>
<http://www.revues.org>

Document available online on: <http://factsreports.revues.org/3694>

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SHARING CITIES: an innovative partnership between the Bel Group and street vendors

The experience in Ho Chi Minh

Jean-Marc Guesné¹ and David Ménascé²

¹Social Business manager in charge of developing innovative
inclusive business for Bel Access, in charge of the Sharing Cities Platform
jmguesne@groupe-bel.com

²General Manager of Azao, a consulting company specialized in social business strategies
david.menasce@azao-conseil.com

Abstract. Street vendors and street food play a significant role in the informal sector in emerging markets. Street vendors stand as a primary source of supply in terms of food purchase for low-income consumers. However, their work is threatened by the rapid modernization of economies in developing and emerging countries and the evolution of the food retail industry. Furthermore, harassment, thugs, corruption, and economic insecurities hamper the street vendor's daily life. It is therefore essential to support street vendors in gaining resilience and adapting to the modernization of the economy of their countries. This article analyses how a corporate-led initiative –Sharing Cities designed by the Bel Group– can at the same time empower street vendors and provide business opportunities for the Group. Its aim is to study the interface between a formal company and the informal sector.

Keywords. Informal sector, Street vendors, Inclusive business, Multi-stakeholder partnership.

In November 2011, representatives of the Bel group had the honor to be invited to the International Convention of Street Vendors organized in New Delhi by NASVI (*National Association of Street Vendors in India*).

While the situation of street vendors may seem very remote from the concerns of one of the global leaders of cheese products, the issues discussed during this convention actually converge with the strategic challenges that the Group faces for its operations in emerging countries. Better yet, it quickly became apparent that mutual interest could create very innovative forms of partnership.

In the first place, the Convention provided a better understanding of the situation of street vendors. Very significantly, the Convention's title - and general demand - was "*Cities for All*". As Laurence Fontaine stressed, access to markets is for many poor populations a basic survival strategy. The situation of ambulant vendors perfectly illustrates this position. Most street vendors in effect demand better access to urban

markets. Today the activity is increasingly banned in city centers. And when not actually banned, a legal gray area -often purposely maintained- leaves room for arbitrary behavior from law enforcement agencies, who are rarely in favor of itinerant salesmen. When there is a legal framework in place, it does not allow vendors to choose their location and thus forces them to ply their trade in unsuitable areas, far from their "regular" clients who make up a large part of their income. Their activity is therefore permitted by law but condemned by events. This deep-seated request for a "right to trade", "right to the city" and for equal access to economic opportunities, had a strong historic repercussion in 2010: the Arab Spring was started in Tunisia at Sidi Bouaziz by a street vendor who immolated himself, rendered desperate by the bullying he suffered daily from policemen.

The Convention then highlighted the growing difficulties currently faced by street vendors. Their future is weakened by the development of more organized trade in city centers and they must find new

trading opportunities to preserve their income levels. Their challenge is therefore to identify new economic opportunities and find ways to grow their business.

Therefore today is it necessary to find solutions to support street vendors in this transition period, and allow them to bring their activity, often viewed as archaic, into modern times, as for instance in New York City, where street vendors are today an essential and uncontested part of the urban landscape.

At the same time, like a growing number of companies in the food-processing sector, for many years the Bel group sought to implement strategies reconciling economic sustainability and social impact in emerging countries based on the model of inclusive strategies. The ambition is in effect to expand its circle of consumers by offering quality, nutritional and affordable products, relying on alternative distribution networks, including the people at the bottom of the pyramid.

Thus in 2011 the Bel group created a dedicated entity, Bel Access, to implement these innovation projects with a view to becoming a leader in the inclusive business market, and so contributing to the Group's target of reaching 1 billion consumers by 2020.

A first Bel Access project was launched in Vietnam; it aimed to provide access to nutritionally improved products to low-income populations in Ho Chi Minh City.

