



## **The Referendum on Scotland's Future**

**Thursday 17th July**

**Town House, Inverness**

“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

## 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 sixth in a series of conferences held by the SWC. Previous events have been held in Glasgow (x2), Dundee and Livingston and Aberdeen. Throughout the summer the organisation will visit Greenock and Orkney to discuss the referendum with women in these areas. A specific event for young women will also be held in and 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.



## Jean Urquhart MSP

Jean has run The Ceilidh Place (a small business in Ullapool) for many years. Previous to that she lived in Glasgow, London and Edinburgh with a short time in Canada and the States (selling second hand tractors). She has been a community activist since being a teenager and sees that as a direct link to the job she has now as regional MSP for the Highlands and Islands - via Highland Council where for a time she enjoyed the role of Vice Convener.

She left school when she was 15 but returned to high school in her thirties to achieve highers and in 2000 was a student at Newbattle Abbey College where she studied Scottish history, literature, politics and art. She was elected in 2011 in the tsunami of SNP votes but has since left the party over the policy change on NATO membership.

“It’s always a delight for me to talk about what I see, through the Yes campaign, is the possibility of Scotland governing ourselves. This is a real opportunity for Scotland and I want to put it into context. The Great Tapestry of Scotland is back at the Scottish Parliament. When it was there last year, thousands of people queued sometimes for an hour to get to see it. It’s an absolutely stunning piece of work that depicts 420 million years of Scottish history. The political union that we’re discussing is just over 300 years old. In terms of our history and heritage, that’s nothing more than a few minutes on our clock.

It's important to recognise exactly what the Union is and how it came about. The reality is that we had no democracy in Scotland at that time. Parliament was made up of 180 unelected men, who represented the land-owning class and who governed Scotland. They were under pressure at home not to enter into a political union but they were also under pressure financially.

Now, 300 years later (and the older I get the more I realise 100 years isn't that long, you could say it's three lifetimes) the world has turned around and Scotland is in a very different place now. We have some democracy in our country but to my mind it's not enough. What we could have is real democracy that would mean casting our vote really meant something. We do have a much fairer voting system in Scotland and with independence we will have a government that reflects what the people in Scotland want to see.

This debate is not about the SNP or Alex Salmond, as much as the media would like you to believe that. It's also not about disliking England or Wales or Northern Ireland. It's not a general election so it's not about party politics in the way we think about when we normally go into a polling station.

For me, it's about an opportunity that may never come again. In my lifetime I've never seen political engagement like this. In village and town halls across Scotland, there are literally hundreds of thousands of people suddenly awake to the idea that they could make a difference. The difference I think that we can make is to take control of all of the things that are still reserved matters. If we are trusted enough by Westminster to take care of health and education, which are huge issues with big budgets, then why are we not trusted with defence or energy or any of the other things?

I don't see that Scotland will suddenly become a foreign country after independence. What I do see, however, is that we will continue to have a social union. Why would we not? In whose interest would that be? There's a common phrase that's used by Better Together which is 'best of both worlds'. For me, 'the best of both worlds' has to be making a decision for yourself. So if, for example, the English government decided that it was going to go to war with Iraq, the best of both worlds wouldn't be the Scottish forces taken into that but us actually deciding what's best for Scotland. There are lots of examples where we work absolutely well together and I see no reason why that would stop. The only difference is that the decisions would be taken here in Scotland. When the riots happened in London we sent 1200 police officers down to help, why would we not do that again? That was an example of working well with our neighbours. We understand and know what's happening in other countries and we would want very much to see Scotland continue as part of the European Union.

People are saying that independence is a huge risk, and also that women are risk adverse. I don't think that this is the case. When I think of some of Scotland's industries and business start ups, there are as many women taking risks as men and there are as many women being successful as men. What life would we lead if we never take a risk? You could argue that getting out of bed in the morning is a risk in itself.

We take risks with our children, with every decision we make, but the point is it's our decision and we can take corrective action. In an independent Scotland we wouldn't have to give the ability to make decisions on some of the most fundamental aspects of life in Scotland to 600 people, most of whom will never ever be in this country.

This is not about not liking another country, or anger. It's not about hatred of anything, it's about self determination for the people of Scotland. The first principle you have to accept is that Scotland is a country in its own right. In law that's true but in some people's minds it's not and that's a hurdle we have to get over. The excitement of a Yes vote knows no bounds. If ever there was an opportunity to really engage with people across this country in politics, it's now. We have young people realising that Scotland can maintain its place as an independent nation in the world.

