



Social disinvestment and vulnerable groups in Europe in the aftermath of the financial crisis

The case of African immigrant women living in French suburbs

Isabelle Droy (IRD), Rafael Ricardou (GRDR), Nathalie Rabemalanto (IRD) & Jean-Luc Dubois (IRD)



This project has received funding from the European Union's Horizon 2020 research and innovation programme under Grant Agreement No 649447



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This report constitutes Deliverable 3.1, for Work Package 3 of the RE-InVEST project.

August 2017

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Please refer to this publication as follows:

Droy, I., Ricardou, R., Rabemalanto, N., & Dubois, J-L. (2017), *Social disinvestment and vulnerable groups in Europe in the aftermath of the financial crisis. The case of African immigrant women living in French suburbs*, Bondy: Résiliences (IRD)/Leuven: HIVA-KU Leuven.

Information may be quoted provided the source is stated accurately and clearly.

This publication is also available via <http://www.re-invest.eu/>

This publication is part of the RE-InVEST project, this project has received funding from the European Union's Horizon 2020 research and innovation programme under Grant Agreement No 649447.

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Executive summary

This report is prepared in the framework of the Europe H2020 project 'Rebuilding an inclusive, value based Europe of solidarity and trust through social investments' (RE-InVEST). The project aims at evaluating the social investment strategy of the European Commission implemented in 2013 in response to the social damage of the financial crisis in 2008. The RE-InVEST consortium assesses the social damage of the crisis from human rights and capability based approaches by targetting those vulnerable groups which are mostly affected by the crisis in the 12 countries (and 13 regions) covered by the consortium. The analyses are carried out by local partners including NGOs and/or researchers.

The crisis of 2008 did not affect France in the same way as the other European countries. France was less involved into finance activities than England for instance, and did not face the bursting of such a housing bubble as in Spain or in Ireland. The crisis has affected more specifically the traditional business sectors and the situation of employment has deteriorated particularly for the least qualified workers. However, some territories resisted the crisis differently generating the emergence of unequal situations in the country, between regions and departments as well as among cities, and within cities. One refers to the unhooking of certain zones or poor areas, labelled as 'priority areas', and this is where the damages of the crisis appears to be the most significant. Those priority areas are, for most of them, at the heart or in the immediate vicinity of big urban areas. The poorest areas, at least in the Paris region, are also those where the immigrant population native of Africa (North and sub-Saharan Africa) is the most numerous, where there are many single-parent families, and where the social mix is limited. This is where the social difficulties are the most serious as well, causing the suburban riots in 2005 for instance, which started in the town of Clichy-sous-bois. Despite large urban renovation plans and various innovative systems designed for these areas and their population (for employment, housing, social support, security, etc.), the situation remains quite difficult. Inequalities tend to worsen since the beginning of the crisis, as the population is mostly affected by unemployment. For instance in 2014, the unemployment rate of the 15-64 year-old people reaches 27% there, compared to just 10% for the rest of the urban areas (same result at the national level). With this long-lasting crisis, the part of people in long-term unemployment strongly increases. The inactivity rate is also much higher there. One can notice, in these areas, the deepening of poverty, the drop-out and early school leaving of young people of which more than a third were neither employed nor on training, and the problems of delinquency. These issues are well documented thanks to devices like the observatories and the large surveys such as the Teo one (Trajectories and origins) (Beauchemin et al., 2016), which provides information on the trajectories of the immigrants living in France and the discriminations related to their origin.

Within the framework of the RE-InVEST project, we gave voice to several immigrant women, natives of sub-Saharan Africa and living in the priority areas of the Seine Saint Denis department which are located in the town of Aubervilliers. These women set up an association aiming at specific citizen activities such as the provision of remedial courses as homework help for children, the monitoring of teenagers in order to avoid them falling into criminal activities, the promotion of relationships between parents, the strengthening of women's capacities by proposing literacy courses. All these activities can be analysed from the perspective of developing people's capability to do and to be.

For these women, it is difficult to refer a precise date as the beginning of the crisis, one can rather speak about the feeling of a greater degradation of their daily life. Material difficulties are a constant cause of worries: unemployment or the lack of job security, difficult working conditions with staggered hours, difficulties for paying the house rent and even the children's canteen, difficulties to face administrative requests once you are illiterate. Their own aspiration 'to do and to be', to find a job which interests them, to be more

autonomous during the administrative steps, all this requires reading and writing skills that they learn within the association. As they were born and have grown up in Western Africa where they still have relatives that they visit and help when possible, they express well, through the interviews, the conflict between cultures and the related difficulties for the education of their children. This is the results from a somewhat mythicised vision of the former education they have received from their country, which remains difficult for them to adjust in France. As many families are with single-parent and the fathers are either missing, or unemployed or stroke by long disease, they are at odds concerning their status in a culture which remains patriarchal.

The relationship to this particular area is ambivalent. On one side, these women may find solidarity thanks to the existence of various associations networks; on the other, it is also a hard life environment, due to delinquency risks which affect them, but moreover makes them to fear for their children, that they are not sure to be able to protect from a negative ripple effect. Especially because the low social mix in the area, the parents' unemployment or inactivity, the narrowness of professional perspectives and social integration contributes to a kind of despair that reaches some of the young people that have drop-out from school too early.

The crisis has exemplified these difficulties, because getting a job got worse for these populations. Other difficulties appeared more recently with negative consequences: the subsidies provide by the State to local communities are currently decreasing, reducing the support to the existing associations or cancelling the implementation of specific devices intended for the very vulnerable populations.

In their interviews, all women detailed their 'capacity to do and to be' in order to solve these issues and overcome the situation, i.e. by developing collective actions through their agency, and by improving their own potentialities through alphabetisation. However, the obstacles for the accomplishment of their aspirations are numerous and related to their individual situation (family and professional) as well as the area in which they live. Thus the role of the support devices is essential, i.e. by working directly with them, one can also expect an intergenerational benefit for the younger people.

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Introduction

This report is prepared in the framework of the Europe H2020 project ‘Rebuilding an inclusive, value-based Europe of solidarity and trust through social investments’ (RE-InVEST). The RE-InVEST project aims to contribute to a more solidary and inclusive European Union, through a powerful and effective social investment strategy implemented at the EU level. Moreover, the project itself adopts a participative approach that gives voice to the vulnerable groups and the civil society organisations. The RE-InVEST consortium is composed of members from the informal network called ‘the Alliances to fight Poverty’, a network of civil society organisations, trade unions, policy makers and academics co-ordinated by the Flemish Christian labour movement *Beweging.net*, which is committed to the setting of a more inclusive Europe. The consortium covers a broad range of European countries (12 countries and 13 regions) representing various levels of welfare and different labour market traditions. All analyses are carried out by the local partners, who cover a set of NGOs and academic researchers.

In particular, this report is one of the 13 national reports that constitute the qualitative research dimension of the RE-InVEST work package entitled ‘The social damage of the crisis’. This work package (WP3) focuses on the living experience of vulnerable people by addressing the impact of the crisis (and the crisis-related policy reform) on vulnerable groups as well as the impact of growing inequality and vulnerability on social distrust. Our two key hypothesis in this regard are the following. First, growing distrust and indeed resentment among the population may be attributed to a rejection of the neoliberal policies employed by national as well as European elites in recent years. Second, this integrated diagnosis is built on the idea that there has been, in the European Union, a disinvestment in terms of individual and collective capabilities and an erosion of the basic social rights. This implies that the experiences of insecurity, poverty and social degradation need to be assessed and deeply re-analysed from those perspectives.

Through 13 qualitative case studies, this work package provides a cross-validation of these experiences through a report describing trends in selected quantitative indicators that reflect the relation between socio-economic vulnerability, human rights and capabilities. A third element consists of a statistical analysis of the dynamic relationship between vulnerability, shifts in social policies and trust, with the objective of answering to the following questions. In which sections of the population has the trust in institutions declined most? Can different patterns between countries be observed? Can they be explained by differences in policy shifts and differences in resilience of the civil society? An European synthesis report will combine the main findings from these three types of analyses.

This qualitative research focuses on the experience of vulnerable groups in each of the 12 countries, and 13 regions, participating in the RE-InVEST project. Mixed teams of researchers, NGO and union workers, practitioners and people from vulnerable groups jointly analysed cases where the crisis has impacted on human rights and individual, as well as collective, capabilities.

