



The Referendum on Scotland's Future

Saturday 2nd August

The Beacon Centre, Greenock

“Women need to have their voices heard as part of the debate around Scotland's future. They are the cornerstone of communities – both socially and economically. The campaigns need to engage with women and listen to their concerns and emerging issues. This event has ensured that those attending are able to raise and seek answers to the issues which are important to them.”

Agnes Tolmie
Chair, SWC

www.scottishwomensconvention.org

Introduction

The SWC organised this event in recognition that women from different backgrounds throughout Scotland have significant questions and issues around the forthcoming referendum. Women want to know how this historic decision will impact on them, their families and communities as a whole.

This is the seventh in a series of conferences held by the SWC. Previous events have been held in Glasgow (x2), Dundee, Livingston, Aberdeen and Inverness. Throughout the summer the organisation will also visit Orkney. A specific event for young women will also be held in Glasgow.

The events are chaired by Agnes Tolmie, Chair of the SWC. Our organisation works with Yes Scotland and Better Together to source speakers and panel members.



Carol Fox, Women for Independence

Carol is an experienced employment lawyer and an Accredited Specialist in Discrimination Law by the Law Society of Scotland. For the past decade Carol has been dedicated to representing claimants before Employment Tribunals in discrimination cases and for the past five years has been responsible for progressing thousands of equal pay cases for low paid women. Before coming to the law as a mature student Carol was previously a Social Worker, a full-time Trade Union Official and worked with the Equal Opportunities Commission.

As a lifelong feminist committed to equality Carol always attempts to practice what she preaches and in 2010 established a niche claimant employment law firm in Edinburgh. Fox and Partners is the first law firm in the UK to embrace Employee Ownership whereby all staff will benefit from the success of the firm.

Carol has been an active member of Women for Independence since February 2014 appearing on late night TV and meetings around Scotland to make sure that women are engaged in the Referendum debate. Carol is a passionate YES supporter but not a Nationalist. Since resigning from the Labour Party after 30 years of membership she is not affiliated to any political party but wants to make her contribution to building a better Scotland.

“I want to explain a little bit about my journey as to why I’m voting Yes. It’s important to realise that the Yes campaign is an array of very diverse voices. If you go onto YouTube we did something called i-talks, which started at 10.00am and finished at 7.00pm and there were so many difference voices from Yes coming from different perspectives.

We’ve also heard a lot about how there’s not enough information. I think for women it’s more of a case of we don’t have enough time to look at all of the information available because there’s loads out there. There are now quite a lot of books available.

I was born in Motherwell in 1961, I’ve got one older brother and I have hard-working parents who wanted the best for us. They brought us up to do the best we could to get on in the world, but also to do good in the world. My first ever vote at 18 was on 1st March 1979 in the first referendum. I went into the polling station with a feeling of drum rolls, thinking of the suffragettes throwing themselves under horses and being force-fed to give me this opportunity to vote and to exercise my democratic right. We went in that day and voted for a majority we didn’t get. What we did get later that same year was 18 years of Mrs Thatcher. Those of us who have lived through those years know what happened when we didn’t get the government we voted for. That’s why we’re so passionately involved in the Yes campaign, because we want to have the government we vote for.

In my professional life I’ve been a social worker, a full-time trade union official and at 39 as a single parent I went back to do a fast track law degree. I now specialise in equality and discrimination law. For the past six years I have been conducting mass equal pay claims for low paid women and it breaks my heart that it’s against Labour councils.

That’s one of the things that’s spurring me on. It’s not about what we theoretically think we might be able to do in the future, it’s about what can we actually do now and what we can achieve, particularly for women in Scotland. That doesn’t mean to say I’ve changed my politics one bit, that I’m not concerned about single parents in Newcastle or anywhere else in the country or indeed the things that are happening in Gaza and the rest of the world. However if we have the power and control we can start here and improve the society we have. I do think that would have a positive effect on democracy throughout the rest of the UK. I see it as taking positive control and making a contribution to creating a better Scotland and building a society. I think it’s a very socially responsible thing to do to vote Yes.

I have spent all of my adult life trying to practice what I preach and trying to empower women, and empowering myself as well. I strongly believe a Yes vote in September will allow us to build a fairer and a more equal Scotland. We need to seize the destiny, to take the power into our hands and to shape the country and the kind of society that we want.

This is our opportunity, as women, to make a difference. You don't need to become an expert in economics, or become a Cabinet Minister. You don't even need to read the White Paper from cover to cover. However you do need to engage in the debate, to listen to the arguments then decide who you trust for the future stewardship of this country, based on the evidence before you. I've listened a lot to the other side and I think there are very good, sincere genuine people in the Better Together camp. However I wholly disagree with their analysis that the 300 years of the union has been a positive thing and that we are in fact Better Together.

The Union came about by the Darien project and the bankruptcy of Scotland. They were sort of latter day bankers, who acted irresponsibly and sold away Scotland. Women didn't have any vote or say in any of that – we've not yet had 100 years of democracy for women, never mind 300. And how much have working class people benefitted from the Union? I will politely listen to the other side and will engage in a charming debate but I will also challenge the propaganda as to how good 300 years of the union has been. I don't accept that it has been good, particularly for working class people.

Voting Yes doesn't make you a nationalist, it makes you a democrat. It makes you someone who cares about making a contribution to building a better Scotland, a better Europe and a better world so we can lead by example. I was a member of the Labour Party for 30 years, and was a candidate in 1999, 2003 and 2007. Following a great deal of thought, consternation and angst, I finally resigned my membership of the Labour Party. It wasn't easy. There are good people in the party but they are frustrated and they are powerless.

As an individual member of the party I wasn't consulted on the Better Together strategy, of working in common cause with the Tories, who I had fought against my whole life, to help us stay in the UK. I felt profoundly disillusioned by the negativity that was coming from the No camp, and the lack of imagination for the future of Scotland. I wanted to have the intellectual and political freedom to make up my own mind. Really, the other side's argument boils down to 'better the devil you know'. I don't accept that. I think that the people of this country, in particular the women of this country, are better than we think we are.

So I want to build a better Scotland than this and I want the referendum vote that I had hoped for back in 1979. I think there are greater risks if we vote No. One of the risks of voting No is that there might be a Tory/UKIP coalition Government next year. If this happens, our negotiating position in terms of future devolved powers which are being promised will be very weak. Unfortunately one of the women who has been promoted to the Cabinet has been quoted as saying that they will need to cut the money that's coming to Scotland. I would take with a very large pinch of salt all of the promises that are being made if we vote No. Those of us who are in our 50's and who voted in the first referendum have heard that before and it didn't happen.

My vision for Yes in an independent Scotland is quite clear. We want all of the powers here in Scotland under our control to get the government we vote for. As an equality lawyer, I want all employment and equality laws together so that we can enforce equal pay, tackle discrimination and make the lives of working parents and of working mothers in particular easier. It has been a real struggle and a gruelling struggle over the last 6 years trying to fight these equal pay cases. Over 100 of the women that I represent have died. I want the women that I represent to enjoy the fruits of their labour in their lifetime and I want the equal pay act enforced in my lifetime. I want to change happen now and to be delivered now.