It's time to get above ourselves. Scotland already punches above our weight. If we look only in the last 300 years, Scotland has made it's mark. I remember entertaining about 15 Norwegian MPs. We are very good at referring to Norway as a small nation similar to Scotland in terms of population, natural assets etc. I was discussing with these politicians, who were here looking at the demographics of the Highlands and rural areas, what Norway would look like if it was the way they would really like to see it. I was surprised when three of them said 'Scotland'. I was completely taken aback that they hailed Scotland as being fantastic. They spoke about our rich natural resources, universities that Norway can only aspire to in terms of reputation and research. We also have an extraordinary tourist industry, a culture that's known all over the world and a song that's sung all over the world with Auld Lang Syne. We have a reputation that the Norwegians can only aspire to.

I started to think about that and I think it's time that we did step up to the plate and feel the energy and excitement about Scotland taking its place in the world. As Winnie Ewing said, 'stop the world, Scotland wants to get on'.

We've also come a long way in terms of having the Scottish Parliament. It's only 15 years old and already we see differences, the kind of differences that reassure people. We're in charge of the NHS and we don't have to privatise it as they're doing down south. However the Barnett formula, which delivers money for the Scottish Parliament to spend, is affected by any policy that's made at Westminster. So, for example, if the health budget is reduced in England, so it is reduced in terms of the percentage we get here. Currently we are managing to support our NHS and keep it nationalised because we dip into what's known as general funds, as we also do with education. However that can't go on. I don't see a future for the Barnett formula, I've always seen it as a bit of a political hot potato that people like to change.

I don't believe the scare stories. I also don't come here with answers and I think that's another thing that we have to realise. When we go into the ballot box we're not going to get all the answers because they won't be there. The questions about pensions, the pound, mortgages and banks, are as much a question in the UK as they are in an independent Scotland.

If we look at the situation just now, pensions are already being affected. I've stood on a picket line with union members whose pensions are being reduced. There is not huge security for us being in the UK. The Westminster Government is a distant government and it's harder to deal with. Any MSP will tell you that if our constituents want to get in touch it's very easy to do that. That's what our constituents do and it's very effective. Everything that we're doing in the Scottish Parliament, such as our committee system and petition system, can be strengthened and enhanced to the betterment of this country.

I'm ashamed of the foodbanks and the poverty we have, I'm ashamed in many ways of my nation who are completely impotent to be able to do anything about it. In spite of not having the knowledge of whether we're going to have a shared pound or not, I do know that we are a wealthy country by comparison with every other country of our shape and size. Are we honestly being told that we're too stupid to establish a monetary system when we've set them up around the world? Are we honestly saying that we will be disadvantaged? I accept that this is a challenge for Scotland because it's not a place we're comfortable with, but we will no longer be able to blame anyone else for our faults. If we have poverty in the future, it will be at our own hands.

The challenge in an independent Scotland is to radicalise this country where it needs to be and give Westminster, which is contentious and complacent, a shake. When we see the rise in what can be called the 'protest vote', as well as the rise of the SNP, I think that's because of what's going on at Westminster. Even the Conservative party's membership has dropped dramatically. I come from a family of farmers who were what you would call Scottish conservatives, with a small 'c'. I don't even know if they voted, but I do know they identified with that the conservative voter was. However, they would not have allowed the kind of poverty we're seeing happening now. They liked the word development, they didn't like the word enterprise in the way it was meant when Mrs Thatcher brought it in.

Because of that and because of 15 years of the Scottish Parliament showing the difference that can be made, I think it's time to re-energise these parties, to see new parties coming in, to see younger people coming into the Parliament and to have a chance. Do I think any of that is possible with a No vote? No, I don't. I'm a republican. I don't imagine for a minute we're not going to have a monarchy but I do think at some point there could be a referendum to let the people of Scotland decide. Will that ever happen with a No vote? I don't think so.

There are huge issues around defence. I believe that Scotland's best weapon is the pencil as we go into the ballot box. What I would ask you to do is think about yourself. I will be voting Yes not for me, but for my grandchildren. I truly believe that Scotland has everything in terms of the intelligence it needs to collect its tax, to look after its vulnerable and to make its place in the world. Vote Yes."

## Councillor Kate Stephen

Kate is a Liberal Democrat and an elected member of Highland Council. She is their Champion for Older People and Adults with Support Needs. Kate represents the Culloden and Ardersier Ward. She has been selected as the Liberal Democrat candidate for the Scottish Parliament constituency of Skye, Lochaber and Badenoch. Her interest in getting involved in politics has grown from her paid and voluntary work in community development and community care.