Bel Access firstly created a system of door-to-door sales using saleswomen recruited through women's associations in Vietnam. It very quickly became clear that this system was structurally loss-making, since sales were not enough to cover fixed costs and generate enough income for the seller. It was then thought better to rely on existing networks rather than trying to create an ad hoc sales network. The street vendors naturally seemed the obvious answer because they constitute a potentially very effective sales network. There are, for instance, close to two million ambulant sellers in Vietnam, four million in Egypt, and even almost a million in Indonesia. Using street vendors to sell Bel products would help reach out to new consumers with smaller incomes for whom purchasing from street sellers is an integral part of daily life. In addition, they represent the main channel for food purchases for low-income consumers.

It must be noted that in emerging countries, even today there are more of street vendors than fixed market stalls and, paradoxically, no brand is truly and lastingly interested in this network.

A partnership structured around a dedicated platform, Sharing Cities

One issue particularly attracted the attention of the Bel team during this Convention. Unanimously, the speakers, all street vendors repeatedly made the same request: *"Nothing for us without us"*. This aspect of participation and partnership with the sellers was revealed to be essential. It is this demand that guided the strategy of Bel Access when, a few months later, a platform to promote alternative distribution systems was implemented in all the group's subsidiaries, relying largely on partnerships with the street vendors. Naturally called *Sharing Cities* – a double nod to the group slogan, *"Sharing Smiles"* and to the sellers' demand, *"Cities for all"* –, this platform's goal is at once simple and ambitious: to improve the living conditions of street sellers on the one hand, and to set up ef-

ficient networks for the Group on the other.

A first pilot project was initiated in Vietnam at the beginning of 2013. It invited fruit and vegetable vendors to sell boxes of Laughing Cow in Ho Chi Minh City. With over 135,000 sellers just in Ho Chi Minh City, Viet Nam, street vendors present a great commercial opportunity. In particular, this channel is especially effective in peri-urban residential areas, where there are fewer general trade stores.

The opportunity even more interesting because it is estimated that street vendors are the main food supply source for lower-income consumers (over 80% of food expenditure for low income consumers is made to street vendors in Hanoi and 37% of meals for low-income consumers in Vietnam is taken from street vendors).

Within the population of street vendors, Bel Access will particularly focus on the community of fruits and vegetable sellers (estimated to be 25,000 in Ho Chi Minh City), in particular because they acquire all their goods from a limited number of wholesale markets around the city. The sellers obtain their supply every day from the dedicated "Laughing Cow" stand located in these wholesale markets, and then crisscross the peri-urban areas of the city selling their goods.

Inset

While the initial objective was set at 40 sellers within 6 months, four months later the team celebrated the arrival of the 100th vendor. In December 2013, less than a year after the program was launched, there were close to 250 vendors active in the Sharing Cities network in Ho Chi Minh City.

Setting up a network of street vendors first requires understanding the situation of sellers in Vietnam in order to comprehend their real opportunities. Next, it is necessary to establish a system combining three targets: the economic sustainability of the initiative, both for Bel and the vendors; the social impact; and the possibility of changing its scale.

1. Understanding the economic and social situation of street sellers

First of all, Bel Access tried to understand the economic and social situation of the vendors, their interest in working with a group like Bel, and the obstacles that might keep them from cooperating with a formal business and from selling products radically different from those they sell daily.

To that end, several studies were conducted in order to understand both the profile of the vendors, the complexity of their activity, and the constraints they are under.

A first study was conducted between March and April 2012 in the three wholesale fruit and vegetable markets around Ho Chi Minh City center: Binh Dien market (district 8), Tam Binh market (Thu Duc district) and Hoc Mon market (Hoc Mon rural district). Three-hundred street vendors were interviewed, which has helped to clarify the sellers' situation and the opportunity they represented.

1.1 The sellers' profile

Street vendors can generally be divided into two main groups. One comprises the least skilled people, for whom selling is one of the only survival strategies. They are usually migrants, poorly educated and without no other alternative than itinerant sale. For them, this activity is their sole career opportunity and most are committed to their professions and do not wish to change. The other, by contrast, comprises sellers who, because of the effects of industrial transformation and the waves of redundancies (for instance, in the textile industry), have had to resign themselves to opt for this activity: better qualified, street vending is for them a safety net that allows them to make a living. But they will seize the first opportunity to return to the formal sector and find salaried employment.

