

■ Ever since she was a child, Catherine Barbaroux has been driven by the sense of social justice and economic equity advocated by the French Republic and has long sought to assist even the most modest entrepreneurs. She continues to promote public-interest initiatives as the head of outreach association Adie. Portrait of an inspiring woman. ■

Catherine Barbaroux

The citizen

BY PATRICIA COIGNARD. PHOTO: CHRISTOPHE MAJANI D'INGUIMBERT FOR THE VEOLIA PHOTO LIBRARY

“**H**ave you done anything useful today?» Throughout her childhood, Catherine Barbaroux’s father—a former miner from Asturias who emigrated to France during the Spanish Civil War in 1936—would ask his daughter every evening what she had done to help other people. Molded by this awareness of the collective and shaped by a family belief in popular education and schooling, Ms Barbaroux says it was a ‘series of coincidences’ that led her to pursue a brilliant and bold career in service of the public interest and equal employment opportunities. Even on reaching retirement age, in 2010, it came as no surprise to hear that she had accepted a voluntary position on the board of directors of the ‘Association for the Right to Economic Initiative’ (Adie), France’s leading microcredit organization for people who are unemployed and keen to set up their own company but cannot obtain a bank loan. «I see it as a way of giving back to the Republic what I have received,” she explains. The following year, Maria Nowak, Adie’s iconic founder, asked Ms Barbaroux to step into her shoes as president.

Combating common misconceptions These two driven, strong-willed women have known each other since 1999. Back then, Ms Barbaroux, was working for Martine Aubry at the French Ministry of Employment and Solidarity when she faced a “somewhat blunt” line of questioning from Ms Nowak. “[Maria] objected to our overriding belief that the only means of finding work was as a salaried employee. She claimed the ability to set up your own business was still an underrated area of public policy,” remembers Ms Barbaroux. “What she had to say was really enlightening: I was from a place where people put their faith in the welfare state, in social progress and in the collective drive to transform society. Maria really shook my beliefs to the core. That is when Adie opened up another window of opportunity for me.” Still, she could not have imagined becoming the association’s president 13 years later: “I had never had anything to do with the banking industry before!” she confesses. Yet the handover within the non-profit association was a natural process, with the two women sharing common values guiding their actions over three decades. The goal was to “overturn society’s misconceptions and blinkered beliefs by helping people ■■■■





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excluded from the system to bounce back and to overcome life's challenges." Mission accomplished.

Establishing Adie's position in today's world After two years' at the helm of Adie, Catherine Barbaroux can be proud of what she has accomplished, though she would be the last to rest on her laurels. The strategic plan to double the support for entrepreneurs by 2015 is paying off. "[Adie] was losing steam three years ago but has now achieved average annual growth of 8-10%," she explains. Through internal restructuring, stronger public-private partnerships (with the Veolia Environnement Foundation, in particular), new branch openings and closer ties with regional microloan promoters (Pôle Emploi, social action centers run by individual city halls, and local initiatives) and major charities (including ATD Quart Monde and Secours Populaire), "Adie has built a reputation for reaching out directly to its target customers." At the same time, it has cast off its somewhat opaque image as a French microcredit pioneer in favor of a groundbreaking brand with real momentum. Adie has effected a successful transformation, backed by a new visual identity, signature ("Microfinance solutions to set up your company") and ad campaign.

A dual culture Accomplishing these feats in barely two years demanded every ounce of her serene strength and experience. Hers is a background still rare in France. Since 1975, she has pursued a career alternating between five-year periods of responsibilities in the public and private sectors. Between 1986 and 1993, her foray into the business world at the human resources department of Prisunic then with the PPR Group* was a real challenge. "As a woman with left-wing views and a background as a ministerial advisor, with no experience in the private sector, I had to deal with many disadvantages in dealing with managers, who had it out for me." Still, she rose to every occasion, winning people over, rallying them to her cause and making things happen.

BRIEF BIO

- 1970: Graduates from Institut d'Etudes Politiques (Sciences Po) in Paris.
- 1975: Joins the French National Assembly as undersecretary for the Parti Socialiste-Mouvement des Radicaux de Gauche (PS-MRG) parliamentary group.
- 1983: Chief of staff for Michel Crépeau at the Ministry for Trade, Crafts and Tourism.
- 1986 and 1993: Director of human resources for Prisunic, then head of human resources

- and communications for the Printemps Redoute Group (later rebranded PPR and Kering in 2013).
- Late 1999: Appointed general delegate for Employment and Vocational Training at the Ministry of Employment and Solidarity by Martine Aubry, then Minister of Employment and Solidarity.
- 2005-July 2010: Joins the Conseil Régional d'Île-de-France as executive director of services.

Her background is quite unique for someone with such responsibilities. It has imbued her with a desire to "transform society" while providing a keen insight into the motivation for business performance and the mysteries of public policy, both key factors in promoting progress. "I wish this kind of dual culture were more widespread in France: it encourages us to reassess our position in a way that is both healthy and beneficial. Society is incredibly homogeneous; is partitions off skills and synergies." Never tempted to set up her own business ("I really thrive on that collective environment"), she brings "the best of both worlds" to Adie. She is a self-confessed "Adie addict" who travels the length and breadth of France and other European countries to "keep things rolling" and thrives on the "incredibly revitalizing optimism" of each and every entrepreneur. Safe to say, she has that same immediate effect on everyone she meets along the way. ■

* Kering as of June 2013

■ **Adie** The Association for the Right to Economic Initiative (ADIE) was set up in 1989 and was inspired by Muhammad Yunus' Grameen Bank in Bangladesh. Adie is a real springboard for social integration and entrepreneurial opportunities for people who are interested in creating their own small business but are unable to obtain a bank loan, especially the unemployed and recipients of welfare benefits. The association helps people set up their business and provides support as they continue to grow. Adie has a solid network in France and further afield, in Belgium, Kosovo and Tunisia. ■

■ **Veolia Foundation assistance for Adie** In the past six years, the Veolia Foundation has helped launch some 20 "Espace Adie" centers throughout the association's area of coverage. The Foundation also recently contributed to the development of a site used to grant microloans and a microfranchise program to promote solidarity. Veolia will soon lend its support to Créajeunes, a training and coaching program for people under the age of 30 who are unable to gain a foothold in the job market or obtain a standard bank loan. ■

FIGURES

2012
 13,000 loan recipients, 450 employees
 and over 1,300 volunteers, 9,492 ejobs created
 and 5,559 jobs secured.

Since 1989
 Over 120,000 microloans granted
 Over 89,000 companies created.