In France, in order to address the issue of vulnerability related to the current crisis, we selected the members of our focus-group according to two major criteria:

1. the fact of being a woman from the immigrant population of sub-Saharan Africa (particularly from West African countries like Mali, Senegal, Guinea and Côte d'Ivoire);
2. and the fact of living in a so-called 'priority area'¹ belonging to Paris or a town within the Paris suburbs.

By processing in this way, we are addressing three different types of vulnerability, each requiring specific information, which can be then crossed together:

1. spatial vulnerability, because those 'priority areas' are concentrating various forms of poverty. They are often designed as 'difficult neighbourhoods', with a lot of problems related to poverty, i.e. the degradation of public services and infrastructure, delinquency and youth crime, etc.;
2. social vulnerability, which is directly linked to the cultural origin of immigrants, especially those coming from sub-Saharan Africa;
3. gender vulnerability. Due to the unequal access to school in their own country, girls are often less qualified than men, and many of them are illiterate. Moreover, a number of them are at the head of a mono-parental families and, therefore, the only adult in the household that is currently working.

¹ Priority Areas: Since 2014, urban policies have set up a priority list of 1,296 areas within 700 communes. These areas are defined on the basis of income, i.e. more than half the population is under 60% of the median income tax. They and are the subject of targeted interventions. This unique threshold replaces various devices, including the Sensitive Urban Zones (ZUS), which were characterised by large group of buildings, deprived housing neighborhoods and imbalance between housing and employment. In practice, these 'priority areas' are defined using a grid method. It involves cutting the French metropolitan territory into several squares of 200 meters on each side and then referring to statistical information showing the concentration of poverty (data from the Observatoire national de la politique de la ville, 2016: 14).

1. Impact of the crisis: The deepening of inequalities, the increase of poverty and the unemployment rate

1.1 The manifestation of a large-scale and long-lasting crisis through unemployment and precarious work

France was less involved in the finance activity than England, for instance, and did not face the bursting of housing bubble as in Spain or in Ireland. The crisis affected only gradually the French real economy. Small businesses suffered quite early from the reduction of credits allocation, and job cuts started after 2009. The traditional business sectors, as car production, building and construction, transportation and logistics, were particularly affected. Regarding unemployment, the situation continued to deteriorate even though public investment programs played a major role to weaken the effects of the crisis (Nahapétian, 2011). Unlike other European countries, the decrease of social spending and transfers (minimum income, health, education, etc.) was not so strong. However, these devices were insufficient to halt the impoverishment of some categories of population.

The degradation of the labour market occurred in multiple forms, with important disparities among social categories and territories.² France has experienced a high unemployment rate for 30 years but it shifted from 7% in 2008 to almost 10% in 2014. The decrease observed since one year remains modest³ and indeed does not address the most precarious cases. France in 2016 counts about 3 million unemployed people, according to the ILO (International Labour Organisation) standards, of which more than a third are unemployed for more than one year (i.e. long-term unemployment). The current situation is characterised by the increase of this long-term unemployment, even very long-term unemployment (when it is more than 24 months), by an increase of job insecurity (through short contracts, part-time jobs), and by the slowing evolution of the salaries in some business sectors. Moreover, this deterioration of the labour market affects in an uneven way the various categories of population according to their gender, age, origin, qualification and living area. It triggers and enhances social and spatial inequalities.

Gender disparities are evolving. The gap, in the labour force over the last thirty years, between the activity rate⁴ of women, aged 25 to 49 years old, has been strongly reduced compared to that of men. In 2013, this gap was only 10 points, i.e. 84% for women and 94% for men. Thus the integration of women into the labour market has been regular, though such a progress stopped after 2010. Concerning the unemployment rate, the one of men was lower in 2008 than the one of women, but six years later, it is the opposite that can be noticed (Maurin, 2016). This may be explained by the employment situation in sectors already gendered, e.g. low-skilled jobs services which are mostly gathering women like cleaning-related services, services to individuals. On the contrary, some sectors largely dominated by men, such as construction or industry, have been highly affected since the beginning of the crisis. It does not necessarily mean that the quality of the female employment is always enviable as the least skilled jobs are marked by staggered hours, precariousness and part-time work, all this concerning particularly the women. Yet, the risk of long-term unemployment is 2.4 times more important for single parents, compared to people living in couples. Two thirds

2 In this part, we rely on the data of the French National Institute of Statistics and Economic Studies (INSEE) and on the analysis of the French Observatory of Inequalities (2015).

3 As the French working population increases by approximately 160,000 persons every year, due to the current demographic dynamism.

4 The activity rate is expressed, for a given category of population, by the ratio between the number of active people (employed, and unemployed but wishing to be employed) and the population size of this category.

of these single-parent families are led by women, who are rather less qualified than those living in couples (Bruneau et al., 2016).

Age groups are also differently affected. As throughout the European Union, the crisis has severely struck the age group 15-24 years old, particularly the 37% of them which are not in training. Those have more difficulty to enter the labour market, especially if they are low skilled. With age, the risk of unemployment decreases. However, the difficulty to get out of unemployment increases afterwards for the seniors, i.e. people more than 55 years old.

Inequalities between territories are also quite clear. The Northern part of France, because of the deindustrialisation process, and the Mediterranean region face at the same time high unemployment and poverty rates. In priority areas, like the Seine Saint Denis, a department in Paris suburb, the long-term unemployment rate is three times more than in the rest of metropolitan France. This is due to the accumulation of difficulties, as the population is less qualified, and mainly composed of immigrants from African origin, from Maghreb or sub-Saharan, who undergo discrimination linked to this origin.

1.2 A sharp increase in poverty within a context of growing disparities

1.2.1 Income inequality: The rich are becoming richer and the poor poorer

With no surprise, the link between unemployment and poverty is clearly established. This is particularly true for those people in long-term unemployment who are receiving minimum social benefits and are reaching the end of their allowance. Therefore the number of long-term unemployed, not receiving any allowance and having only the minimum social standard to live, has been multiplied by three since 2008. However, the crisis also generated a sharp increase in the proportion of the working poor, i.e. those living under the poverty line, which is 60% of the median income. This is due to the low wages of the least qualified jobs in several sectors, to the ratio of involuntary part-time work, and to the division of jobs with alternative periods of employment, unemployment and inactivity (Observatoire des inégalités, 2015). At the end of 2015, 2.28 million households in metropolitan France benefited from the active solidarity income (RSA), a specific allowance paid to the households with low income, according to age condition, i.e. being more than 25 years old, and to the level of income and the family composition; thus, the allowance increases with the number of dependants.

During the crisis, the gap between the richest and the poorest people largely widened illustrating a sharp increase of the inequalities. Between 2008 and 2012, the number of people living under the poverty line increased by 800,000 reaching 4.8 million in 2012. 30% of the population with the lowest income experienced a strong deterioration while the 10% richest saw their revenues rise sharply (Observatoire des inégalités, 2015; Alternatives Economiques, 2015). The intermediary groups above the median, i.e. the middle class, have rather seen their income stagnated.

Poverty does not affect in the same way all age groups. The seniors, i.e. more than 60 years old, represents 10% of the poor people and are a little less concerned by poverty than the rest of the population. The children and teenagers, i.e. less than 20 years, who are already poor because they live within poor families, are particularly affected. They constitute a quarter of the 4.8 million poor people earning less than 50% of the median income. According to the UNICEF (2015), the intergenerational impact is quite strong: 'The permanence of a precarious future is a constant (...). These are paying the heaviest price for the economic crisis because poverty greatly hinders their development, increases long-term vulnerability, and makes their future uncertain'

1.2.2 The living conditions: A worsening of housing related problems

The poverty of living conditions adds up to monetary poverty based on income. In France, one of the most worrisome case is related to the housing conditions.

The country faced a very important housing crisis after the Second World War up and this until the 1970s. Some huge construction programs were implemented with the objective of reducing all precarious housing. Therefore the slums were destroyed and large accommodation estates were built mainly in the outskirts of Paris, allowing the resettlement of hundred of families.

Despite significant improvement, poor accommodation still remains an acute issue in France. According to the Abbé Pierre Foundation, the number of people poorly housed in 2015 would be 3.5 million, including 665,000 that are deprived from an adequate home. This includes the homeless, those living in very precarious housing conditions like a hut, those hosted in reception centres and those forced to live at a third party's home in difficult conditions. These figures have risen subsequently after the crisis of 2008.