Kate is also a PhD student with the University of the Highlands and Islands. She is researching the role of technology in the motivation and adherence to pelvic floor muscle exercise. She is interested in challenges around demographic change and rurality, especially in health services.

Most of Kate's family come from the Isle of Skye but Kate was born in Dingwall in Ross-Shire. She has spent most of her life in the Highlands and Islands.

"I want to share with you some of my thoughts as to why it's not a good idea for Scotland to separate and why I think we should stay together. There are three things I'm going to talk about – partnership, what would happen if Scotland were to separate, and nationalism.

At the moment, when we pay our taxes, it goes into one big pot out of which we get a lot of services, including the DVLA, the benefits system, all of the embassies around the world, the Civil Aviation Authority and the Met Office to name but a few. There are lots of things at the UK-wide level that our taxes buy. In the White Paper, it says that actually we won't carry on using these things. If we're to have to establish our own Met Office, benefits system etc, it would cost a lot of money. It makes sense for us to share them. It's a good argument for staying together.

If we do separate, we will be a customer who will have to negotiate the price we pay for these services. It will be like being a customer on the high street, however in this case we would be customers of a monopoly with very little choice, because there's nowhere else to buy these services from. That's not a very strong position to be in. We would be in a difficult if the prices go up and up but we still need these services. It is likely that the costs will go up overall, however at the moment that's shared across the UK so it's a much more even playing field.

Of course we would not actually physically be separating so what would it really look like? Independence supporters explained it to me as being like a management buy out. If we were going to do that to a company, we would follow the process of due diligence where assets and liabilities would be considered, as well as the potential risks.

Only at that point would it be decided that on balance whether to leave it or go for it. In those cases, the decision is made with a lot of good information. We're just not getting that kind of information in this debate. I understand some of it is not to be had and that it's a risk and a leap into the unknown. However, when really genuine questions are asked about what certain things will look like and what will the impact be, we're told that we're just being negative. I have genuine questions and to be told that's negative isn't true, it's realistic. Take, for example, research funding. The head of UK cancer research has said separation would not be good for cancer research in the UK overall – it is unhelpful to call that scaremongering.

I grew up in a family that was very nationalist and when I was 18 I voted for the SNP. However a few things have happened over the years that have really put me off the whole idea of nationalism. Putting it very simplistically, where I grew up, we didn't like people from the other side of the river we lived beside. When I was at primary school we thought they were different and for that reason we didn't like them. Wherever you create separation and differences, and negative human instincts, there are issues. An example is Yugoslavia when it was breaking up in the 1990's. It was a beautiful country, yet the pictures on the news showed snipers in the hills. The people they were shooting at were from the same place, they had grown up together. But because they were identifying themselves as being different, whether on religious or ethnic background, that generated separation and difference.

When questions are asked in UK household surveys, there is very little difference between Scotland and the rest of the UK. The idea that somehow in Scotland we have higher ideals, less tolerance for poverty and bad things, that we aspire to be something else is just simply not true. If we were going to have a division, I would see it as a rural/urban division. I find in the Highlands that people who have come from Yorkshire, Lancashire and Cornwall have an affinity with people in the Highlands that many from the Central Belt don't, because that's a different way of living.

To create a divide between Scotland and the rest of the UK is to create something that doesn't need to be there. We have so many things in common and we have achieved so much together. I do really think that there are so many things that need to change but if we start dividing, an independent Scotland will have to fight for its corner and the rest of the UK will have to fight its corner. It might start off amicably but ultimately when there's two different parts competing for something, it turns unpleasant.

It's been great hearing how fantastic Scotland is. Why put things in place that make it difficult to continue that success? We have so much in our favour and we can achieve so much. It's about us and the decisions we make and politicians make, whether they are in Brussels, London, Edinburgh or in local councils. That's where things matter. It's us who can make a difference and make the world a better place wherever Governments are based. It's not good to put division in. We're better together."

## 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

**Cllr Elizabeth McAllister** is a native of Inverness elected to the Highland Council in 2007. She is the Councillor for the Central Ward 15 with around 8000 constituents. Past employment includes Inverness College Education Department, 10 years working with students with learning disabilities. Also an Athletic Coach with Inverness Harriers for 12 years. Elizabeth is Depute Provost of Inverness City, Vice Chair Community Services, committee member on Education Children & Adult Services, Vice Chair Inverness Area Sports Association, Chair of Inverness Community Care & Health Network.