Bel Access has decided to rely primarily on the first category of sellers, and saleswomen in particular.

At Ho Chi Minh City, most itinerant vendors interviewed are migrants who either do not have a work permit or have seasonal worker status KT4 although they work all year round. 71% of interviewed sellers report that they live in Ho Chi Minh all year round. 29% of them go home once a year for agricultural activities or the Tet Holiday (Chinese new year).

1.1.1 A majority of saleswomen

To begin with, 65% of the 135,000 street vendors are women. They usually experience harder conditions than men. Most are aged between 35 and 50 years.

AGE DISTRIBUTION	%
Aged 20-24	1%
Aged 25-34	33%
Aged 35-49	52%
Aged 50 and over	13%

Most of them have children and one their key motivations is the possibility of paying for their education.

Number of children	%
None	12%
1	34%
2	43%
3	6%
4+	4%

Age of children	%
0-6	40%
7-12	29%
13 and over	31%

Most street vendors interviewed live in peri-urban areas in the suburbs of Ho Chi Minh city.

- 25% of them live in district 12, the city's most working class district, which has a strong population growth due to rural exodus.
- 14% live in the Hoc Mon neighborhood: this area is transitioning from rural to peri-urban.
- 14% live in Binh Tan, a peri-urban neighborhood.
- 10% live in Thu Duc a peri-urban neighborhood.
- None of the vendors interviewed live in the city center

A very large majority of saleswomen migrated on their own, without their families who remained in their home village. They live in communities and share the cost of a room. 83% of those interviewed live in low-rent dwellings, as shown in the table below:

Monthly rent	%
200,000 to 1m VND	83%
1m VND to 1.5m VND	12%
1.5m VND to 2m VND	2%
More than 2m VND	3%

Other qualitative studies conducted in July 2012 helped draw up three distinct profiles:

- Street vendors living in poverty. These are women on bicycles who sell fruit making profits below 100,000 VND per day (a little under 5 euros).
- The intermediate group: these women on bikes earn a better daily profit and have greater stability. Their income varies between 1 and 2.5 million VND, with a daily profit of around 150,000 VND (about 7 euros). There is a strong correlation between time on the job and income. The intermediate group is for the most part composed of women who have had this activity for over 5 years.
- The men who own a motorcycle and can carry and sell more. Their daily profit is of some 250,000 VND (approximately 15 euros). They enjoy a far higher social status, which is strongly apparent in the optimism they show when speaking of their future.

Vietnam is also special as regards itinerant vendors compared to other Asian countries: for more than 40% of them, the street sale activity is the family's main income.

1.1.2 Time on the job

Most of the vendors interviewed have exercised this activity for more than three years and nearly 45% for over five years.

Sellers' time on the job	%
Less than a year	4%
Less than three years	28%
Less than five years	25%
Less than ten years	31%
More than ten years	13%

1.1.3 Education

Vendors have a basic education: only 2% of them never went to school (they can therefore mostly read, write and count), but only 15% of them completed their secondary schooling (versus nearly 80% in the public sector in Vietnam).

1.2 Typical day of a street vendor

Next it was necessary to precisely understand the typical day of a seller so as to be able to encompass new activities.

A typical day runs as follows:

- 5:30-6 a.m. to 8-9 a.m.: purchasing at the fruit and vegetable market
 - This takes 2-2.5 hours.
 - Ambulant sellers typically make their purchases in the same market (for 94% of them). Their choice is determined by proximity with their home.
 - 75% of vendors say they buy their products from the same suppliers. 25% explain they buy from the supplier with the best offers.
 - 99% of sellers interviewed go to the market every morning.
- They start selling by 9-10 a.m.
 - 94% of vendors questioned sell every day
 - 69% of them exercise this activity all year round. 31% stop during Tet and the harvest months.
 - 91% of vendors sell in peri-urban and rural areas (with less than 10,000 inhabitants per sq km)
 - 42% always sell at the same locations. 58% change locations. 15% are of the fixed sellers, the rest are mobile. There is no gender influence on these issues.
 - 51% of sellers have a bicycle (17% of men vs. 69% of women), 43% have a moped (74% of men vs. 26% of women). 6% of them are on foot.
- Street vendors go home between 7 p.m. and 10 p.m.
 - For 92% of vendors questioned, selling their entire stock takes a full day. 6% of them feel it takes half a day. Unsold stock is usually lost.