The other forms of poor accommodation are linked with the lack of comfort and safety, with 2.1 million people concerned, and to overcrowding⁵ (Abbé Pierre Fondation, 2015). The increase in real estate prices as well as in the level of the rent makes the access to adequate accommodation, adjusted to the family size, harder and harder for popular categories. Those categories being already confronted to low wages and hit by the high level of unemployment. More than 50% of the immigrants native of Sub-Saharan Africa, whose incomes are low and the family large, live within overcrowded accommodation, often in those priority areas already targeted by the current urban policies (Observatoire des inégalités, 2015).

1.3 Social and spatial inequalities: The focus on priority areas

During the last four decades, many of the urban areas which were built up in the 1950s to the 1970s underwent various evolutions. Some of them deteriorated strongly and the middle-class categories left them. The people who live there at present have a density three times greater than in the rest of the country. These urban areas are concentrating a low-skilled population which is quite vulnerable. Therefore they resisted differently to the crisis, generating an increase in unequal situations and the drop-out of some neighbourhood and poor population. 'Those, who suffer the most from the damages engendered by the crisis, live mainly at the heart of urban conglomerations or immediately close to them. The remote rural and urban poverty still exists indeed, but they remain quantitatively limited. A large number of phenomena that we observe regarding inequalities are not linked to a territory effect but, before all, to the social composition of the population' (Alternatives Economiques, 2015).

These vulnerable populations are mainly concentrated in urban areas, especially in those priority areas, which have been identified in the framework of the National urban policy.⁶ These areas are defined by a single criterion, which is the concentration of low-income households in a given space, based on a precise grid of the territory.⁷ This criterion is expressed by a synthetic indicator of the social difficulties encountered. Those priority areas are mostly the neighbourhoods of large cities, particularly in the Ile de France region, but also in some smaller provincial towns. Despite many urban renewal projects related to the national urban policy, these areas are still marked by spatial inequalities in their access to local public services, to

5 An accommodation is considered as uncomfortable if there is at least one deprived element of comfort: no safety, difficult to heat or not able to be heated, without hot water, or without toilets inside. A house or a flat is considered overcrowded according to specific INSEE criteria related to its available surface related to the age and the status of its inhabitants.

6 The National urban policy is a transversal policy the priority of which is to reduce the gap between deprived areas and other neighborhoods in the city where it is implemented. It relies on the strengthening of common law policies (on education, employment, health, etc.) and the mobilisation of special devices (urban renovation, support to associations, etc.). For thirty years, the National urban policy has been acting on various levers: social, economic or urban, in order to correct the trajectories of these targeted areas and reduce their dropout from the whole city (Dariau et al., 2014).

7 The priority areas have been defined by the grid method. It involves cutting the metropolitan territory into squares of 200 meters on each side and then introducing statistical data to show the concentration of poverty.

merchant services, to adequate transport, and to good standard accommodation, and stigma. The consequences are high on the individual and collective capabilities related to mobility, to access to employment and services, as shown in the analysis of Bourdeau-Lepage and Tovar (2013).

The demographics of these priority areas reveal a younger population than in the other neighbourhoods, i.e. 25% under 14 years against 17%, with a significant share of large families (6 and more) and an over-representation of single parent families. 87% of the households are tenants against 42% in the other neighbourhoods (Dariau *et al.*, 2014).

As highlighted by the Observatory of Territories in its 2014 report: 'In fact, since 2008, the trend towards the reduction of spatial disparities in the residents' income was reversed: the gaps have widened not only between the areas but also between individuals within the same area. Regional economies that were less dynamic in the decades 1990 and 2000 suffered more, and their vulnerable population (the poorest households, the workers, the migrants, etc.) were the most affected'. Thus, unemployment hit more hardily the priority areas: in 2005, the unemployment rate was 19% for the priority areas against 8.5% at national level. In 2014, the unemployment rate (15-64 ans) reaches 27% for priority areas against 9.3% at national level (Observatoire national de la politique de la ville, 2016).

Since the beginning of the crisis, the analysts used to speak of a real 'stall' in these areas with nearly 40% of the population living below the poverty line in 2014. This is a proportion three times higher than the remaining territory of France. The difficulties encountered by the inhabitants are reflected in the reduced use of health care, the poor housing conditions, and a major school failure with a lower success rate in the corresponding colleges, and a proportion of 'neet'⁸ youngsters greater than in other neighbourhoods.

1.4 The immigrant people of African origin: Crossing various vulnerabilities

1.4.1 A high proportion of immigrants from Africa and their descendants are in the priority areas

In France, the immigration of African origin (North Africa and sub-Saharan Africa) is more recent, i.e. after 1960, than the one of European origin; currently, 37% in the descendants of immigrants are of African origin and they are younger than the overall population of immigrant descendants.⁹ At first a male labour migration, it then became a family migration due to the possibility of family gathering after 1976. The territorial distribution is quite heterogeneous; however it concentrates about 40% of this population in priority areas, notably in the Ile of France region.

If the level of training of these young descendants of African immigrants or other non-European countries is higher than that of their parents, it remains, however, below the average of the same age group. Thus, the non-graduate rate reaches 28% against 14% for the young non-immigrant. This qualification deficit is one of the main difficulties for professional insertion, to which is added the discrimination based on the personal origin and accommodation area¹⁰ (Petit *et al.*, 2016). This is shown by several studies among which one is entitled 'Living in ZUS (sensitive urban areas) and be immigrant: a double risk to access to the labour market' (Okba, 2009). At the end of schooling, professional insertion is more hectic with periods of employment, of unemployment and even inactivity. It is difficult to find a sustainable employment, at least one year continuously. However, the young immigrants and the descendants of these immigrants represent 57% of the population aged 18-29 living in priority areas of large cities (DARES, 2014 b).

⁸ Neet: Not in education, employment or training.

⁹ In 2012, in the population of 15-64 years, one estimates at 1.9 million immigrants of African origin and 1.5 million of descendants.

¹⁰ The study of Bunuel *et al.* (2014) assessed the differences between being from Paris and living in the Seine St Denis department in the access to a job interview according to the address on the candidates resume, while personal characteristics remain equivalent (diploma, name, experience). We observe a significant 'district effect' with a preference of the employers for Paris, and also a significant 'area effect', with a preference for the least deprived areas.

1.4.2 Gender Inequalities are greater in priority areas

For a long time, there has been a kind of ‘invisibility’ of the women and girls living in priority areas. Social tensions manifested by sporadic riots, for instance those particularly violent in 2005. This raises interest for the issue of the ‘young’, considered as a neutral word but, in fact, more oriented towards its masculine dimension. The reality of women and girls is still often hidden, except in the case of criminal episodes like gang rape, e.g. the ‘rotating’ behaviour in the cellars.

Gender inequalities are massive in the priority areas, largely overlapping social inequalities, and reinforcing them. They take various forms that are related to spatial inequalities expressed through a degraded habitat,¹¹ scarce public transport, and insecurity that restricts the mobility of women in the public space.¹² Even if the entire population is somehow penalised, the impact differs according to gender. For cultural reasons, women bear, more than elsewhere in the territory, all tasks related to domestic housework and the care of children. They must cope with the difficulties to access to shops and services like food procurement related to the gender division of labour. This reduced access to services is highlighted by a specific study of EGALiTER (2014). Moreover, insecurity is heavier for women who are more vulnerable to sexual assault. Regarding the access to jobs, the situation has become more precarious since the beginning of the crisis. The long-term inactivity of young people (at least one year continuously) is greater for women: ‘They are more likely to withdraw from the labour market, they are less frequently on long-term contracts and their jobs include more part time, more late hours, and Sunday work’ (Henry and Dieusaert, 2014). This type of jobs, with unsociable hours, is particularly heavy for those women who are single-parent with young children and live in areas poorly served by public transport. This finding of long-lasting inactivity of women in priority areas is particularly worrying because it is the opposite of the situation in non-priority areas. Indeed, at national level and on a short term basis, women’s employment seems to have less suffered from the crisis than men’s one, because they occupy specific segments of the labour market (Henry & Dieusaert, 2014).

In these priority areas, the share of single-parent families with at least one child under 14 years is more than double that of the rest of France; the overwhelming majority of these households are headed by women (90%); since the beginning of the crisis, poverty increased with more than a third of single-parent families now living below the poverty line, against less than one out of 6 on average for France (EGALiTER, 2014; HCE/f-h, 2014; UNICEF, 2015).

Consequently, the populations of the priority areas often accumulate various forms of vulnerability: exposure to unemployment due to their low level of qualification, discrimination linked with their origin and their place of residence (priority areas), and gender inequalities to the detriment of women.