### YES SCOTLAND

**Pauline Munro** currently works in the care sector with adults with learning disabilities. She is convenor of the Inverness and Nairn constituency association for the SNP. Pauline is a mother of three and wife of a Scotsman Journalist. She was formerly an SNP councillor, press officer to three MSPs and a MEP and Broadcast Journalist. Her political interests lie in justice and participation. The legacy she would like to see from the Referendum campaign is that grassroots, non party participation in Scottish politics continues whatever the result.

***“As women are underrepresented at both a local level and national level, what will be done to encourage more women to take part in politics?”***

#### **Jean Urquhart (JU)**

In a way that's a question regardless of whether we vote for independence or not. In my experience, the best way to encourage women into anything, whether it's getting involved locally with groups or into public life is through other women. I remember when the SWC came to Ullapool a few years ago and about two thirds of the women who came along were not involved locally in anything and after that event they were. I think it's up to us to speak out to encourage other women. We also need to make ourselves available at every level of civic society in order that we gain confidence and better understanding of what's going on. Any committee where there is good gender balance often will reach the right conclusion about things. Women help to bring about a consensus in committee and often they are the voice of reason.

I am convinced of that now, although I didn't used to be. I used to feel that we were just all the same and there was no difference but I know now that women add something different. We've been helped along the way by documents such as the European Convention on Human Rights, which have made Governments realise they have to put measures in place, but we've still got a long way to go. I do think things are changing. I spoke recently to women who work for Standard Life, whose chief executive has deemed that within the next two years, there will be a 50/50 gender balance on the Board. I encouraged women at every level of that organisation to progress towards that. The Scottish Parliament still has a much better percentage of women than they do in Westminster, although the number has fallen since 1999.

### **Kate Stephen (KS)**

I wouldn't recommend any woman goes into politics. The way people are treated when they put their head above the parapet, especially women, is really awful. We are often attacked and criticised and the job is not easy. I think actually it's about trying to make the world a better place and women can do that at whatever level they're at. If you believe that you can do that, then you become involved at whatever level you can. The more we all do that we will change the culture. It's hugely important that it's done but don't think I would ever say to women 'come into politics because it's wonderful'.

### **Pauline Munro (PM)**

I disagree with Kate. I thoroughly enjoyed my 5 years in Highland Council as an elected politician and I have thoroughly enjoyed my 20 years in party politics at the grassroots level. What I would like to see first of all is the number of women who have come out during the referendum debate continue that work. I want to see them involved in the political process at whatever level after the vote. They are not necessarily involved with a political party, they're just passionate about the argument that they believe in and how they're going to vote. I think that has to be a legacy. I hope that we can continue this, especially through the women's groups that have sprouted up through both campaigns. After the vote, if there's common ground beyond the constitutional arguments and policies that would involve working together then that would help bring confidence to women.

I went into Highland Council aged 31 with a bit of an attitude and I left having just had my first two children. I went through quite a transition in my life and the attitudes of individuals were quite stark. There were a lot of people who were really positive and encouraging while I was in the Council and the women tended to stick together. We need to see past our own inhibitions and lack of confidence and actually just stand up and say 'I can do it'. We don't take into account very much up here, on a national representational level, the geography and how difficult it can be. Women tend to have the majority of caring roles and if we want to go to Edinburgh or London, the geography doesn't make it possible to have that work/life balance. We really need to look at that.

### **Bet McAlister (BM)**

Women make up over 50% of the population in Scotland and yet we still lie behind. I think the problems that face women today include childcare, which is very expensive; our wages are lower than men's; we tend to stay at home more and men tend to have more free time. Women at Highland Council are 'just about tolerated'. If we put our heads above the parapet we can attract criticism, so we have to stick together and work harder than the men. A lot of people, especially women, will phone up women councillors because they think we're more sympathetic and are more likely to listen. The Labour Party has the most female MSPs and local councillors than any other party and that's something that I'm proud of. I think women are now being recognised, we just have to keep pushing.

### **Questioner**

I wonder if quotas would make a difference? There are also issues with the way that the press view women. For example when more women were recently promoted to the Cabinet of the UK Government, they were seen as 'walking down the catwalk' to get to Downing Street. I think there's a lot we can do through policy.