In the end, the sellers earn between 100,000 and 300,000

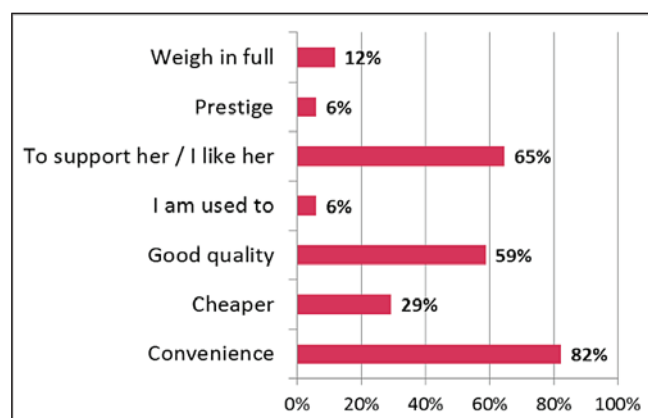
VND per day, or between 3 and 10 euros.

1.3 Relationship with customers

All itinerant vendors questioned sell to customers they know. 80% of their basket is sold to this network of privileged clients, with whom they have a trusted relationship, within half a day. The remaining 20% will be sold in as much time and with greater difficulty. On average, a street vendor “has” between 100 and 150 regular clients who he visits each week, or even every day. A vendor on a bike makes 40 sales per day (1 to 3 kg of fruit and vegetables per sale), i.e. 50 to 60 kg per day.

The focus group revealed a paradoxical situation: ambulant vendors are far from being “professional salespeople”. The vast majority of them have no sales pitch, which is why they find it so difficult to sell to new consumers that they do not know. The bulk of the work of the street vendor is to perpetuate its network of regular customers, to develop of friendship with them and grow the network as far as possible with new customers. The concept of service quality is therefore essential, and perceived as such by the street sellers. For them, maintaining a quality of service is crucial to the survival of their business, for which reason there is that very little price negotiation, very few quality problems and “customer support” provided whenever necessary.

The reasons pushing consumers to buy from ambulant vendors are many and rather interesting:



The fact that the street vendor delivers the goods directly at their home is seen as a strong argument (82%), as well as the quality of the produce (59%). But there is also very strong component of solidarity: 65% of consumers surveyed report they buy to support their seller. Each consumer has in fact his own preferred itinerant seller that he will support over many years: 76% of consumers questioned state that they have been buying from the same street vendor for over 5 years.

1.4 An opportunity to create an effective inclusive business for Bel in emerging countries

Based on these results, selling through the network of street vendors presents 4 key interests for Bel:

- Extend its penetration in peri-urban areas by reaching out to new consumers

- Increase the frequency of purchase of its products, since itinerant sellers visit the same consumers every week.
- Increase its number of distribution points (25,000 fruit and vegetables sellers at Ho Chi Minh, 10,000 in Hanoi)
- And finally, implement the Group's desire to support the communities in the countries where it operates.

Key figures of Sharing Cities for 2013

- 240 sellers in December 2013
- The goal is to reach 830 sellers in 2014
- 1 street vendor contacts 100 to 150 households each week
- 80% of consumers said they bought Laughing Cow cheese more than five times in the past four months from itinerant sellers. 59% of them made more than 10 purchases
- 98% of consumers were tempted to buy more LC cheese because, like them, Bel supports the itinerant sellers.