11 Faulty elevators in real estate towers over 10 floors, stairwells degraded and occupied by gangs, etc. All urban renewal programs and specific projects are regularly addressing this issue, and this for several years.

12 A recent report from the HCE/f-h ‘diagnosed the phenomenon of gender harassment and sexual violence in transport as a massive, violent, and with significant adverse impact, particularly for the victims and witnesses. It constitutes a violation of human rights (mobility freedom and right to security), an obstacle to the equal access to public transportation services, and gender violence. This phenomenon particularly affects girls and young women. Therefore, public transport is a major vector of freedom for the women who use it more than men. This continuum of violence has a negative impact of on their own lives, generating a feeling of insecurity in the public space, a constraint to mobility, to personal dressing and behavior injunctions, fear of judgement on their look, their sexual life and their ability to please to men, etc.), as it has for the whole living together (by slowing sociability, strengthening gender stereotypes, etc.), and the maintenance of inequality and discrimination between women and men.

2. The participatory research approach

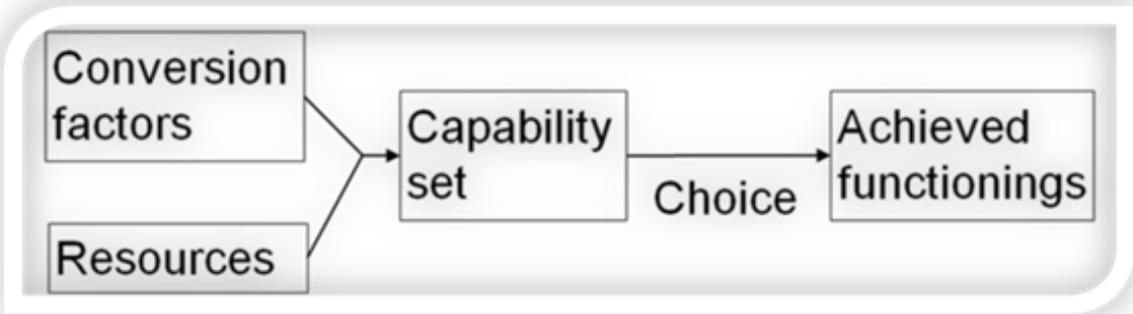
2.1 Participatory Action Human Rights and the Capability Approach

Re-InVEST aims at investigating the philosophical, institutional and empirical foundations of an inclusive Europe of solidarity and trust. To this end it draws on capability and human rights based participatory approaches. Human rights form a common European basis of values and describe at the same time core elements of what constitutes well-being and a good life. Further, human rights are transformative by empowering people.

Human rights are the basic rights and freedoms that belong to everyone. International law, including treaties, contain the provisions which give human rights legal effect. Human Rights are universally agreed basic standards that aim to ensure that every person is treated with dignity and respect; they include Civil and Political Rights, such as the right to life, the right to a fair trial and the right not to be subjected to torture; and Economic, Social and Cultural Rights, such as the right to work, to join a trade union, to health, to education, and to an adequate standard of living. They are interdependent and indivisible, they belong to all people without discrimination. For vulnerable people the usage of a rights-terminology has proven to change their perspective by making them aware of their rights and the ways in which their current situation compromises these rights.

The capability approach as developed by Sen (1999) and Nussbaum (2011) defines a person's well-being in terms of the beings and doings (the functionings) a person achieves and her capability to choose among different combinations of such functionings. For leading a life one values and has reason to value resources and conversion factors are preconditions (Figure 2.1). Resources refer to the material conditions of a person: her income, the goods and services she disposes of. Conversion factors help her converting resources into doing and being well. There are personal conversion factors such as skills and bodily features, social conversion factors such as social norms and social institutions and environmental conversion factors such as climate, geography but also public equipments. In the end both the achieved functionings as well as the freedom to choose a life one values matters.

Figure 2.1 Resources, conversion factors, capability set and achieved functionings



For assessing the capabilities of vulnerable people Re-InVEST aims at giving them a voice. Their participation is fostered by relying on participatory action research that directly results in policy recommendations. Participatory action research views participants as co-researchers who have special knowledge about their

own situation. Hence they are not only asked or interviewed on their views but take part in research by engaging in, examining, interpreting, and reflecting on their own social world, shaping their sense of identity. Crucial for this kind of knowledge generation is the ‘merging’ or ‘crossing of knowledge’ that comes from three parts: scientific knowledge as gained by researchers; knowledge which the poor and excluded have, from their first-hand experience, of the twin realities of poverty and the surrounding world which imposes it on them; and the knowledge of those who work among and with these victims in places of poverty and social exclusion. We used the methodology developed by ATD Fourth World, and specially the ‘guidelines for merging of knowledge and practices when working with people in situations of poverty and social exclusion’ (Godinot & Wodon, 2006; Fourth World-University Research, 2007).

2.2 Choice of the group

To study the impact of the crisis on vulnerable people, we choose as a target group the immigrant women native of West Africa who are living in priority areas, i.e. the poor areas of the Ile de France region, covering Paris and the Parisian suburbs. The choice of this particular group was made in connection with the city hall of the town Aubervilliers. The office in charge of the link with the associations recommended to us the association AVISA, which was recently created by several women natives of sub-Saharan Africa who were living in a priority area of this town named La Maladrerie. Those women are often illiterate and are working in low-skilled jobs, often on a part-time basis or being split into fragments of activities contributing to their precariousness; they are also facing discrimination due to their origins or the place where they live (see Part 1.4). The features of discrimination are described through TeO survey and analysed in Beauchemin *et al.*, (2016).

The main objective of AVISA is to favour the integration of these women in the French society by promoting in the same time adults’ education, i.e. alphabetisation of illiterate women, and remedial courses for their children. For these children, it constitutes preventive actions against juvenile delinquency by encouraging their school successes. It is also a way of preventing them from rambling around in the streets. Moreover, the association wishes to provide support to the economic initiatives of its members, for instance, by designing project and looking for adequate financing, even if this is not yet fully effective. AVISA has about sixty members, mainly women, but also a few men, who know to read and write, and therefore are monitoring the administrative work. Because of such commitment, we also have interviewed them. In parallel, we started collaboration with the GRDR,¹³ which supportive activities aim at promoting capacity building programs for the migrant population in the Ile-de-France region. The GRDR, which joined recently, in 2016, the RE-InVEST consortium, conducted also a focus-group in relation to its own programs¹⁴ on the immigrant women natives of sub-Saharan Africa, living in the priority areas of the town Aubervilliers and in the northern part of Paris (19th district). This focus-group was composed of 10 women from Mali (4) Mauritania (4), Senegal (1) and Côte d’Ivoire (1).

¹³ The GRDR (Migrations - Citizenship - Development) is a French association in the field of international solidarity, which is working on issues related to migration, citizenship and development. They are currently conducting several programs on the insertion of young people of African origin in the urban priority urban areas of the 'Ile de France' region (Paris and surroundings, or suburbs). Through its agency network, the GRDR works closely with several migrants' associations, therefore monitoring social and solidarity-based activities at the local and international levels.

¹⁴ For instance: (i) the PRIF program (Program for the Strengthening of Women Initiatives), which provides support to the migrant women who are bearing associative and economic projects; and (ii) the PAPAI program (Program of Support for the Elderly Immigrants) which concerns the access to rights of the elderly immigrants.

Figure 2.2 Situation of Aubervilliers, inner suburbs of Paris (source: Idé)



2.3 The current process

2.3.1 Individual interviews and discourse analysis

We met three times with the members of the association AVISA in order to explain the objectives of the Re-InVEST project, then to talk about the main problems that they are facing, particularly since the 2008 crisis, and to have them express their own aspirations.

These meetings allowed us to highlight the big issues that are specific to the members of this group and we developed them through individual interviews. These were done through specific appointment, each interview lasting between 40 to 60 minutes, sometimes even a little more. We met in that way more than 20 persons. The interview was semi-structured: we first asked a number of specific information related to sex, age, country of origin, date of arrival in France, family situation, number of children in charge, employment status, and situation as regards with the spouse's employment if married (since there are several single-parent families led by women in this group). Then we discussed several topics related to:

- The motivations and reasons which led them to go to France and their migration pathway.
- The evolution of their employment status and conditions over the last 5 years, for them and their spouse. How has the crisis affected them? Through job losses for themselves or somebody within the family, loss of qualifying skills, aid reduction, losses of specialised services (due to cuts in the community budget).
- Their life in the neighbourhood, with its advantages and disadvantages concerning mobility, insecurity, access to services, quality of housing.
- The way they organise themselves and with the help of whom: for instance a caring neighbourhood, the support from associations, some reciprocal aid, etc. The objective being to highlight the importance of collective capabilities and agency.
- The women's aspirations
 - *At the neighbourhood level* by focussing on the equipment and infrastructure available, on the community life, their participation in meetings with the neighbourhood council, or within informal groups.
 - *At the individual level* by looking at their training patterns and agenda, the courses to which they gain access. This in order to understand how it fits with their aspirations, and what are the opportunities available for achieving these aspirations.