This vote is about power, control and democracy. You're not voting for Alex Salmond, or a political party, and you're not voting for any politicians. If you listen to the polls, it's in the women of Scotland's hands to deliver this referendum. We must play our part in it and convince women they can take part in it. You can make a decision for Yes as a mother, an auntie, a granny, a daughter, on so many different levels. You don't need to know all of the answers. Some of the questions being put forward are what's going to happen in the future, what certain things look like. That's like saying you're not going to have a baby until you know what colour of eyes it's going to have, or what secondary school it's going to go to. You make a decision about what you're going to do in life, you then come together to shape the best possible society you can build in Scotland. I am dismayed we've had welfare caps. I want a different sort of cap – I want a cap on how much the higher people in society earn; I want an increase in how much taxation they pay so that it goes into the common good for us all. I don't want to pay for Trident and I don't want to pay for the House of Lords. These are all choices we can make in an independent Scotland, when we seize that control and that destiny.

I also want to renew faith in politics. This whole referendum debate has drawn women, men and young people across Scotland into meetings like this. It has already energised us with a new faith in politics and that has to continue after September. Of course it's not going to be easy and there's not going to be an overnight transition, but we have the opportunity before us to do our best, to do what we can to build a better Scotland.

I want you to take that courage in your hands and step away from the failures of the past, and very detailed questions about what are we being told about what has been better for us. The reality for the women I represent has not been 'Better Together'. Nobody stood up for their rights,

I want you to vote Yes, for a positive future, for a fairer and more equal Scotland. I'm doing my bit to make sure I wake up on 19th September knowing that I did my best to make this happen. So please join me."

Baroness Annabel Goldie MSP

Annabel was born in Glasgow in 1950. She was educated at Greenock Academy and graduated LLB from Strathclyde University. Annabel is Deputy Lieutenant of the County of Renfrewshire, Member of the Salvation Army West of Scotland Advisory Board, an Elder of the Church of Scotland in Bishopton, Honorary Fellow of the University of Strathclyde and Honorary Fellow of the RIAS.

Annabel has been Scottish Conservative spokesperson on the Economy, Justice and Home Affairs and became leader in November 2005 until November 2011. She is currently Scottish Conservative spokesperson on the Constitution and the Scottish Conservative political voice in Better Together, as well as being a member of the National Trust for Scotland, the RSPB and the Scottish Wildlife Trust. Annabel's interests include the countryside, music and literature.

“We should be very clear from the outset what this referendum is not about. It’s not about whether theoretically Scotland could be independent. Scotland could be independent, that’s not the issue. The issue really is which is better for Scotland? Separation, or staying within the UK with a strong Scottish Parliament in Edinburgh. What is the better arrangement?

It’s also not about a choice between independence and no change. It’s very clear that if we stay within the UK we will see major changes in the powers given to the Scottish Parliament. The Unionist parties have all pledged various forms of radical change to the Parliament through more powers. More importantly, this debate is not about who is the better Scot and who is more patriotic. All of us on the panel are every bit as Scottish as each other and are every bit as proud of our country. I was born and have lived my whole life in Scotland. This is not a test of Scottish credentials. We are all proud to be advocating our different positions and we’re trying to articulate what we genuinely believe to be the best future for our country

It’s also not about whether you like or dislike Tories, whether you like or dislike Labour, or the Liberal Democrats, or the SNP. It’s much more important and much more fundamental than that. It’s about the essential ingredients for a stable society to deliver the things in which we are all interested. Is that achieved by separation and independence or is that more likely to be achieved by remaining in the UK?

I think we should also remember that if we make a decision in September to opt for independence, it’s not some kind of experiment. We can’t try it out for 5 years, and if we think we’ve made a mistake we can go back to the drawing board and ask to get back into the UK. That is not an option. If we vote for independence in September, it’s irreversible.

To me, the issues that I think are important to an audience like this are issues of childcare, equality, healthcare, welfare provision, opportunities for jobs and careers. Opportunities for more promotion of women to the boards of our public sector organisations and of companies. I want to see all of this. However these are not determined by geography, or constitutional change. They are determined by political will and whatever the components are to create a stable society and a stable economy. One where we have the means to fund the provision of what it is we want to see and whereby we have the opportunity to provide these greater visions. What affects us and worries us in Greenock and Glasgow affects women just as much in Yorkshire, or the south of England or Belfast or Cardiff. They are all affected by these issues and they all see the relevance of being together and fighting for the things you believe in and the things you want to achieve.

I want to dwell very briefly on the UK and how I see it. To me the UK is like a partnership, and a partnership in the best sense of the word is one which lets us pool talent and resources. It lets us share opportunity and maximise opportunity. It's also one that helps us when times are tough. We can stand shoulder to shoulder and face these challenges together. I believe that the Union of the UK has actually served not just Scotland, but the four countries within the UK well.

If you look briefly at our history, you will see that we have defeated Nazism. Together we have fought against and continue to fight against terrorism. Together we faced global recession and I don't need to remind you of the searing effects of global recession. When there was the very serious possibility that our banks could go down, being part of the UK allowed us to come up with a financial package. That involved a colossal amount of money and we can't shy away from that. That's not 'boring economics' or figures on a piece of paper. We needed colossal sums to make sure that the RBS and the Bank of Scotland didn't go down and we needed a further package of colossal sums to guarantee the banks. If they had not been able to continue to do the job we need them to do, which is lend to households and businesses (so that they continue to provide employment and can function), we would have been in a very serious situation. It is beyond question that an independent Scotland would have found it just about impossible to meet that challenge on its own.

The UK has a population of just over 60million people. For Scotland, that's the major market for our jobs and where our products go. It's a very important market for us. I know that the Yes campaign are saying that won't change if we become independent, however I don't agree with that. I think if we vote for independence, two things will happen. Scotland will not only become independent, but the rest of the UK becomes a separate different country which will naturally want to look after its best interests. It will not be giving any sentimental thought to what would be nice for Scotland or would suit Scotland. The rest of the UK would say 'you've made your decision, good luck, hope it works out but we're going to get on with life ourselves'. I just don't buy that argument that nothing is going to change.

I think that the scale of activity that's possible within the framework of the UK has some very practical consequences for us in Scotland, not least in terms of defence. I spoke at a public meeting in Helensburgh where not surprisingly they are very worried about independence. To the West Dunbartonshire economy, Trident is not a threat, it's not a presence of alarm, it's something that at the moment is a necessity and it also critically underpins their economy. Not just with the jobs at Faslane but with the broader reach of what that spend means for the wider economy. That economic presence keeps many small businesses going and keeps many people in that area in employment.

I also heard the view of a professional soldier who said that if we were to become independent, those in the armed forces would not necessarily want to opt to be in the Scottish armed forces when they could have a better career in the UK armed forces, which is much more attractive. We know to what extent we depend on the UK Ministry of Defence for companies in Scotland, companies that specialise in complex defence work and which employ thousands of people. It's very clear that this work would not continue. We simply would not continue to get these orders if we were independent. The rest of the UK would want things to be secure and under their own control. These contracts would not be given to foreign countries which Scotland would be. I don't think you can just wipe that away and say it doesn't really matter.