2. Understand the obstacles to a partnership with a company like Bel

2.1 The situation of ambulant vendors is slightly paradoxical.

On the one hand, their numbers make them in principle a very appealing sales force for companies marketing consumer goods. As we have pointed out, there are in fact more street vendors that stalls (what is usually called the general trade in many emerging countries, including Vietnam).

However, this apparently obvious business opportunity does not translate into something specific: it is very rare to see street vendors distribute branded products (with the exception of cold drinks and ice creams). Also despite the importance of street vendors in the consumption of low-income populations, it seems difficult to use this network to distribute the products of multinational companies without adapting it.

2.2 There are many reasons for this situation.

In the first place, companies selling branded products in the "general trade" do not wish to create competition with their main customers, the small stallholders.

In addition, the street vendors do not have the capacity to talk with distributors. They do not have access to information or networks of acquaintances allowing them to sell other products.

Access to credit is also a major obstacle. Most street vendors pay in cash and their revenue of the day can barely generate enough margin to diversify their basket of products, also given the risk for them of investing in products they are not sure to sell.

Some sellers must in addition themselves give credit to their customers. A female vendor explained for instance that at the time of the interview (August 26, 2012) she has outstanding credit among her clients of some 5 million VND (approximately 180 euros), or nearly 15 days' profit. 90% of the amounts of this credit concern 3 clients.

In the end, the purchase of branded products, given the risk that it presents, constitutes an extremely costly investment.

But our research also enabled us to understand that it was the street vendors themselves who were apprehensive. In 2012, the Group met with four groups of male and female vendors to assess their interest and their ability to sell the group's products.

Methodology

Panel of 4 groups of six male and female vendors

- Group 1& 2. A similar profile: only women who have a bicycle, only sell fruit, and with daily profits below 180,000 VND.
- Group 3: only women who have a bicycle, only sell fruit, and with daily profits below 100,000 VND.
- Group 4: men who have a motorcycle, selling fruit with a daily profit above 180,000 VND

At the outset, almost all vendors interviewed in the two intermediate groups were skeptical about the possibility of selling Bel products.

Their misgivings were not financial but rather psychological: their apprehension was rooted in the perception that the vendor had of her own status and her relationship with her customers. According to them, as a street vendor they could not sell branded products, because "nobody buys brand products from a street vendor". The apprehension is twofold: on the one hand, the sellers predominantly think that consumers will not be willing to purchase packaged products from street vendors; on the other, they do not have enough confidence in their own selling ability. The sellers "do not dare" sell packaged products that they often perceive to be "too good for them". What they usually say is, "I am only a fruit seller. I cannot sell this type of product (Laughing Cow)".

This refusal is a pity, all the more so that most of the vendors, and the women in particular, insist on the growing difficulties they face in generating a decent income from their activity. They talk of the growing competition to explain their decreasing income. They all believe that their business was easier a dozen years ago. But this lucid analysis of their situation is not accompanied by a search for new opportunities.

They have entrepreneurial capabilities - these vendors have been making a living from their activities for several years - but are considerably limited by their lack of self-confidence and their perception of their relationship with their customers. The customers usually have an ambivalent relationship with them. On one hand, they are happy to contribute to the survival of these vendors and their act of purchase is in part a form of solidarity. At the same time, they seem to have little consideration for the sellers: they know what they want and

generally help themselves directly from the stocks. So the latter often end up accepting this lack of consideration and feeling that they are not qualified salespeople.

Other difficulties explain their position toward packaged products: how to procure them, what to do with unsold stocks? How to protect the goods from the weather? The question for sellers is naturally how to manage the commercial risk which includes, among other things, the risk of losing hard won regular customers. They are in fact in a position which only allows a very small risk-taking.

Finally, it should be noted that the sellers most interested were both the poorest (exclusively women) and richest (men).

And the poorest women were the only ones not familiar with the Laughing Cow goods, but they were immediately interested in the opportunity offered to them of selling these products.

3. Surmounting obstacles and optimizing opportunities: the double economic and social offer of Bel Access

In order to respond to the different challenges that face street vendors, the Sharing Cities platform has two components: an economic component and a social component.