- Their relationship with their country of origin. Do they have a project to return there? How do they keep relationship with their family?

With contentment of the respondent, the interviews were recorded and treated by the means of a textual analysis software, named Alceste, the results of which are presented in the following analysis. Alceste stands for 'Analyse des Lexèmes Co-occurents dans les Énoncés Simples d'un Texte' (Analysis of the co-occurring lexemes within the simple statements of a text).

2.3.2 The focus-groups

The focus group was conducted by the GRDR as part of its work with immigrant women from sub-Saharan Africa, particularly the program for seniors who are looking for the access to their social rights related to health and retirement. The corresponding interviews were transcribed either in full or in the form of note taking. For the analysis, we relied on the GRDR's experience in these areas. Its work consolidates the observations which already appeared during the debate within the focus-groups.

2.4 The various hypotheses

Several group meetings combined to existing research studies allowed to suggest a series of working hypotheses on the impact of the 2008 crisis.

- First, the vulnerable populations living in priority areas did not feel the specificities of this crisis as a sudden breakdown, but rather as an extension of a deterioration of their own situation, particularly regarding their employment and living conditions.
- Second, being often not qualified or low-skilled, and illiterate, women remain confined in little gratifying jobs. This is the case for the office cleaning and work in hotels, for which the working conditions are difficult including staggered working hours, fragmented workplaces requiring many means of transport, etc. They express other aspirations, but their main issue remains the fight against illiteracy.
- Third, women project themselves through their children and they are deeply concerned by the future of these young people particularly in priority areas where they may be confronted to drugs, gangs, etc. Therefore, they take initiatives and get together, through associations like AVISA, in order to act at their own level.

3. From Africa to Parisian suburbs: Two women's life paths

3.1 Hawa's story¹⁵

Hawa is a Malian woman who is born in Mali around 1975. She grew up in Bamako, until she was 18 years old. She was a street trader. She went to a Koranic School, but not to the official public one, so she couldn't read nor write. She left Mali with a touristic visa, and then stayed in France at her sister's home, as an illegal immigrant while she was looking for a job. When the cohabitation became difficult with her sister, she decided to leave in order to avoid familial tensions:

I did not want to create problems with my sister, for she is my half-sister. With this problem, if I raised the issue in Africa, everyone would be against me (...). Actually, it is better that people in Africa should not bear about our troubles here.'

Being paperless, she stayed within precarious housing arrangements, until a social worker helped her find a place in a social welfare home. Meanwhile, she met a Malian man who was working in Germany. He was already married. She gave birth to a little girl, while still living in the welfare home.

Getting her own flat took several years, and for long it was her main worry. Meanwhile, she was able to find a work as a housemaid:

I want a place to sleep, I can work, I have two hands and two feet, I am never sick. I only want a place to sleep with my daughter'. She got an open-minded spirit from this difficult experience: 'I made friends with many people because before I have lived in social welfare homes, in several flats, usually as colocation. It makes ideas exchange, and you can discover people as well and they know more about you too.'

After many applications, the social worker was able to secure a flat for her in 2008. After that, her daughter's father came back from Germany to join her in France, where he found a work. She got three other children. She did not want her children to suffer while they were occupying the first social welfare home because it was too small. So she waited to move in this new flat before having more kids. Now, she does not complain about her housing and she appreciates the neighbourhood which is mostly composed of Malians, Arabs and Senegalese. Nevertheless, she notices that having young people wandering around in the quarter after 6 pm is quite catastrophic.

'They are dealing drugs. Those are only 12-13 year-old kids. You see them at 5-6 pm during the week-ends. It is such a pity.' She considers that leisure activities intended for the young people should not stop during the holidays in order to prevent them from wandering around.

She then obtained the French citizenship. She kept working part time, but her husband fell severely ill two years ago, while the small business he was working forgot closed for legal reasons (i.e. the non-payment of social security obligations).

'My husband has lost everything. He was on sick-leave and he lost everything. He only obtained 500 or 600€ per month. He has got the 100% CMU (universal health coverage).' Her husband's indemnities being too small, she got a permanent full-time contract as a house-maid in a hotel, but with two hours of transportation every day. *'It is far but I do not have any other solution. Lately, the work-charge got heavier. Now, I am working more. Before, I was cleaning 10 rooms, now I'm in charge of 15-20 rooms every day.'*

¹⁵ We mention here only the first name of the respondent (not the family name), who gave her verbal agreement.

Her mother who lives in Mali is sick. Hawa stayed three months there in 2014 to take care of her. They had to pay 60€ per day at the hospital. This year, she plans to go there alone if they do not have enough money to take all the children. She tries to send money to her mother when she gets some, or she buys medicines for her. She has also sent her crutches.

Hawa wishes to progress in life:

'I don't want to work in hotels until retirement. I want to change profession and work with children on language learning and training.'

She followed several trainings with various associations in order to read and write in French.

'My problem is that I know how to write but I cannot read. Before, I followed several trainings with associations which provided me French classes, but I need more time for learning.'

Therefore, working and caring for the children, prevents her from succeeding yet in learning how to read. However, she is aware of the handicap that this represents:

'In my work, one needs to read and write. They could fire me, because they need literate people. My job is not secure despite my permanent contract.' However, she tries to help her surrounding by exploiting her social network.

Then, she got involved in the creation of the AVISA association, which aims at generating relationships between people through several activities such as women's alphabetisation and homework support for school children.

'Another purpose of the association is to create relationships between the parents of the school children. If you know them, you can speak to them. It makes things change. If the children have nothing to do, they drift (...). That's why we have created this association, to move a little ahead altogether. One could see that many things happen.'

She believes that adults' alphabetisation and education for children would help the immigrants to live a better life in France.

'I think that the foreigners suffer more than the French people here. The French kids and the foreign kids do not receive the same education.'

She thinks it is important that the foreigners fit well in the French society.

'Even though we could not respect your culture 100%, we really would like to fit in, starting by knowing how to read and write in French.'

Although Malians are hard workers, they would suffer in France because they did not fit in the society. She is there referring to the Malian way of living in France, through their dressing, the communication.

Then, she looked for another job and found one at la Défense, which is still currently her job. She is a cleaning woman at the mall and works full time with a long-term contract.

'It is not exactly what I want, but I do not have any choice.'

She works from 6 am to 1 pm every day. She works with regular contract, of 3 years for instance, and moves from one company to another. She lives far from her workplace. She has to wake up at 4 am and to take the first bus and metro.

'I walk alone, I am afraid, it is very hard. But I do not have any choice because my husband does not work.'

She now has the French nationality and her real objective is to work in nursery schools for the young people or in a canteen in her own area. However, she has not found any opportunity for the moment despite the many applications that she has sent during the last three or four years via the town hall. She noticed a change in the access to work these last years: it has become more difficult to find a job, even as cleaning woman.

'But even tomorrow, if I find a better job nearer to my home, I would quit. Because here, I have to leave at 4 am.'

She also have little choice because her husband does not work, he has been sick for two years after a cerebrovascular accident. Before, he used to work as a cleaner. She benefits from the mutual health insurance and her husband is reimbursed at 100%.

Her eldest son has a job:

'But not the good one. My son distributes newspapers but it is just 2h a day. He starts at 5 am and finishes at 7 am. He is looking for another job'. He prepares himself to be a nurse for the militaries. All her kids are going to school. One who is 17 is presently in high school and is going to sit for the baccalaureate. He plans to pursue his studies after that. The younger ones are good pupils.' It is her friend Gakou who takes care of their homework as she is illiterate.