In terms of currency, the pound is not an asset. The pound is nothing more than the reflection of how good the economy is. It's the assessment by the international markets as to how strong they think an economy is. It is perfectly clear if we opt for independence we're not going to be in a currency union, the rest of the UK has made that clear. Not because they don't want to do it, but because they do not consider it would be in their best interests to do it. That is the decision and the expressed view of the principal politicians who would be in the rest of the UK having to make that decision. I think currency is at the heart of this debate. It is vital not just in terms of what we do each day or each week – whether we buy a bus fare or do the shopping, or get petrol for the car. It's the very thing that determines how business operate, how jobs are created and how jobs remain and how the country functions.

Some people may think that global influence doesn't matter at all. I couldn't disagree more. In this day and age, if we live in anything we live in a global age. We live in an age where what happens thousands of miles away can affect us. The influence we've been able to exercise as part of the UK, whether that's in international aid, or being part of the G7/G8 where we sit at the table with the major powers of the world and try and make decisions which benefit the rest of the world, matters very much. We're one of the five countries that has a permanent seat on the United Nations Security Council. That's clout and that's influence. We're also a prominent presence in NATO. I think that if you look at the world as it is today, a world we would love to say is safe and secure but it's not, we never quite know what may arise and what may confront us. It's one thing having international influence but you need to back that up by having some form of resource so that you can deal with situations as they arise.

Not everyone will agree with how that power is exercised - the Iraq war is a classic example of that – however I think it is important that the power is there to be exercised.

I think that the number of unanswered questions is difficult for the Yes campaign. The vision that they want to present to you of independence is a bit like the travel brochure version – you flick the pages and see the blue sky, the shimmering sea and the sandy beach. You see a little table with a couple of cocktails on it and two bronzed figures sitting in idyllic happiness and think ‘get me there’. However, nobody tells you about mosquitoes, or the hotel that’s not quite finished, or the drains that don’t work and the odours that come up on the streets and sometimes into your bathroom. The reality quite often may be very different and we can’t do this on the basis of dream alone.

I am not going to rubbish the independence aspiration – it’s a worthy, laudable dream to have. But dreams don’t pay bills. In all of this, we have to examine as best we can what we think the likely factual outcomes are. When I look at the strengths, security and stability of the UK, that trumps the risks and uncertainty of independence every time. I think we do have the best of both worlds. We have a partnership that matters.

The opinion of young people is very important. Overwhelmingly mock referenda which have been taking place have been rejecting independence. It is the same with universities. This poses the question why? I think the reason why is that young people see a world now without borders or boundaries. They see the world that is boundless in its opportunities and global in its reach. This is not a time to be shrinking behind borders and making ourselves smaller. This is the very time we need to remain part of that international arena, plugged into it, able to influence and able to ensure that Scotland, as part of the UK, can benefit from what all of that means.

To me, what we need in Scotland is the strength, security and stability of the UK, with a strong Scottish Parliament that attends to our domestic needs. There will always be political disagreements but within our Parliament, across the parties, there are politicians of ability and competence and they have the political will and sense of political responsibility to address our domestic issues. All of that domestic control remains with us in the Scottish Parliament and I think that does give us the best of both worlds.

Every time I examine the case for independence I find it riddled with uncertainty and fraught with risk. If I’m asked to place a huge question mark over the pound, I say no thanks. If I’m asked to place a question mark over pensions and how we fund public services across Scotland, no thanks. If I’m asked to get rid of defence jobs in Scotland, no thanks. And if I’m asked to lose what I think has been a meaningful partnership that I think helps us and gives us the strength of scale that partnership offers, no thanks. I’m going to stand up for Scotland as I believe is necessary on 18th September. I’m going to vote No to all these uncertainties and risks and I urge you to do the same because I care about my country, I’m proud of my country and I have a sense of vision for my country.”

Question and Answer Session

The main focus of this event was the 'Question Time' style Q&A session. This gave local women the opportunity to ask a panel of representatives from Yes Scotland and Better Together questions around a number of issues.

BETTER TOGETHER

Mary Fee was born in Leith and has lived most of her life in Renfrew with her husband and two sons. She worked in Tesco for twenty years where she was also a shop steward as a Union member for USDAW. From 2000 she sat on the STUC General Council, the STUC Women's Committee and the SEC of the Scottish Labour Party. In 2007 she was elected to Renfrewshire Council as a councillor for Renfrew and Gallowhill. Since 2011 she has been an MSP for the West of Scotland where she has served as the Convener of the Equal Opportunities Committee and latterly as Shadow Housing Minister.

YES SCOTLAND

Shona McQuarrie is the Women for Independence (WFI) representative for Inverclyde. She is a Scribe at West College Scotland. She is also one of the lead volunteers with Yes Inverclyde and takes part in most of their events. She is involved in social networking for the group and is page administrator for Yes Inverclyde Facebook. Shona is married and lives in Inverclyde.

How much will it cost to set up an independent Scotland?

Carol Fox (CF)

There's been a lot of debate about the different costs and also how well off we will be. The problem with that is you get an expert who supports one side and another expert who supports another side. The cost of setting everything up will depend on who we elect in 2016 when we're independent and the policies that we then elect those people to implement. In terms of economic stability, I was in Iceland at Christmas. That's a very small country that had it's own banking crisis in 2007/08. I took the opportunity wherever I was to speak to the people of Iceland, asking how their country got through its economic crisis. Firstly, they are taking their bankers to the courts and prosecuting them, and secondly they have taken control of their own currency, by making it a closed currency. They took control of rebuilding it and making it strong again. If a country of 340,000 people can do it, there's absolutely no reason why Scotland can't do it. The pound belongs to Scotland as much as it belongs to anyone else. After a Yes vote the cost of independence will be part of negotiations. Scotland and the UK are rich countries, there are a great deal of assets and they will need to be divided. They have to be sensible, common sense negotiations. You do not need to have this fear. It's perfectly possible for us to have a stable economy and we will control the cost of an independent Scotland.

Annabel Goldie (AG)

What we all understand is, it doesn't matter who you elect in 2016 - if we've opted for independence, there are a whole range of inescapable costs that are going to confront Scotland. That might be through different regulatory systems, setting up different foreign affairs systems or embassies. It might mean setting up a totally new revenue and customs excise because we would be taking control of that. We've got the Scottish customs and excise offices partially being adjusted to cope with changes to income tax through the additional powers that are coming to the Scottish Parliament, but that's just a small element of what would be required. Nobody's really been able to put a figure on it. I think Alex Salmond has put it at somewhere around £200 million, however several independent analysts threw that out of the water, pointing out that the cost of any one thing was likely to be as much as that. Research was done recently to show that the cost of setting up the single police force coupled with the cost of setting up customs and excise for the additional tax powers. That total is already £150 million and that's just two things. I don't know the answer to this question but I do know it's just another one of the uncertainties that I'm not willing to accept. It is not fear to talk as factually as we can about the currency and the pound. The bottom line is that an independent Scotland, with a population of 5 million people, is not going to tell a population of 58 million what to do. It is certainly not going to persuade the political leaders of that foreign country, the UK, what they should do with their pound. It is not as much Scotland's as anyone else's, it's simply a trading currency that reflects economic worth. There's no way the rest of the UK is going to be drawn into an arrangement with a country that's got an initial budget deficit, with no idea how they will clear the deficit and no idea how they will continue to service it from year to year. What they haven't answered is when the crunch is on, what happens? Is public expenditure cut or do taxes go up? That's not fear, it's fact.