3.1 The economic component: offer new products to add to the existing basket of fruit and vegetables.

3.1.1 Simplify the logistics by creating dedicated stands in the markets where the sellers can stock up

Bel Access has set up hubs in existing wholesale markets. The aim was to identify the sellers' main catchment areas and install there a Bel stand where they can stock up easily. The goal is multiple:

- Avoid making the sellers travel to a specific location to buy the products. The goal was to fit perfectly in the vendors' daily routine and not ask them for additional efforts as regards travel. At the same time, this solution helps reduce logistics and commercial costs.
- Having an actual physical platform to sell and implement socio-economic support programs.
- Finally, to increase the brand visibility directly in the wholesale markets.

3.1.2 Promote the Bel group brand image

When the street vendors join the program, they receive a brand uniform and can thus become the brand's ambassadors in the city. It is important to leave them the choice of wearing the uniform or not. For some, it is essential because it allows them to reassure their customers. Others, find it counter-productive because they always wear the same clothes so as to be more easily recognized by their regular customers.

3.1.3 Incentives: make the offer appealing

One of the major challenges that the group faced was convincing the street vendors to sell a new product very different from their usual fruit and vegetables.

Fruits and vegetables have better profit margins than conventional FMCG products. But this is the only margin street vendors are familiar with. So their legitimate expectations as regards profit margins were therefore higher than what the Bel Group could offer. In fact, Bel did not wish to set up a preferential margin system for street vendors in order to avoid the risk that they would kill off the traditional sales network. To convince the itinerant sellers, an incentive system was set up to allow those wishing to do so to start distributing our products by limiting their financial risk and adding a strong social component, while meeting their expectations: vocational training, welfare...

This is the Sharing Cities model: the more we add social incentives to the model, the more we grow the sales network, and through it, the business volumes.

3.2 The social component: identify potential partners capable of meeting all of the vendors' expectations

This aspect is fundamental. The idea is to provide street vendors with an integral social support offer allowing them to adapt to the challenges they face. Bel Access has thus adopted a holistic approach to street-vending: depending on the problems of each city, it identifies the best partners to cover one or more of the following five issues:

- *Training*: Bel Access offers street vendors technical training courses ranging from food security to sales techniques through basic bookkeeping.
- *Improve access to financial services*: Bel Access has joined forces with micro-insurance institutions to provide services that sellers usually do not have access to.
- *Improve access to the markets*: Bel Access helps the sellers to identify new business opportunities
- *Improve the access to the formal sector*: Through partnerships with associations and charities, Bel Access helps street vendors with their administrative paperwork to enter the formal sector (permit, taxes, social security, health insurance, etc.)
- *Advocacy*: Bel Access also contributes to the public debate on street vendors.

Its offer of providing social support cannot be undertaken on its own. The Bel Group has neither the capacity nor the legitimacy. The strategy here is to identify, according to the issues and the location, the partners best suited to carry out this work in concert with the Group. These may be associations, such as IECD in Vietnam who provides training, or companies that can provide additional services to the sellers.

The partnership with IECD

IECD, one of the most effective NGOs in supporting the micro-entrepreneurs, created with Bel “*Business schools for street vendors*” in order to help the itinerant sellers to develop their activities. Co-funded by Bel and IECD, the partnership launched in December 2012 and created an 18-hour module (9 sessions of 2 hours).

70 sellers have already completed this course.

According to the surveys carried out by IECD, a 15% rise in income was observed after 3 months. The goal is to reach 25% after 1 year.

With a view to the leveraging the social impact of the program, Bel Access has joined forces with Groupama, one of

the world’s leading insurers Groupama and Bel co-funded a program to offer a micro-insurance product at less than 1 dollar per month to cover the potential cost of hospitalization and education for the children in the event of parental disability.