### **Audience**

I'm a Councillor as well and it is very difficult when you're a woman. I got involved through my community council, and it was that and my local MP, along with a councillor, who encouraged me to stand. I was told it was a part time job, only a couple of days a week. That's not the case, it takes over your life, but it's one of the best and most frustrating jobs you could ever have, especially when you make a difference to people's lives. The more you do, the more you enjoy it. Of course you're open to a lot of criticism because it's hard to keep everyone happy, you never can.

I found when I went out speaking to people, that a lot of women didn't want to vote for a woman because they had this notion that 'men know best'. In the Council you find out very quickly men don't know best, they just want a quick answer to things. Women look at everything differently and we have a more holistic way of looking at a problem. I think women should stand for politics because it's everywhere and I wish more women realised that. I really do think that if a woman stood up and said 'I'm not accepting that', even five women round a table can make a difference to a community and I don't think we realise that. I think we expect other people to do it for us when we have the power to do it ourselves.

Everybody round these tables can make a difference in their local community. Once you do that and you see the change, you want to do more. I love going into schools because the children are so much more confident than I ever was. Young people nowadays have got a voice and I think it's really important that we listen to them. No matter the outcome on 18<sup>th</sup> September, things will never be the same again. I hope that people do start to hear more and get more involved in what's happening in their village, town or country.

*“I grew up in Shetland in the 1970’s when the oil came. I saw the prosperity and the difference it made. I would like to know about the revenue for all that oil – where did it go, who benefitted and did Scotland get a deal? There are also two gas plants being built at Sullum Voe – where will the revenue from the gas that’s going to be piped out go?”*

### **KS**

I actually think that the referendum in 1979 was the time to go for independence. I think if it had been achieved and the money was put into an oil fund at that time it would have been really amazing. Where has the money gone? It’s gone into a shared pot for the UK, so you could say that there are people in the south of England who have benefitted from oil money. It’s like being in a family – we have success and failures together so have benefitted from other things from down south. There is so much about Scotland that’s fantastic and that’s part of where the oil money has gone. In some ways that’s the cost of being in a partnership – you don’t keep it all to yourself. In the future, the scenario will be so different because the easy oil has come out and it’s the difficult oil that’s left, so the cost of getting it out will be more. In order to incentivise the investment we have to cut the tax that the oil companies pay. You could argue that it’s the whole of the rest of the UK that will be putting money into investment, but the revenue will not be as great as it was in the past. With regards to looking at the likes of Norway as a model, there are still areas of deprivation there, where one third of children live below the poverty line. There’s a real danger in saying ‘why can’t we be like Norway?’ – they pay high taxes, high wages and high costs.

### **PM**

There is a really good example of the money from oil not going into a central pot but being used locally and that was in Shetland itself. Some of the public facilities they have, especially the primary schools and leisure facilities, are excellent. I think things would have been different in the devolution vote in 1979. Certainly the intention is that should we get a Yes vote in September, an oil fund will be set up. This is where Norway becomes relevant, because they have already done this. I would like to see a similar fund set up here so that money is proportionately split amongst the people of Scotland. This would give us access to funds we are able to manage appropriately and so that we can leave a legacy to future generations. That’s where Norway and Shetland got it right.

### **BM**

We can’t rely on oil. We should have done something in the 1970’s and it’s too late now to do that. The taxes that we have to pay and the upkeep that we have to pay are high, we can’t get to the oil, the equipment is failing, and a lot of the workforce have been made unemployed. We can’t rely on it for future generations, we have to look at more green energy.

If we were a separate country, we would still have the oil coming in, but we would then have to sell it to other countries. You can bet that England wouldn't be interested and would go to another country for that. At the moment a lot of the money we get for oil is paying for education and hospitals. In the future when the oil is not available, how are we going to pay for our schools and our health service, for anything? The oil issue is a distraction. At the moment Alex Salmond is saying that Scotland will be one of the richest countries in the world. I have an area of deprivation in my ward – if we are a rich country, then why have we got poverty? Why are people stuck in hospitals, which again is devolved to the Scottish Government? Oil is not the saviour.

## JU

Norway didn't start its oil fund until 1997, so it's not too late. Scotland is the only country in the world with oil that has gotten poorer. The mismanagement of oil has been a disgrace. There are geologists who know there's oil down the west coast just as there is in the north sea. However one of the reasons there's been a ban on drilling in those waters is because every day we take Trident out, and you cannot drill for oil if you're maintaining a nuclear submarine in your waters. To suggest that there's no market for oil is not right. One of our problems has been that energy is reserved and the subsidies that will come to encourage development has been to wind, not to wave or tidal energy, which we have in abundance. The future in the south of England is a nuclear power plant which will be built using Chinese investment and from what seems to be an open purse, because we have a government who itself does not feel competent over the oil companies.