Mary Fee (MF)

The question being asked is the million dollar question. I am asked it every day, whether it's door knocking, phoning or meeting people in the street. The White Paper, in my view, is an aspirational wish list. Now there's nothing wrong with having a wish list but we have to know how much that's going to cost us. We cannot wait until we are independent. No-one would buy a house, book a holiday or buy a car unless they knew how much it cost. I think it's disingenuous of the SNP to set out their case without telling people how much it's going to cost.

Shona McQuarrie (SM)

We're the 8th wealthiest country in the OECD and we're full of resources. Our renewables make up 25% of the EU's tidal and wave energy. We've also got key industries like tourism and food and drink. There are countries who have fought wars to become independent with less resources. You may have watched the Olympics or the Commonwealth Games and seen all sorts of independent countries competing that are smaller than us. They've all managed to do it, so why can't we?

CF

If there are start up costs, I would see it as money well spent in investing in the type of society we want to build. We will no longer be paying for Trident, or the House of Lords. We will make savings and we will allocate the money in a fairer and more equal way.

Questioner

I think this is 'pig in poke economics'. Many of us here will be going to the supermarket in the afternoon and we would not be filling up our trollies if they didn't display the prices on all of the items. Scotland has 8.4% of the population but we get 10% of the public spend. If we go independent, we're already starting with a deficit.

“What happens to UK Passports and Passport holders? As I understand it a UK passport cannot be surrendered. Is dual citizenship going to be introduced?”

MF

This question is also something that I get asked about frequently. I actually asked that question in Parliament and the answer I was given was basically 'why was I asking such a silly question'? The latest information that we have from the Government is that our UK passports would run until they expired, at which point we would have to apply for a Scottish passport. If we have to do that, we have to have our own passport office. What would the set up costs be for that? There are people that want dual citizenship, many want to keep a UK passport. We have no answers really about what will happen other than we can transition to a Scottish passport.

CF

As citizens of an independent Scotland, we would have a Scottish passport. There would not be borders as we would be in the EU. We would have the same ability to travel as we do at the moment. Look at Ireland for example. This is something we can be quite calm about, the issues of dual citizenship and nationality will be addressed. I don't see that there's any barrier, either legally or economically. If we have to have a Scottish passport office then fine, let's make it more efficient than the one that operates at the UK level.

SM

You would continue to have your British passport until it runs out then you would get a Scottish passport. There would be no borders. I feel that in instances like this the No campaign make things more complicated than they need to be.

“What will the outcome be of private pensions already being paid to retired people, in particular ones that are paid because the person was in a Government paid job, for example M.O.D?”

AG

Because that's essentially a contractual obligation, my understanding is that these pensions would continue to be paid. What is problematic about pensions, however, is twofold. Firstly, we can't get away from the issue of budget deficit. The last figures showed a deficit in Scotland of £12 billion. Part of that relates to pensions. A population of over 60 million with a tax paying element of over 30 million currently contribute to our pensions in the UK and make sure these are payable. We do know within Scotland that proportionately we are ageing more quickly than the rest of the UK. By comparison Scotland is going to have a bigger element of retired people than the rest of the UK. The second issue is that the EU recently made clear pension funds in Scotland which have been underfunded (which has been allowed because we had a cross border subsidy from the rest of the UK) will stop if we're independent. The EU has made clear that any pension funds in Scotland that are underfunded are going to have to be brought up to a solvent position. The cost of that is unknown. That money has to come from somewhere, either from you through your taxes or from the coffers of an independent Scotland but it's the same thing at the end of the day. It's money that's not there to spend on other things and either has to be produced by extra taxation or by cutting public expenditure. That is a very real issue.

CF

The present pensions will be honoured. There isn't currently a pot of money sitting in terms of state pensions. The people who work and pay taxes are the people that pay into the pot and those people that retire take out of the pot. That continually needs to be topped up by having a growing economy and a working population paying taxes. We need to look at expanding our economy. As an employment lawyer, I want to challenge the drift that suggests people need to be working until they are 70 and over. If you look at the demographic in Scotland, sadly, people are going to pay in and are not going to see their share coming out again. I don't want people working until they drop, I think we've got to look again at what we expect of people in terms of our working life and in terms of state pension so that people can actually enjoy life. What's happening at the moment is the south of England demographic is dictating policies that don't sit with Scotland for so many reasons. This whole area needs to be re-thought so that the pensioners of the future don't have to work until they drop and they are able to have a happy and healthy retirement. My parents are 78 and 79 and my mother worked 40 years for the health service. They're both voting yes because they want to leave a better society for their children and their grandchildren. We need to think about the generations that are coming after us. For pensioners in the audience, your pension is secure. Your moral responsibility and concern now has to be for your children and grandchildren.

MF

I want to pick up on the point about life expectancy. Overall in Scotland our life expectancy is higher. While there are pockets where it's lower, overall it is higher. An economist has recently said that it would take 50 years of growth before we would have the funds to pay for the pension system. There are really serious concerns for company pension schemes. The EU rules are quite specific and clear that those pension funds would have to be fully funded and that has an impact on every single person that is working in this country.

Audience

My background is pensions, especially occupational schemes, and I get really heated when I hear incorrect information. When talking about the cross-border schemes, we're realistically talking about half a dozen schemes. Not everyone who is employed by a UK company is subject to a cross border scheme as many are set up either in Scotland or in England. If we go for independence the ones in England are legally obliged to pay what they are due, however the cross border analysis is really irrelevant due to the small number of schemes that are affected.

AG

It's not about the number of schemes, it's about the size of the funds and how many potential pensioners are affected. One organisation recently did some calculations as to what would be involved to fund these schemes. The figure was significant so I certainly don't think this can be dismissed. I fully defer to the woman in the audience's knowledge on the matter, however there is still an issue there. The broader issue however is the state pension. If you accept that Scotland operates on the basis that we're getting more money back from the UK Treasury than we put in, a significant amount of that is paying pensions and welfare provision. An independent Scotland would have to accept responsibility for paying pensions. With the population demography in Scotland, and the number of people that are going to reach pensionable age, there's a very significant public sector payment obligation. I'm not saying it can't be met but if it's put into the cauldron with everything else, there have to be question marks about how on earth the economy of an independent Scotland would cope.

***“In case of Scottish independence:
Will EU citizens currently living in Scotland have to apply for visas to live and work in here? Will EU citizens, who obtained British citizenship through naturalization, have to apply anew to become naturalized Scottish citizen? If so, will they have to wait 5 years again and pay all the application and processing fees again?”***

CF

As an employment equality lawyer I want us to stay in the EU, because a lot of the most progressive rights in terms of discrimination and equality have come from Europe. From my view it was a good thing, although you have to look at the politics of Europe and maintain vigilant about the drift to the right. Things are not as progressive as they have been in the past. I do think that an independent Scotland should and will remain within the EU. What we're getting at the moment are a lot of scare stories, such as the Spanish EU representative saying that it couldn't happen. That was because he has his own problems in terms of the Catalans and he's worried that we would set a precedent. You've got to look behind some of the politics of the statements that are being made. My understanding is that we fulfil all of the existing criteria for EU membership. There will have to be a process of negotiation. I think that people will negotiate in a calm, informed and sensible manner and discuss what's in Scotland's best interests. I think that the EU countries will deal with the political reality rather than trying to stop us from exercising our democratic rights. They will have to look at what's best for the EU and they will want to welcome Scotland in. The bigger risk in a No vote is that we may be taken out of the EU against our will by a Tory/UKIP Government. They want to have a referendum because they have a different picture of the kind of country that they want to build. It's not the direction that I want to go in. There is no barrier to Scotland being in the EU. It has been estimated that after the vote 'Independence Day' would be March 2016 so there would be a period of about 18 months. Although it is quite a tight timetable, there will be well briefed teams of negotiators who will be undertaking those negotiations on our behalf.