She feels good at her home place. She finds it quiet, but the only problem is that they are far from all local services; no shops, no good public transportation. She applied for a new lodging as they are on the fourth floor with no elevator. She even thought of leaving work, but she understands that getting a job is not easy at present time. Nevertheless, it becomes difficult for her to pay the rent of their flat as she did not get any supplementary allocation since her husband fell sick. She really has no explanation to the fact that they did not get any allocation.¹⁶ During six years, they could pay the rent of their previous flat because they both worked. They even used to have a big house, but they moved out in 2007. Now, she has got some new payment delay, and the social worker advices her to pay her rent little by little.¹⁷ For her, the current administrative procedures are quite complicated.

In her opinion, the issue with the young people of these areas is, first, that when the couple is away for work, the children do not hesitate to ramble out.

'Why do women have to work if men already do? This is why I resigned while I was working in the evening. There was no adult at home'. Second, it might be caused by poverty. Being jobless, they would just pick up the bags from those who are passing-by.'

She loves France and Mali as well. Her mother is still over there, and when she has enough money to buy air tickets she is used to go there,

'Because it is about my mother ... and as long as she is still alive, but that does not happen often, only every 2 or 3 years. Now that her kids are big enough, she may take them on holidays over there with her, but she cannot afford air tickets for all of them. She bothers most for the lodging and her own job. She wishes to get a job within her own Commune. That is extremely important to her as her husband's health state is not reassuring. I am afraid that my husband cannot get back to

¹⁶ Note: This is because they are indebted by their housing rent. Therefore, this allocation is directly used to repay the owner.

¹⁷ This is a good advice in order to avoid eviction.

work anymore. She is even more worried because he is approaching retirement. She will carry on alphabetisation training even if she does not make rapid progress. In fact, she really enjoys learning and feels that it provides her more courage.

Figure 3.2 Mariam's cloud of words (analysis from the original record by Wordle software)



The main words used by Mariam are **to go** (*aller*), **to work** (*travailler*) and work (*travail*). Several other words are related to them such as to find (*trouver*), to know (*savoir*), to resign (*démisionner*), to pay (*payer*). All these words are reflecting her major current problem, i.e. for her the work conditions, for her husband the fact that he is ill and may not be able to work again, for her eldest son his difficulty to find a job. Her alternative choices are reduced and she cannot resign (*démisionner*), because she knows that she has very few other opportunities. Her second major preoccupation is related to her family and particularly the care of her **children** (*enfants*), her current work schedules being a real problem (*problème*) by preventing her to look after them. This case illustrates the difficulties women encounter for conciliating the care of their children with the types of jobs which are proposed to them.

4. Analysis: how do those African women deal with an adverse environment?

4.1 Diverse categories of situations and trajectories

4.1.1 Methodology: Textual analysis of the testimonies

The 18 individual interviews, coming from 14 women and 4 men members of the AVISA association, were treated by textual analysis with the software ALCESTE. Its methodology is based on an automated treatment of the content of the various speeches coming from the interviews. All speeches are divided into specific text units in order to understand the way the viewpoints are organised in relation with the characteristics of the interviewees¹⁸ (see in Appendix 1 for these characteristics). The program classifies these text units according to the pattern of co-occurrences of the words within these units. The objective of such an analysis is to distinguish between several word classes that express the differing forms of discourse which qualify the topic of interest.

4.1.2 Four different classes of discourse

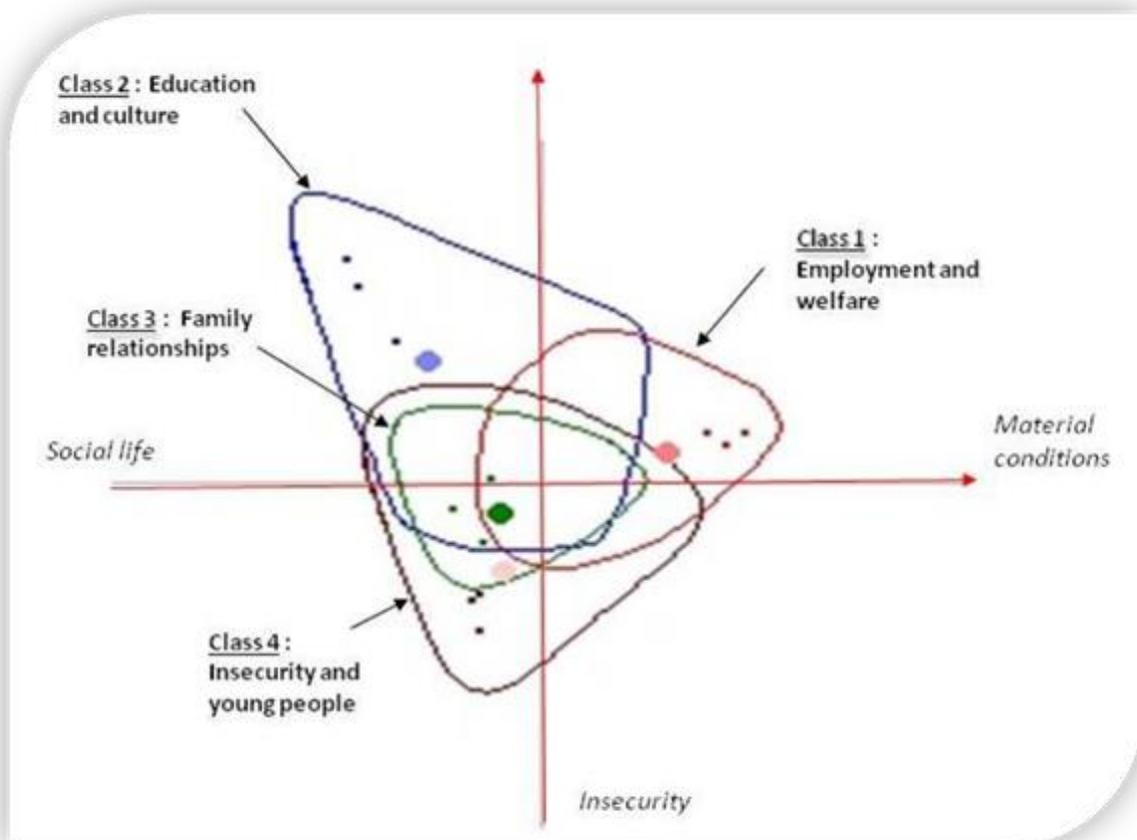
The analysis has led us to distinguish 4 classes of discourses which are represented on the current diagram of the factorial analysis (Figure 4.1). On horizontal axis (40% of inertia), text units linked to 'social life' on the left are opposed to 'material conditions' on the right. Vertical axis (33%) is dragged down by text units linked to 'young people and insecurity'.

1. The class number 1 '**employment and welfare**', which represents 30% of the text units, is the most specific one, it is rather simple and is clearly apart from the three others within the classification; it is characterised by the key words: *to pay, employment, company, contract, social security, rent*. This class illustrates the material living conditions, which refers to such main concerns as being employed, having an employment contract, being declared to social security, and earning enough income which enables to pay one's rent. Besides these issues, there is a real difficulty to understand the processes and means of the social aid devices: despite the help from the social workers, the people feel deprived as they face a system which appears to be more and more complex and nowadays quite inaccessible with its dematerialisation, which implies that many steps are to be made online, '*Actually I have difficulty in paying the rent, because before my husband worked and so did I, the rent was not expensive, but now, my husband does not work anymore and we do not get the housing support, our files are complete, they say that these are under process.*' It may even express bitterness from the rare people, who have enough resources and who have then no more access to social benefits: '*while the others who do not work, at the end of the month, get a salary or I don't know what from the family allowance fund or from the social security, I do not know how this works.*'

18 When studying a text, which is produced by different individuals, the objective is to highlight the common points of view that are collectively shared by a group at a given time. When thinking about a topic of interest as a scientific object, there always exist different and contrasting points of view. The basic assumption of ALCESTE is that different points of view would produce different ways of talking. Therefore, the use of a specific vocabulary can be seen as a source for detecting the way of thinking about a particular topic of interest. The aim of the ALCESTE analysis is, therefore, to distinguish several 'word classes' that represent the differing forms of discourse concerning that topic of interest' (Bicquelet, 2012: 4).