I believe that we have the knowledge in Scotland to deal with this. I love Shetland – they did deal very well with their oil money and they are now feeling their muscle and recognising what they are doing. Meanwhile, we are standing by watching people make a mess of the industry. The generation of wealth is in Scotland, but it resides in the home counties. There is no reason that we couldn't have a thriving oil industry, especially if we got rid of Trident. I maintain we should be using the wind and the tide that we have in abundance to be providing energy in years to come.

## BM

We know that in Scotland we have massive energy potential. At the moment the cost of setting anything up is shared across the UK, we don't pay for it all ourselves. My problem is if we are a separate country, we will have to pay for these things. How are we going to further our green energy, where is the money actually going to come from?

## PM

The focus on oil is distracting from the other industries in Scotland. It's estimated that approximately 40 bottles of Scotch whisky are sold every second across the world. Will it be the case that the English and others won't buy this, or our food after independence? Looking at exports alone, there are £73.6bn of exports coming from Scotland, excluding oil, so while it's important it's only part of the story. We have to look at the bigger picture. The contribution of industries such as tourism and the arts is huge, both with the number of people they employ and the revenue that they bring in. It's not just about the oil, it's about people, resources, natural resources, us as a country and how we use our knowledge base, our research and all those things to have the power to make a difference. We have to make moves to make sure that things can at least be better and that people have a fair crack at the whip. At the moment, that's not happening. People from the UK living in Norway might need to have food sent from home because the cost of living is so high, but there's people here having to go to foodbanks along the road. That's not right and none of this panel despite our differences would say that it was.

## JU

One of the shames is that a lot of people who need benefits and are using foodbanks are in work. What does that say about our nation? We can't be proud to say that we have a low wage, low tax economy. In 1982 I paid 33p in the pound tax on basic wage, I now pay 22p. We've dropped 10p and our services are evidently short of money. People were not taking to the streets with placards when we paid the 33p, we did it and we had decent public services. There were people to cut the grass, mend the roads and run the hospitals. I do look at countries like Norway – I don't think they're perfect, but the UK is heading to becoming the third most unequal society in the world. I would really think that we could do better than that. I think we do need to increase our salaries and we do need to pay more tax.

## KS

It's great to be talking about poverty and how we make our society better as there's so much that needs to be done about it. I feel that foodbanks are not a good system. They are often only open on certain days of the week and at certain times and they're not in every place. People have to be referred to the food bank and they get a box or a bag of food, which they don't get a choice in. It's not fresh food and there's very little ability to say 'my kids don't like that or won't eat it'. If you genuinely wanted to help these people, you could give them a supermarket card with a certain amount of money on it and they could go and spend it how they pleased, instead of humiliating people to have to go for a hand out.

Scotland is recognised as spending more per person and the oil revenue is going down. That and the tax receipts we have is not enough to pay for what we have at the moment. If we were to create an oil fund we would have to stop spending at the moment. Saying we could have the oil fund along with the likes of free childcare etc just doesn't ring true. It's un-costed and uncertain.

***“The most pressing decision re independence must be the currency to be used in a Yes vote. This must certainly be decided before the public are asked to vote.”***

## **BM**

We're being asked a lot on the doorsteps and on the high street about what the currency is going to be. The problem is that the UK Government are saying that we won't be able to use the pound through the Bank of England and that's that. If we do have to set up our own currency we don't know what that's going to be and it would probably have to tie into the EU. If we have to start a new currency from scratch it will be very expensive and we won't have a credit rating.

## **JU**

The Scottish Government, in its White Paper, say that their preference is to have a shared currency and to enter into a monetary union. The reason I believe that the SNP abstained on any other options is because that's their first preference and that after a Yes vote that's something that will reassure people. I think they're right to do that. Scotland's economy without the oil is about a half percentage difference with the rest of the UK. The reason that the oil income will be 25% is because the tax will come straight to Scotland. Many financial institutions have said that Scotland will have a Triple A credit rating because our economy is so strong. The business that your country can do and the potential it has is what matters, no matter how you negotiate that whether it's in bawbees, sheckles or pounds. On the 19<sup>th</sup> September we wouldn't suddenly start using other money. Nothing will happen until negotiations take place, all it is is a starting point for some of the prizes we might get. Is it in the interests of the rest of the UK for us to be using the pound? Probably. The point is, we will have choice, and we will be able to decide what we want to do.