AG

I want to remain in the EU and I very much hope that's what happens if there is a referendum on the matter. The difficulty again is that if we are independent, we will have to re-negotiate our EU membership and we simply don't know what conditions will be attached to that. I have listened to numerous debates in the Scottish Parliament where every question on this has been glibly dismissed and every reservation has just been wafted away. The bottom line is, we need the agreement of every other member state of the EU. To say that every one of these states would be agreeable to Scotland coming in without having their own little agendas and conditions they would like to impose is naive. I would hope in response to the question that visas wouldn't be necessary because members of the EU enjoy freedom of movement. As to the more technical questions, citizens of the UK who have become citizens because they've been naturalised here does involve complicated issues of international law.

MF

The SNP now admit that we would have to apply to join the EU and part of the terms of that is that every country would have to agree to us being a member. The average time it takes a country to join the EU is nine years. Croatia is the most recent country to join and it applied in 2003.

18 months is not only optimistic, it's a fantasy to expect that all of the necessary negotiations can happen. The UK enjoys a number of opt-outs from Europe and again the SNP have said we would automatically get all of these as well. That's an assertion on their part but it's something we would have to negotiate. For example, the UK enjoy an opt-out from the Euro. We don't know if we would have that because it's not been negotiated yet. It's too big a risk to take that all of this would be able to be negotiated in 18 months and we would just get everything that the UK has.

SM

My understanding is that things will stay pretty much the same following discussions. If people have to apply for a visa now then that will continue. There would be discussion between the different governments and agreements would be reached. I think it's worth bearing in mind as well that the No campaign lets us think we won't get into Europe but they're also part of Europe so they will be affected. We should get in if the UK is in because we're part of their membership at the moment.

CF

It's a unique situation because Croatia hadn't been an existing member and submitted a completely new application to go into the EU. When you look at the unification of Germany, that happened fairly quickly. I think things have to be dealt with on a case by case basis.

"I have a business here in Scotland and I speak for the business community. I think there is concern about what's going to happen with the EU. Because it could take a lot of time, people are going to feel very unsettled and it's not going to be good for our community whichever way the vote goes. What can you say about reassuring businesses about the future here?"

"If we remain in the EU as a separate country, can we do anything at all for the fishing community? Since we've joined, our fishing stocks have been devastated."

SM

There's a pro-independence group, Business for Scotland, and they feel confident about their businesses in an independent Scotland.

CF

I am also a small business person. We've embraced a different form of business in terms of employee ownership, we're the only 'John Lewis' style of business law firm in the UK. In terms of business, I would like us to look at more ethical businesses and look at the employee ownership model.

I've been at events with Business for Scotland and there's also a lot of business that are very pro-yes. I don't know much about fishing but I do know that Farmers for Yes want Scotland to have a stronger voice within the EU, to negotiate better deals for the agricultural community. They get the lowest subsidy at the moment and they want that raised. In terms of fishing, we would have to do the same and address the needs of the Scottish fishing industry.

AG

I believe in the EU. I think it helps business, it eases our ability to do trade and transactions with other member states and I think it's important for business that we remain part of the EU. As to what happens with an independent Scotland, as we have said we don't know what the conditions of membership would be but I think it's safe to say there will be conditions. Whether or not these would impact on business is difficult at this stage to say. What will happen to our major market south of the border? At the moment that's our biggest trading partner but it would become our greatest competitor. There are broader issues in there. On fishing, I know that working in conjunction with many of the main fisherman's organisations in Scotland, difficult decisions have been taken to conserve stock, they've not been easy decisions to make but there is a recognition that there has been some real progress in conserving fish stocks and that has to be good news. To address the point that we would be better off as an independent member of the EU, because we could sit at the table and negotiate deals about fishing. I think that's actually going to be more difficult to do if we're one of the Member States. If we take a land locked country like Slovenia, they have a say on fishing policy. It may be bizarre as they have no fishing interests but they have a say as do all Member States. I feel at the moment we can and do exercise influence within the EU. It doesn't mean we always get our own way or achieve what we want, but we are regarded along with France and Germany as one of the major players. That's why I would rather remain in that position. It gives us more clout and a greater chance to influence things.

MF

I think one of the most unsettling things for businesses, regardless of their size, is the lack of cost attached to independence. The rest of the UK is our biggest export market and it could become our biggest competitor. An additional cost to us if we do become independent will be the transaction costs that businesses in Scotland will have to pay to export goods and services to the rest of the UK. That is an additional cost and additional concern for them.

“What happens if Scotland remains within the UK but then the UK opts out of Europe? What implications does that have?”

AG

I can't tell you which way that will go. At the end of the day, it will be for the UK electorate as a whole to make that decision. If they say that on balance we're better out of the EU, then we're better out of the EU. My impression is that while the EU is a topic for discussion and people rightly want to raise it, I don't get the impression it's a deal breaker for independence. My impression is that the deal breakers are 'does the UK matter?' and 'does the influence matter?'. We're not diminishing the importance of the EU or the difficulties that would confront an independent Scotland when negotiating membership.

CF

In Scottish terms, we have a favourable view of the EU. Down south there's a different attitude towards the EU, an anti-EU view, and it's top of their political agenda. If there's a Tory/UKIP Government, it will be very much against many of the advantages that we have from Europe, because they don't see them as advantages. My hair practically falls out when I hear some of the things that UKIP say. One of the first things they would do if the UK was to come out of Europe would be to abolish maternity leave. They want to turn the clock back to a 1950's style society and in terms of women's rights they want to undermine all of the gains we've made over the last decade. They want women to stay at home and clean behind the fridge. We mustn't allow that possibility to arise. We're better in Europe.

“What is the view about local devolved decision making post-independence - not replacing Westminster with Holyrood? The way that I look at independence is that it's about self-determination – sometimes we land up with Governments that hold onto all of the decisions and we actually feel detached from the decision-making process. What I would like to feel in relation to an independent Scotland is that we are linked and attached to Holyrood. Sometimes' there's a sense that decisions are being made without us being involved.”

MF

I passionately believe that through enhanced devolution we can empower our communities. It is our local government, our local authorities, our tenants and residents associations who know what's best for their communities. They should be empowered to make the decisions that will have the biggest impact on them. That's something that I have campaigned for over a number of years and it's something that I will continue to campaign for.

CF

I don't think we have an adequate system of checks and balances at local level at present around who has the power, who exercises it and how they are held accountable in terms of the money that they spend. In theory, I think it's a laudable aim to devolve power down but you have to have the checks and balances. What we would have to have in an independent Scotland is greater transparency to the people who pay their taxes and elect their local government, and not give power to a small group of people locally who seize it and then represent their own agenda.

“Will an independent Scotland be in a better place to tackle poverty and inequality and what might this look like?”