2. The class 2 **'education and culture'**, which covers 15% of the text units, illustrates the dilemma between the culture of the country of origin and the French culture. On the one hand, the interviewees express their will to improve their own potentialities by the elimination of illiteracy through the wording: *to read* and *to write*, *French*, *to learn*, which for the adults, requires belonging to associations. It would allow them to hope for a more interesting work, to follow the children's school work, to be more autonomous and reassured within a society where writing is omnipresent, even for the less qualified positions: *'Sometimes it is complicated if you cannot read, the product is for window panes while you use it for the floor, if you can read you understand that you should not touch it; this is for the window pans and this is for the floor.'*

Figure 4.1 Multiple correspondence: discourse analysis



But on the other hand, these people also express the risk of losing the Malian culture: *'it's true that we, Malian people, work much, but we need to recognise what is normal or not for us. Being able to read and write does not prevent us from praying, does not prevent us from practising our culture at home.'* They effectively live the dilemma between integration and assimilation: *'Even if people cannot respect our culture at 100%, we would like to get integrated, starting with the capacity to read and write, we would like to be able to say that we can also do this like French people, but if we think of getting integrated into another culture at 100%, we would not make it.'*

3. The class 3 **'family and relationships'** is important, with 37% of the text units. The key words are related to the central role of the mother and to the family, in particular those relatives who are remaining in the country of origin (*mother*, *to love*). The separation triggered by the emigration constitutes a pain (*to come*, *to leave*, *to stay*). The departure was sometimes decided from a personal initiative and based on an individual project: *My friends were surprised, so I told them: 'I am going to leave for France because I was sure that I would go and then I prepared my papers, I got my visa and I arrived.'* (A woman). Some arrived as well by family

arrangement, like many women but also men: *'It is my uncle who made me come, and by making me come, let us be frank, we cannot hide the truth, he and my mother have agreed to marry me with his daughter.'* (A man).

But everyone also has to help materially their relatives remaining in the country of origin, it is the basic emigrants' responsibility, and this even when they are unemployed or in financial difficulties *'when my mom was still there, I was compelled to send some money, because even if you are jobless, in Africa, they do not know that.'* The women try to visit regularly their parents as long as they are alive, but that is quite expensive. They have to pay the plane ticket and to bring back gifts. They cannot always take their children with them even those born in France, either for economic reason, or by choice: *'I still have relatives in Ivory Coast, but I do not take my children when I go there.'*

4. The class 4 **'insecurity and young people'** represents the 18% of the classified units. It is marked by the context of the area, which is as well a priority safety areas (ZSP).¹⁹ The speech of the women relates this general atmosphere which sounds quite heavy. It is characterised by the wording: *fear, young, to come back home, morning, evening*. There is, at first, the insecurity which affects them directly, in the case of handbag or mobile snatching, and this is even more serious for those women who work staggered hours or leave early in the morning *'I am afraid, I also said to myself that I should resign but later I thought about it, if I, resigned, I would not find any job because at present time, employment is not how it used to be, it is harder. But for a woman anyway, at 4 am in the morning being in the street, it is not easy'*, or they come back late at night *'my work is in the afternoon and I come back late at night; the young people who are hanging about here in the evening cause me problems.'*²⁰

4.2 The difficulties for accessing to the basic rights

4.2.1 A long pathway for settlement

The settlement process of the immigrants in France requires three key steps: acquiring a residence permit, accessing to a personal accommodation, and getting a job. The data analysis of the 2012-2013 'Parcours' (Pathway) survey (Gosselin et al, 2016) shows that it takes several years for the immigrants from sub-Saharan Africa to acquire these three fundamental rights which contribute to their human security. These rights are naturally linked with one another: it is therefore impossible to get a stable position without a residence permit; just like it is hard to get official papers and a job without accommodation.

'My main problem, is a job and a house. I have no house. I am walking around to other homes. Only my friends. And I do not stay a long time to a friend's house. I do not stay long with a friend. I have to stay a little and go. Otherwise this is not possible. And I have not the right to work.' (Malian woman, widow, single in France).

After 6 years for the women and seven years for the men, only half of people succeed in accessing to these fundamental rights, i.e. residence, accommodation and work. And it takes respectively between 11 and 12 years to reach the proportion of 75%. The median age of arrival in France is 27 years. This means that it is during the precise time of building a family and a professional life that the migrants from sub-Saharan Africa will have to bear a long period of insecurity (Gosselin et al., 2016). The crisis, due to the increase of unemployment and the restriction in the administrative regularisation, extends this period. These same key stages, and related obstacles, are also found in the women itineraries of the focus-groups.

19 The establishment of priority safety areas (ZSP zones de sécurité prioritaires) since 2012 aims at ensuring local security in the most sensitive places. *'The ZSP provides a framework for action for these districts which are hit by the degradation of the social order and public quietness: burglaries, robberies, illegal settlement of merchants in tourist areas, drug trafficking in the building lobbies or in public squares, etc.'* (French Ministry of Interior).

20 The majority of our respondents live in the neighborhood of 'La Maladrerie' in a group of buildings the halls of which are squattered after 6 pm by young people groups, that are said not living in the neighborhood and getting involved in trafficking. A few women surveyed are living in other priority areas of Aubervilliers and are less exposed to this situation.

4.2.2 Accommodation: a basic right not always ensured

Two thirds of the inhabitants in the priority area are tenants of social lodging; however, the administrative process for accessing to this type of accommodation is quite long, because the offer is really insufficient.²¹ For the most modest categories of population, who are expecting social housing, there are other solutions: in a homeless hostel, at other people's home, in some unhealthy or too small lodgings.

'We were in a studio. We were too many inside. And it was not good as well. There was too much humidity. All the walls has become green everywhere. We suffered a little in there. Then, we found this accommodation.' (A Guinean family, 4 children).

But, even with a stable job, the difficulty for having a personal accommodation remains hard. For instance, Fanta, from Guinea, has been in France for 13 years, she works full-time as a night cleaning agent, and she and her son of 5 years old are housed by her cousin within an overpopulated flat:

'Normally, my son and I, we should not sleep together as he is a boy. Since 2010, we have been sleeping together in the same bed, it is not normal. I made an application for a social lodging but we did not get one.'

The Abbé Pierre Foundation (2015) highlights the worsening of the housing situation in France, particularly since the beginning of the crisis, and despite the new devices implemented like the DALO (Enforceable Right to Housing). The numerous consequences of bad accommodation on people's capabilities are identified as health problems, difficulties for the children in school, impacts on people's employability, and so on.

The accommodation can also be in an environment which presents security issues and difficulties for accessing to services. The right to live in a secure environment is also a fundamental right, which less ensured in priority areas, especially those which are specifically classified as 'areas of priority security' like in the town Aubervilliers. There, the feeling of insecurity is twice greater than in the other urban surroundings (quoted in Observatoire national de la politique de la ville, 2016 from the Insee survey 'Living conditions and security 2015'). This perception comes out of the interviews conducted with the women, particularly those who exposed to physical or voice violence in the public space.

4.2.3 Employment: hard work and increasing precariousness

In a global way, the migrants, men as well as women, natives from sub-Saharan Africa are confronted to precariousness which makes inclusion in the labour market more difficult, as it is currently noticed in a number of studies (INED, 2016; DARES, 2014a & b).

For the women, employment is characterised by low-skilled jobs, often on a part-time basis or being split into fragments of activities contributing to their precariousness. Besides, men are often easily excluded from the working environment, thus making the women in charge of the whole family. For the West African immigrants, who grew up in a society remaining quite patriarchal, such situation destabilises their representation of the society.

In our focus-group, several women are aspiring for jobs on-the-spot, related to childhood and early childhood. These jobs, like assistant in nursery school or at the canteen, surveillance after school for road safety, etc., would be actually accessible if they were able to read and write. They are conscious that their children, born in France or having been raised there, are now French and will not return to settle down into their country of origin. They want to stay by their children's side for they are very concerned by their future, and sometimes disarmed when facing the issue of integration. Men, on the other side seem more distant from this reality. Several of them have projects about returning to their country. Sometimes in a rather idealised and vague dream, like returning to their village, sometimes in a well-conceived reflection like for building up their own company.

²¹ According to the Abbé Pierre Foundation (2015), there are 1.8 million people who were awaiting accommodation in the social housing sector at the end of 2014. About 500,000 households were also in the situation of outstanding payments for rent, and 5.1 millions of people who are in the situation of energy insecurity.

4.2.4 The access to services: the risk of digital exclusion

The access to rights appears to more and more difficult for the people with a low literacy level particularly when they are not familiar with the new digital technology tools. The current use of them has been strongly encouraged with the State administrative reform undertaken since 2007 (through the General Review of the Public Policies).

Pôle emploi has just sent me a message. They say that there is a job in Sarcelles but I have to check it on Facebook in order to apply for it. I do not know how to do that! I can write but I do not know how to use this kind of platform. I wanted to go there, but I did not get the complete address in Sarcelles’. (Woman, single-parent family, 3 children).