## **KS**

I think everybody agrees it's better to carry on using the pound. My interpretation of it is that if Scotland break away then the rest of the UK would have to deal with that, so they have to look out for their own best interests. Some of them would like to have a currency union because they don't want transaction costs, but there's a lot of reasons as to why a currency union wouldn't be good for the rest of the UK. That's why the Governor of the Bank of England has said a currency union would have to be managed carefully and at the moment he doesn't recommend it. If that is the way that they go, in one fell swoop, we would hand over all of our economic levers to the Bank of England. That effectively takes away all of the powers that the Yes campaign is fighting to have. The ability to change interest rates is handed over to a foreign country who are acting in their best interests and not those of Scotland.

## CLOSING STATEMENTS

### Councillor Bet McAllister, Better Together

A clear number of women have confirmed to me that they will be voting 'No Thanks'. Women are less likely to buy a one way ticket to an unknown destination at a price that won't be disclosed until it's too late. Women have a healthy cynicism that I think will be decisive on referendum day.

If a so-called independent Scotland is out of Europe, we will suffer a huge double whammy. One in five Scottish workers currently work for a firm elsewhere in the UK, and rocking that boat is dangerous. Our biggest trading partner, the rest of the UK, will overnight become our biggest trading rival. There are 66 million of them and 6 million of us. It seems to me that the effect on families when it comes to jobs and income would be far too devastating to risk a Yes vote, and women I think realise that.

Times have been tough in economic terms over the last few years, but I think they would be even tougher in a separate Scotland, which would pay more to borrow money because we wouldn't have a track record. That is a given, we cannot change that. There are many things such as health, education, jobs and equality that I personally would like to see improved but wrapping them up in a tartan ribbon won't help. The Scottish Government, as we all know, could solve some of those problems now. I've worked with children and young adults with disabilities from primary school age to college level and the bodies representing these young people are under stress due to budget cuts. That's not a London decision, as they label it, that's a 'made in Scotland' decision. There's plenty of scope for change in Scotland, it's just that the wrong people are making the wrong decisions.

Their smoke and mirrors extends to people's pensions. The pensions of millions in Scotland right now are guaranteed by the UK Welfare System – there's no guarantee that would be the case in September.

The National Health Service, which of course was set up by a Welshman, is a wonderful asset that we in the Labour Party take just pride in. We have it as a core value to protect the NHS, yet slicing off the NHS in Scotland, losing all the benefits of scale and needing a massive new administration to be set up, is what separation will bring. It doesn't bear thinking about

I joined the Labour party because I empathised with their core values. I wanted to make a difference, which is why I stood for Council. As we have discussed, women are underrepresented in Highland Council. It is the same story in a whole host of institutions which a change of Government at Westminster can solve, so hopefully next May we will have a new Labour Government. At the moment Scottish women are left out in the cold.

I have family throughout the UK – are they to become people in a foreign land, as far as a separate Scotland is concerned? I feel I have associations with women throughout the UK – from Tyneside to Tyrone. Breaking up Britain is a loser to women on both sides of the border. The more we are together, the more we can achieve. Women should be at the forefront of making the most of the extra powers which will be given to Scotland, once our voters have said ‘no thanks’ to a division and made clear their wish to stay Scottish and British.

Our schools and hospitals are at great risk from the upheaval and a funding black hole that a separate Scotland would bring. I want powers that rebuild the NHS and that support our young adults in further and higher education. Powers which eradicate child poverty and generate increased equality.

The best way to advance genuine change is to vote No. I think women get that and I believe that women will ensure Scotland says No to nationalisation. The strength, stability and security of the UK is a launch pad for genuine change. Women know we’re better together.

### **Pauline Munro, Yes Scotland**

On a personal level, especially given events in Westminster this week and the cabinet reshuffle, I would say the biggest threat to Scotland’s membership in Europe is not independence. It’s a new Foreign Secretary who is hugely anti-European and a party who, if we read the polls, is most likely to get back into power next year, who want to hold a referendum on the issue. While the pro-European parties do better in Scotland, the attitudes here do not reflect the whole of the UK. Scotland does want to stay in the EU and be an active, constructive and positive member of that union in it’s own right. A Yes vote is the only way forward for this.