CF

Last year the UK Government introduced employment tribunal fees. Any woman taking an equal pay case now has to find £250 before she can put her case in and £950 before she can have her case heard. Statistics show there has been an 81% drop in cases since this was introduced. The initial reason it was brought in was to stop spurious and vexatious claims, however there were already rules and regulations in place if you didn't have a good case. What has happened is it has completely destroyed access to justice with regards to employment rights for working people. It has put barriers in the way of particularly women taking discrimination claims and equal pay claims. It's something that the present UK Government have introduced. It's having a devastating effect and it would be abolished in an independent Scotland. I want us to address the inequality that is institutionalised in our society.

SM

One of the key themes in the White Paper is fairness and equality. There are currently 59 Scottish MPs and 591 from the rest of the UK making decisions about things that don't affect them. Moving power to Holyrood would mean poverty being tackled the way it should be.

AG

I don't think there's a cigarette paper between any of us in this room in terms of what we want to see with regards to fairness and equality. Where there's a division is what is actually necessary to achieve that. I share concerns about fees for employment tribunals and I think that needs to be looked at. I think the decision was made without consideration of what the practical impact could be. It's wrong that anyone who finds themselves in dispute with their job and in the vulnerable position of being dismissed feels denied the legal representation necessary to try and question that and take it forward. To go back to the previous question, we have seen a number of centralising influences within the Scottish Parliament. I was not a fan of amalgamating colleges.

I felt that local colleges were a connection with the local community whereby local people had some sense of understanding of what their college was doing and capacity to question what it was up to. I know the reason that amalgamation was rushed through was financial, as the Scottish Government were so busy funding other parts of education they thought that colleges should take the bullet. At the end of the day you have to look at what different parties are talking about at elections to work out if there's a better chance of your concerns being addressed and dealt with. As to whether Scotland would be a better place to tackle inequality independently goes back to political decision making. If we're struggling to fund our public services in an independent Scotland because we've got a budget deficit we can't get under control, if we are having to operate our own currency and the markets are taking a dim view of our public finances, there are going to be really hard, difficult questions asked about what we can afford. I don't think constitutional change per se necessarily creates a better Scotland.

MF

I absolutely agree with the comments about employment tribunals. I am appalled that charges have been introduced. It will stop people getting justice and being able to go to an employment tribunal. The sooner we get that charge scrapped the better. In relation to child poverty, that comes down to political will. You cannot look at child poverty in isolation, as it's intrinsically linked to fuel poverty, housing and one of the biggest issues in tackling child poverty is getting women back into work. I know from my employment history how difficult it is, particularly for single parents to get back into work because they have childcare costs, flexible working issues, zero hours contracts and they're working anti-social hours. Women very often start an apprenticeship and drop out at year two or three because childcare isn't available. We need to tackle the issue of women in work and the key to that is childcare. I attended the Women and Work summit in Edinburgh last year when the Deputy First Minister said that childcare should be part of our infrastructure. I absolutely agree with that. We need childcare that caters for children from the age of 0 up to 14. There are a number of families that don't have family around them and who are juggling their work and their children. We need proper childcare that's properly funded to allow women to go back to work to study, to take apprenticeships and that's the biggest way we will tackle child poverty.

"I'm a student. Scottish students don't need to pay tuition fees and I've heard that this wouldn't be the case under independence. I would like clarification on this."

CF

That's not true. Again, it would be for Scotland to decide how we use taxpayers money. You don't pay tuition fees at the moment and that would continue to be the case.

AG

Given that you're from a university background, it lets me make one observation. Universities are one of the areas where we're benefitting from being in the UK because we're getting much more research council money from the UK than our population share would justify. Many leading members of the university community are worried about this, because it's been made clear that if we opt to leave the UK that's just one of the many things we will do without. That's a decision you have to make, but at the same time, by doing without that, it's just another thing that an independent Scotland has to scratch its head over and work out how its going to fund.

MF

I absolutely support free education. I do, however, have concerns with free tuition fees, which are absolutely correct, when it's colleges that are suffering. It is colleges that are being cut to fund university tuition and I think that's wholly unacceptable. If we were independent, students from the EU would be entitled to come to our universities free of charge, which they already do. Alex Salmond has said students from England would have to pay. That's factually incorrect, the rest of the UK would be part of the EU so would be entitled to free tuition fees. To lose the tuition fees from the rest of the UK would cost us £150 million. We cannot afford to lose that.

SM

Education is a devolved issue, it's run well. It's one of the reasons to vote Yes .

“Women are the backbone of the British Isles and Ireland. I've watched successive Westminster Government create laws which have not shown any compassion towards the vulnerable, towards women. I would like some comment from the panel as to where they feel politics and compassion sit at the moment and how that would inform our choices.”

SM

Welfare is controlled by Westminster so if we became independent we would control that, it's one of the themes of the White Paper. Westminster has led us to become the 4th most unequal society in the developed world. The Bedroom Tax wouldn't have been implemented if Scotland was independent. It was imposed by MPs who weren't going to live with the consequences of it.

CF

In terms of compassionate politics, that has to come from having a representative democracy where the people who are making the laws and policies actually have life experience. It's about whether the politics and policies that are drafted are rooted in life experience and how they're going to affect real people. We'll only have greater compassion when we have a different way of doing politics. It will ensure there's greater representation of women and that people who are going into politics have some life experience. I have some worries about the trend at the moment that people do a politics degree, become a researcher for an MSP or MP and then become a full-time politician without a lot of life experience to draw on. We need a diverse age range in Parliament, however I would really favour a policy that says you have to have had 5 years outside of politics of work and life experience. Candidates need something which gives them an absolute view of adversity in life, so that when laws are being made there's an idea about how they will actually affect the majority of people. We need this so that we then don't have to take to the streets and say 'this was never a clever idea'.

AG

I take the view that before anyone goes into politics they should have had another job or some experience of another way of life away from politics. I think the great enemy of politics in Scotland is the bright eyed individual who says at school 'I want to be a politician', so they get a degree in politics, become a researcher and stand for a seat. I would tell these people to get real. I note what you said about Westminster and I think it was a bit of a cruel caricature. There have been major innovations from Westminster, whether or not my party was involved, such as the NHS, the welfare system, the franchise vote. The questioner mentioned defence. If you speak to women who work in the defence industries, service women themselves or those who work in the companies that deliver defence contracts, you won't see them finding much wrong with a healthy defence facility. They think not only is that sensible in terms of national security, but also it's important in terms of job opportunities and contribution to the economy. I dispute that an independent Scotland would have the monopoly on compassion. I know there are politicians across the Scottish and UK Parliaments who are very compassionate, so I think it's dangerous to generalise. Good things can happen within the UK and it would be utterly misleading to pretend otherwise.

MF

The 50/50 campaign to get 50% representation of women in the Scottish Parliament started off so well, however women's representation in the Scottish parliament has dropped since then. Unfortunately, politics is still seen as the domain of university graduates and men. Ordinary women, like you and I, still see the Parliament as something removed from them. The aspiration was that it would be a family friendly place, with working hours that would allow women with children to sit in the chamber and be able to go home at a decent time.