For Ricardou (2016) the immigrant women express the difficulties for being ‘in connection with a qualified person who will provide the concrete information required for the administrative procedures: *We are not listened to. Once he made us trail round, he says ‘you should, you should, ...’*The great number of documents to supply, the contradictory requests from diverse departments and the waiting times are all discouraging factors encountered by the women. Therefore they turn themselves more and more towards associations who help them in the administrative process through the closeness of their support and the quality of their reception’. The administration, the staff number of which is decreasing, uses this digital transformation to outsource a part of the work towards the users themselves.

4.3 Usual family patterns are changing

4.3.1 Gender relationships are evolving

The settlement of the African immigration started at the beginning of the 1980s in a difficult economic, social and political environment. We shift from a working immigration mostly masculine to family immigration²² with all its consequences, particularly the concentration of the African households in some of the priority areas. This favoured the development of community networks based on the solidarities between the inhabitants living in a same neighbourhood. The arrival of the women generated new networks of sociability around specific activities (for the elimination of illiteracy, for setting up sewing workshops, etc.) according to the neighbourhood (Beauchemin *et al.*, 2013).

Most of the families, native from Western Africa, used to live, at first, in the rationale of an extended family, although they were de facto considered as nuclear family and therefore subjected to the current French Family Law. The fact that social workers have the right to look after these families in order to address some of the family issues is not always accepted by the men who see that as a reconsideration of their own power. The women who find there an opportunity to assert themselves in front of the men’s power, play a key role in the transforming dynamics of family relationships, just like for the relationships with institutions. The crisis, and their greater insertion into the labour market, make them in charge of more and more responsibilities to assume.

4.3.2 More female heads of family

At present, one can notice the rising number of single women raising their children. It is a significant change and a new phenomenon, which increases with the crisis, as express by the following reflection of an association leader:

Divorces and separations begin now among Africans. (...) it is an extremely important information which has to be taken into account.’

²² The right to live within a family is a constitutional right in France and is also registered in the European law. Its regular implementation and reference to began in the seventies.

These family situations often generates new difficulties that are underlined by the social workers:

'A single mother who (...) works in airports, whether in the morning or in the evening, as it is far she goes through a crazy transport itinerary (...). You never see the mother, I mean you can try to visit her, you can try to call her but you never see her.'

The kind of position that are held and the way families can put it all together with their various agenda and time obligations has to be taken into account by the various services like, for instance, the type of child care. However, beyond the real difficulties of women to reconcile their family life and their professional life, this new fact shows that the sub-Saharan family models in France are in a full transformation.²³

The consequences of these social changes on children and teenagers are crucial by raising questions on their identity, especially as their social integration is difficult because of cumulative discrimination.

4.4 Inclusion: a key role for the associations

Through this study and with the various actors that we met, women as well as men, we see the growing role of the associations for mediating, under different ways, the dialogue between the people and the institutions. It is particularly crucial for this period of crisis, for it happens at the same moment than the extensive reform in the public services.

Facilitating the participation of the women, notably via their gathering in collective structures or in diverse associations, allows to strengthen their capacities to act with the people concerned, using their agency as a lever of participation, in order to become 'the actors' of their own life and not only the beneficiaries of social support.

23 For some portraits of immigrants natives from the Sahelian countries, see Lagrange (2013).

5. Conclusion

RE-InVEST wants to emphasise the living experiences of vulnerable people, the impact of the crisis (and crisis-related policy reforms) on vulnerable groups as well as the impact of growing inequality and social vulnerability.

Indeed, unlike other countries, welfare expenditures were maintained in France and social nets allowed to weaken the consequences of the shocks. But, we are rather facing an erosion of the people's rights, especially because of a reduction in the public expenditure.

In the priority areas of Seine-St Denis, a town which has a large share of the population of African origin, the economic crisis, stereotypes, fundamentalism; identity withdrawal generate a climate of suspicion that undermines the 'Living together'. But also, as highlighted by Bacqué and Mechmache (2013): 'the reality of popular neighbourhoods appears much more diverse, and dynamic. These areas are also places of solidarity, success, innovation and creation'.

Among the populations of these areas, women encounter many difficulties in their daily life because of cumulative discrimination which reduces their capabilities space. However, they are organizing themselves and investing in the local facilities to support the initiatives of their members in the social and economic fields. By this way, they play a mediation role contributing to the fight against discrimination. The associations in which they are acting are places for the gathering of resources, for the development and promotion of skills, and for recognition. They allows the women to gain confidence in themselves and in the role that they may play in their own territory, improving by this way their ability to do and to be.

The priority areas, as identified for the urban policy framework, are often considered as laboratories of social change. Confronted to their specificities and their problems, many initiatives once supported by the public authorities, by associations and individuals, have largely answered by innovations and a great creativity. However, these various levels for action, and the corresponding actors, are themselves also affected by the current crisis through the financial collapse of local municipalities (some of them being trapped by the toxic loans), the reduction of the government budgetary aid, the reduction of resources through taxation, which adds to the decrease of people's revenue. The associations, which usually play a key role for ensuring social cohesion, are often the first affected by the lowering of their subsidies, which are perceived as the adjustment variable of a weakened budget. The evolution of the institutional landscape and the associative network has to be analysed as well as the impact that they may have on the inhabitants' conditions of living: these structures are indeed playing the key role of 'resilience tutors', particularly for the suburban youngsters having problems. It is, more generally, a way for expanding the capabilities space of the inhabitants from these areas.

appendix 1 Main characteristics of the participants for individual interviews

Gender	Age	Main preoccupation/main aspiration	Family status	Dependent children	Employment	Situation of husband/spouse	Level of education	Country of origin	Date of arrival in France
F	45	Would like to be able to write and read well, change her work, education of children	married	4	Full time, long term contract	extended sick leave	Illiterate	Mali	1999
F	37	Find her own flat because she is hosted by a third party, this is too small	monoparental	1	Full time, long term contract	absent	Illiterate	Guinea-Conakry	2003
F	45	Find a full-time job, she works only 3h/day while she has to feed 7 children	monoparental	7	3H, part time	absent	Illiterate	Mali	1991
F	45	She has health problem, but she wants to help women, she wishes to be able to work again	married	5	Jobless	Full time, long term contract	bacc + 1	Senegal	2001
F	44	Wants to change her work because workplace is too far, flat at 4th floor without lift	married	5	Full time, long term contract	Extended sick leave	Illiterate	Mali	1993
F	36	Looking for a job (jobless since 4 months) housing too small	married	3	Jobless	Temporary work employee	primary	Mali	2000
F	42	Working hours for her husband, difficulties to manage familial tasks and job	married	6	Jobless		primary	Ivory Coast	2002
F	43	Jobless since 2 years. Too small house	monoparental	3	Jobless	Absent	primary	Mali	2000
F	40	Large flat too expensive for heating, humidity. Problem of education of young people	monoparental	5	Part time, long term contract	Absent	primary	Mali	1994
F	35	Insalubrity of housing (presence of mice), workplace too far and return time too late to her place in the evening	married	4	Part time, short term contract	Jobless	primary	Mali	2001
F	40	Has not been to school, education of children	married	4	Part time, long term contract	extended sick leave	Illiterate	Mali	1999
F	45	Homeless, jobless, her son still in Mali	monoparental	3 in Africa	Jobless	deceased	primary	Burkina Faso	2014
F	50	Heath	monoparental	4	Unemployed	absent	secondary	Mali	1985
F	44	Going through divorce, unemployed, handicapped	monoparental	2	Jobless	absent	Illiterate	Mali	
F	35	She complains because they do not receive any aid unlike jobless or sick people	married	4	Full time, long term contract	Full time, long term contract	secondary	Mali	2004
F	38	Her son is handicapped, problem of housing (illegal occupation)	monoparental	2	Part time, short term contract	absent	primary	Ivory Coast	2005
H	54	Unemployed, too small housing.	married	6	Jobless	Jobless	Illiterate	Mali	2013
H	56	1) Problem with his son who wants to leave school getting 2) Project to get back to Mali.	monoparental	1	Part time short term contract	absent	bacc + 2	Mali	1989
H	56	Extended sick leave since 1 year and a half, too small house	married	4	Full time, long term contract, extended sick leave	Full time, long term contract	bacc +?	Mali	2008
H	49	His wife's health (they still do not know the disease), getting back to Africa	married	10	Part time, long term contract	Unemployed (sick)	secondary	Ivory Coast	1990

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