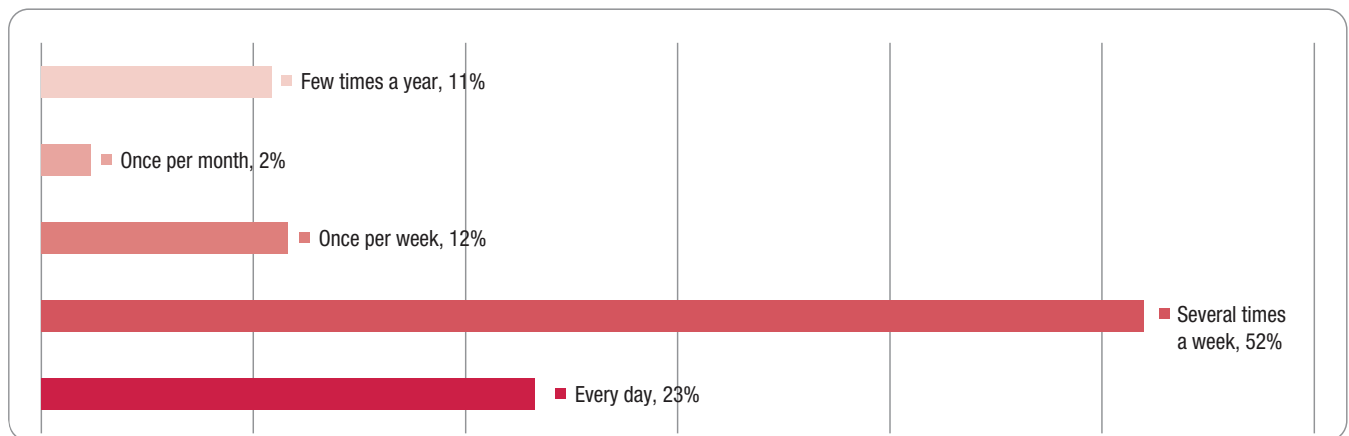
150 vendors have already joined this program.

This partnership also contributes to the economic success of the program: the Groupama offer in effect helps to attract and recruit new sellers and thus to increase business prospects.

3.3 Enhancing the value of street sellers among consumers

In addition, Bel wishes to promote the social status of sellers among consumers. The goal is mainly to reassure potential consumers who are reluctant to purchase branded products from sellers. For this purpose, Bel wants to publicize widely its commitment to vendors.

Maize grain yield (kg/ha) Districts



Sharing Cities: a platform to deploy the alternative distribution networks

Sharing Cities has set itself the following social objectives for 2015:

- Reach out to 2,000 street vendors
- Set up 1,000 micro-insurances
- Graduate 400 street vendors from the «Business Schools for Street Vendors»
- Increase vendors’ income by 20%

4. Conclusion

A well-known story is doing the rounds of the economists: “Why does an economist who sees a \$100 note on the floor not pick it up? Because he thinks that if the note were really there, someone would have already picked it up.”

The street vendors perfectly illustrate the obstacles to social innovation in multinational companies and the short-sightedness that often characterizes economic stakeholders when dealing with low-income populations. “If the vendors could sell brand-name products, some other company would have already used them” was something we often heard before launching the alternative distribution pilot projects.

Unfortunately, the reality is much simpler: too few companies seek to use this sales channel in the first place. The timidity of the sellers explains in part why this network remains largely under-used.

A *fresh outlook* would seem to us to be the key factor for the success of this project. In the future, it will help set up an extremely fertile culture of innovation in the organization.

Based on our conviction that it is possible to simultaneously identify new trading opportunities and help develop a more inclusive economy, through the modernization of the informal sector and social support for street vendors, some projects have since been launched in Africa . The *Sharing Cities* platform thus constitutes today one of the pillars of the strategy of Bel Access. It makes it possible to consider creating large-scale and sustainable economic models with a strong social impact.

Today, *Sharing Cities* is being deployed in Africa. The Vietnam experience helped establish the key principles that must govern the partnerships we form with the street vendors.

- Never substitute products but understand how to add products to an existing basket
- Identify the most effective partners to create a social security offer capable of solving all the daily problems of vendors in the field, particularly in terms of self-confidence and vocational training
- Support the street vendors in their relationship with clients to facilitate their exchanges
- Help achieve a better understanding of the situation of street vendors in the public arena