Recently when we passed the Children and Young People's Bill, legislation that looked at childcare, we sat and voted at 8 o'clock at night. There was definitely a certain irony to that. If I cast my mind back to 2011 when I was elected, a newspaper decided to make a comment about me being in Parliament, which said – 'Mary Fee, from checkout to Chamber'. It wasn't said in a supportive way, and comments were also made such as 'at least someone sitting there will know the price of a pint of milk'. Comments like that that serve no purpose and do us no favours and until we change that mindset, we won't change the mindset of women. We need to change the mindset of men as well as encouraging and supporting women to make them realise that politics isn't something they can't do. We all run budgets, we manage our children, and we do all of these things without thinking. Any of the women in this room could sit in Parliament. We need more women with life experience in Parliament and that will make it a better place.

"If we were to go for independence, what would happen with regards to the NHS in Scotland?"

MF

The NHS has been under the control of the Scottish Government since the Scottish Parliament was created. Devolution protects the NHS and voting No in September will protect the NHS.

AG

In an independent Scotland, how the NHS is run and the form it takes would be up to the Government of the time. Again, the NHS as we all know is one of the major recipients of public funds and that does mean it's another area where we wouldn't want to see public finances under pressure. That goes back to the fundamental issues around the sums not adding up. There's got to be pressure and either that means tax increases or public expenditure cuts.

CF

The short answer to the question is the NHS will be protected in an independent Scotland. What's happening to the NHS south of the border is alarming, in terms of privatisation and how the UK Government is addressing the NHS. Because we've had devolution, we've had different choices but we've had to make decisions within a devolved budget. We would protect the NHS, we would be able to control our own taxation and we would set the priorities within the NHS. One of the things when the NHS was set up initially was that we didn't challenge the power of the consultants who still operate privately and don't give all their time to the NHS. In an independent Scotland that's something I would like to see changed, because if they were devoting all of their time to the NHS, patients would be getting a quicker, better service.

“We’ve heard a lot about the negative costs of independence. Would the panel comment on the potential savings, such as the removal of Trident, or schemes which benefit the south of England, like the high speed rail link that’s getting built at the moment and other infrastructure initiatives that seem to be for the benefit of England?”

MF

I don’t want nuclear weapons in Scotland, but I also don’t want them in England or any other country in the world. I want my government to work with other governments in the world to reduce the stock of nuclear weapons and I would like to see the world nuclear free. That’s what we should be working towards. I’m not happy with the Scottish Government’s attitude that they don’t want Trident so it should be moved down south. There’s no explanation of when Trident would be removed, how much it would cost, who would move it and where it would go. It could take years to remove Trident and it is unimaginable to think we can just put it in another country. Nothing has been said about the impact on jobs. There are thousands of people working in Faslane, those people won’t get jobs in the one army that we will have. There are huge unanswered questions about Trident but the focus should be the worldwide removal of nuclear weapons overall.

AG

I think Trident is an awesome weapon and it’s got a chilling potential. However it’s correct to say that simply hiring a van to get rid of it is naive. I would also love to see a world where nuclear weapons are unnecessary but you don’t solve that simply by getting rid of your own nuclear deterrent. On the question of savings, the interesting thing is that the initial expenditure on Trident has been made. The actual running costs are not that significant. What the savings would be are a matter of some debate, however whatever they may be, the Scottish Government has already spent these many times over.

CF

The first significant saving in an independent Scotland would be the House of Lords, as we would not be paying for unelected people to sit in the Lords. Secondly, on the point of Trident, I believe that we have to start somewhere. Women have been campaigning for this for years. We want the money currently spent on weapons of mass destruction to be spent on better childcare and better public services. There are major expenditures associated with the renewal of Trident, it’s not just a case of dusting it every so often.

SM

My understanding from the White Paper is that we would save £500m in getting rid of Trident and a further £50m in getting rid of Westminster politicians. Scotland is a maritime nation but we have no maritime patrol. We would be able to tailor this to our needs under independence. Between 2000 and 2013, Scotland has seen a decline in the number of MoD civilian posts here, a loss of 60% of jobs.

“If Westminster was serious about giving more powers to Scotland, why was devo max not an option on the referendum paper?”

AG

The question we have to work out is whether we want Scotland to be independent or not. If we vote for independence then devo max doesn't matter. If we don't opt for independence and decide to remain within the UK, that's when there will be a proper debate. All of the Better Together parties have far reaching proposals about further devolution and they will be in the election manifestos for 2015. The Scotland Act 2012 is also giving the Scottish Parliament the biggest transfer of powers we've seen in 300 years.

CF

In terms of the vote, it is just about whether Scotland should be an independent country. I will eat my hat if it's a No vote and we get more powers. All of our needs and concerns will not be addressed. We have to vote yes.



CLOSING STATEMENTS

Mary Fee MSP, Better Together

“To understand why I'm saying ‘no thanks’, I need to tell you a bit about my background and how that has shaped my political beliefs. Before I entered politics I worked in Tesco and had worked there for more than 30 years. Prior to that I had worked in the bank and with BT. I started to work in Tesco when my youngest son went back to school because I could get the hours to suit my childcare needs. My husband and I both worked and I didn't have family to look after my children. Many of the women that I worked beside worked part time, anti social hours, and at short notice. Quite often they had to take time off to look after children because there wasn't childcare. These are issues that women across the country continue to face, whether they are in Glasgow, Glamorgan or Gateshead.

In Tesco I was a shop steward for many years and was also a health and safety rep. I sat on the STUC General Council and the STUC Women's Committee, I was on the Executive of the Labour Party and I was the first woman from Scotland to be elected to the executive of my union. I met union members from all across the UK who shared the issues and concerns I had, as well as the problems and concerns that I had. We all shared aspirations for living in a better country and for making things better for working people.

In 2007 I was elected to Renfrewshire Council and in 2011 I was elected to the Scottish Parliament. During my time I have been Convener of the Equal Opportunities Committee, which did an inquiry into women and work. Since the summer of last year I've been Shadow Housing Minister. In each role I've held I've seen first hand the benefits of a strong Scotland within a strong United Kingdom. I'm a Labour Party member for the same reasons I'm a union member – because I believe in equality, fairness and justice. It was the Labour Party that secured devolution and the Scottish Parliament and I remember with pride and emotion Donald Dewar talking passionately about the Scottish Parliament at the conference after we achieved that milestone.

The Scottish Parliament has helped to develop our country. It has benefitted individual Scots in the street, through local authorities and at a national level. It gives us the opportunity to make decisions over many domestic issues including housing, health, transport and education. It allows us to develop our own identity and be innovative, using our shared resources to the best advantage. Since devolution Scotland has flourished in a strong UK where we pool and share resources with increased benefits and protection from risk.

Devolution has allowed us to prosper. We've survived the economic downturn better than the rest of the UK, our jobs market has more buoyancy and our recovery has moved faster. Yet none of that is seen as a benefit of being part of the UK. Independence will mean an end to devolution, an end to pooling and sharing our resources and an end to a Union which has proved successful for more than 300 years. I'm proud to say I'm Scottish but I'm also proud to say I'm British and as a member of the Scottish Parliament I want the best for the people of Scotland. Independence is not a step forward to secure our future, it would be an irreversible leap in to the unknown.

I want more powers for the Scottish Parliament, such as tax raising powers. I want local authorities to have more control over their area and not less. I want my Parliament enshrined in a constitution so that it can never be moved. Voting No will give the people of Scotland that opportunity. I want parliament to prosper under a strong UK. Voting Yes will end devolution and take us out of the Union that has benefitted us and our neighbours for so long.