What I see as a Yes activist is a campaign for national identity that looks at opportunities not just for individuals, but for our communities and countries as a whole. I’m interested in what’s happening in Inverness as much as in Glasgow. I’m interested in seeing a national identity with a sense of ambition for our families, for our communities and society. I think making changes and having the power to make changes that are to the benefit to, if not all, then to the majority has a lot to do with equality. We’ve touched on that when discussing women’s participation in politics.

This debate is about a national identity that shows an equality of opportunity in education. We in Scotland have one of the highest percentages of top flight universities in relation to our population than any other country in the world. That’s an amazing achievement for a nation of 5m people and it says a lot about us on the world stage. I really am looking forward to seeing that come to Inverness and the Highlands as the campus here takes shape and students start to move in.

The previous mention of Yugoslavia does the Yes campaign a great disservice. Yes there's a border and an independence debate, but regardless of what side you're on this is a process that our country can be proud of no matter what happens when we wake up on the 19<sup>th</sup> September. It's been in the main conducted with respect and positivity and I find the comparison disrespectful to a lot of decent people.

We have mentioned the NHS. It's an organisation that I really didn't have too much to do with until three years ago when I started having children. The UK Coalition Government may have reasons for what they are doing by going down the privatisation route. However, devolution has protected us from that. It's not just the political will of the SNP, it's the political will of all of the Scottish parties to steer clear of that. We haven't gone down that route in 15 years and I don't see that happening come a Yes vote. In terms of the cost of the setting up of a Scottish NHS, it's all there, it already exists – we have hospitals, funding mechanisms and administration. There will obviously be costs involved in setting up an independent Scotland, but we have to be careful as to where we direct our attentions on that subject.

I'm disappointed that there's been no mention of increased devolved powers by the Better Together panellists. The Conservatives, Liberal Democrats and the Labour Party have all set out their stall in terms of their thoughts for what will happen if there is a No vote. All three seem to be committed to some sort of increased devolution, however the only guarantee they have given is that they will put their proposals into manifesto commitments for the 2015 elections. I think we all know what happens to manifesto commitments – they can be broken or forgotten. That's not good enough for me I'm afraid.

Devolution has worked for Scotland because we created a different Scottish Parliament and a different democratic process in 1999. I was fortunate enough to work in the Scottish Parliament in the first five years. Yes, it made some pretty horrendous mistakes but since then we've seen issues like free personal care, the ban on smoking in public places, we've seen equal marriage and the end to tuition fees. These are groundbreaking policies that have come from different Governments of different political persuasions but that have been largely supported across the political spectrum in Scotland. We've managed to do that, we've set a really high precedent and they are policies that this country can really be proud of. That gives us the confidence that an independent Scotland could really work. We would be able to make decisions, deal with the mistakes and get past the mistakes that there will inevitably be.

Childcare has been touched on and is a subject that's really close to my heart. I find this issue a really good example as to why devolution just isn't enough. The Scottish Parliament and the current Scottish Government have made a great gain in increasing free childcare to up to 600 hours per year for 3 and 4 year olds. That comes into play when the schools go back in August. I have a clear financial interest, as I have twins, so in January I'll be better off by £160 per month.

I would like to see that go further in two ways. First of all with regards to flexibility, and secondly about rolling it out from one year olds to five year olds. To give the Labour Party their due, they're quite right to challenge the Scottish Government for not doing that just now. However, what's stopping them from being able to is where the tax revenue goes. Under independence, we would be able to keep the tax revenue that's generated and plough it back into childcare in order to fund the policy. In some respects it's a self fulfilling purpose – it will encourage more people, mainly women, those that want to, go back into work. For me, that's quite a stark example that devolution can take us so far in a positive way, but it's not quite taking us far enough.

Every morning I wake up and I have my coffee in my Yes Scotland mug. The bit that faces me says 'Scotland's future in Scotland's hands'. That is the only certainty of this. A Yes vote will guarantee that this happens, whereas a No vote is not going to guarantee anything. What we do with that future and what policies we implement and what we're going to do for our families, communities and society as a whole, is a completely different kettle of fish. We can decide that at subsequent elections. However, if we vote Yes, there will be one certainty and it will be that every government we elect from 2016 onwards will be our Government. It will be focused on Scotland and will aim to deliver for the people of Scotland a much better, more positive, constructive, more ambitious, equal way than the current Westminster system does. This debate isn't about being anti-English, it's about being discontent with Westminster and its system. We would be able to have a brighter future.

However, whatever we do, I would urge you to vote in the referendum. The most important thing is that we see a high turn out on September 18<sup>th</sup>.



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