The SNP have had 7 years in Government to produce a plan for independence and they have been disingenuous with their assertions to the Scottish people. I have no trust in the vision that the Yes campaign has set out. I think it's unfair of them and the SNP to promise Scandinavian levels of welfare with low taxation. When challenged on the costing for an independent Scotland, the ridiculous argument for justifying that we can do this has been that the money from Scotland's oil will be more than adequate.

Another reason for my lack of trust was when the Deputy First Minister declared that Westminster refusing to join a currency union would mean Scotland taking none of the shared British public debt. I think it's ridiculous to abdicate responsibility for our debt and such a move would bring long lasting and profound economic consequences for Scotland.

International markets would lose faith in us and our ability to pay off our debts. No country was immune from the recession and the effects would have been much worse if we had not been part of the union, especially when you consider that Scotland's finance sector is 12x the size of our GDP.

There have been many contributions on this debate and one that struck a chord with me was that of JK Rowling. She said the simple truth is that Scotland is subject to the same 21st century pressures as the rest of the world. It must compete in the same global market, defend itself from the same threat and navigate what still feels like a fragile economic recovery.

Through my position as Shadow Housing Minister I am acutely aware of some of the problems faced by the housing sector. In Scotland we are faced with the biggest housing crisis since the Second World War and we face a predicted shortfall of 160,000 homes by 2035. Further to this we have a growing population of private and social tenants who face an increasing number of challenges including high rents. The answer in the White Paper is that more houses would be built if we become independent. Only a page and a half is devoted to housing in the White Paper. A page and a half sets out how Scots will house themselves in an independent country. For our future generations having a high quality roof over their head will be a significant challenge. It will be even more difficult to challenge this in a separated Scotland.

Another significant problem is our changing demographic. Being part of the UK is best for our pensioners because they will be supported by all UK taxpayers. It's also better for our local economy. One in five Scots are employed by UK companies and two thirds of Scottish goods and services are sold within the UK. The rest of the UK is Scotland's biggest trading partner, as Scottish businesses buy and sell more products and services with the rest of the UK than with every other country combined. A vote to separate will mean higher mortgage payments, higher credit card bills, and that everything will be more expensive at the shops. There will be less money to spend on the Scottish economy.

I am proud to be an MSP because I think the Scottish Parliament benefits from the strength and security of the UK. It has allowed us to make decisions at both a local and national level. The sharing and pooling of resources gives us great benefits while also minimising risk. I'd like to see a more powerful Scottish Parliament, working for Scottish people, as part of the United Kingdom.

The motto of my union is 'strength through unity'. This resonates as much in the context of this referendum debate as it does with anything else. I am passionately Scottish and proudly British and that's why I'll be voting No on September 18th."

Shona McQuarrie, Yes Scotland

“There are three themes as to why I am voting Yes: fairness, democracy and prosperity. I grew up in Kintyre. My parents were Conservative voters, therefore I was too. Why would I be anything else? Things may well have stayed the same after university if I had not moved to London to work for the Ministry of Defence.

I became aware that many living there believed they were the centre of the universe. Today, the inequalities between London and the rest of the UK are widening. Despite the recent banking crisis the bankers have come out of it all unscathed and still enjoy their bonuses both under Labour and Coalition Governments. Scotland is not viewed as a priority for Westminster.

The turning point for me was Mrs Thatcher. Her brand of conservatism aimed to make the Tories appeal to middle England, London and the South East in a similar way that David Cameron does today. Mrs Thatcher’s attacks on institutions highly valued in Scotland such as public services made it feel like an attack on Scotland itself. When I moved back to Scotland I started to feel uncomfortable with defending policies I no longer believed in.

What I remember about Mrs Thatcher and her Government was the poll tax and the anger felt in Scotland at it being applied here first. Despite it being a long time ago there are still many who feel angry about it today as they did then. It is a similar issue to today’s bedroom tax.

Since Devolution in 1999, Scotland and England have started to go their separate ways. I see independence as the next logical step in the process. Scotland values public services. In contrast public services such as the NHS are being privatised in England. Students at English universities pay tuition fees whilst students resident in Scotland are likely to have them paid for by SAAS. If we stay part of the UK I see more public services being privatised like England’s. Health and education are devolved issues that are run well by Holyrood. Why stop there?

I feel that if we don’t get Scottish independence in 2014, even the powers gained by the Scottish Parliament will be taken away. Before the Home Rule referendum in 1979, Lord Home, former Tory Prime Minister, urged a No Vote so that a “better set of proposals be put together by a future Conservative Government”. No better set of proposals emerged following the No result. Mrs Thatcher is what the No result ushered in.

Those who cannot remember the past are condemned to repeat it. That’s another reason why I’m voting Yes. History has demonstrated the false promises made by the Conservatives urging a No vote before the 1979 referendum. We need to learn from the past so that previous mistakes are not repeated. False promises are made by Better Together today on the lead up to this referendum just as they were by the Tories before the 1979 referendum.

Scotland's 59 MPs can always be outvoted by the Rest of the UK's 591 MPs. Decisions are being made by these MPs that do not have to live with the consequences of how they vote such as the Bedroom Tax. The No Campaign like to say we face an uncertain future. However, it is only by taking control of our own decisions in Scotland that there will be certainty. Being independent means Scotland's Parliament always gets the government it votes for. The proportional representation system at Holyrood is more democratic than the first past the post/safe seat system at Westminster. It means that we don't get a government too far to the left or right, unlike Westminster. Doing without Westminster will save us £50 million.

I feel that I personally would be so much better off with independence. I have a zero hours contract, despite having worked for the same employer part-time for approximately five years. My union has little power to do anything about it. Unions had much of their power taken away in the Thatcher years. Also, according to Labour Market Statistics for Inverclyde (April 2013 to March 2014) female full-time workers in Inverclyde gross weekly pay is £400. This compares with £453 for Scotland.

I've mentioned that my trade union has little power. Independence will mean future Scottish Governments can work more closely with the STUC so that there is wider trade union participation. In countries where there are stronger trade unions there is less inequality in earnings. The Coalition have said they will continue to reduce the power of unions and Labour have also said this. Independence will mean zero hours contracts can be reviewed and improved to better suit workers' needs, like myself.

We are earning less for our hard work. I know any pay rise I get is around 1%, less than inflation so in real terms I'm becoming worse off. I'm effectively getting a pay cut because it is less than inflation. An independent Scotland would be ranked 8th wealthiest country in the OECD compared to the UK's 17th place. If we are so poor, why is Westminster trying so hard to keep us?

Even without the oil Scotland is a wealthy country. Scotland has 25% of Europe's potential offshore wind and tidal energy, a strong international brand, world class universities, research and life sciences industries, creative industries, energy, tourism, food and drink such as whisky. Why aren't we doing better then? Because Westminster have chosen to prop up London and the South East at the expense of the rest of the UK. Instead we have a foodbank in Inverclyde.

You should vote Yes to ensure that decisions about Scotland's future are taken by the people who care most about Scotland, that is, by the people of Scotland and to protect public services. The Yes Campaign is positive about what Scotland can do and we have already shown we can do it with devolved issues such as health and education. Why not everything else as well? Just say Yes.

