

CROSS PARTY GROUP on WOMEN IN ENTERPRISE

ANNUAL REPORT 2019 – 2020

From the Convenor - Gillian Martin MSP



Like everyone else this is not the year I would have liked for our Cross Party Group and the many hardworking and inspirational women entrepreneurs who we are privileged to work with. Life as a female business owner is already tough - we know that we often fare worse in terms of opportunity, we struggle to get our fair share of financial support, and as always many face the types of barriers that do not affect our male counterparts. So, when evidence emerged that women are more adversely affected by the pandemic, none of us were surprised. All the more reason for the Cross Party Group to grow and continue to challenge the norm, and support women as they try to rebuild their businesses as we (hopefully) move out of the pandemic.

As always, I thank the many women who have given presentations, testimony and been involved in both our physical and now virtual meetings. Together we are a force for change, a powerful support group and you all continue to inspire me and my colleagues to ask the right questions of government and their agencies and demand the right kind of answers. Here's to a less challenging 2021, with women led business leading the economic recovery

The Cross Party Group

The Cross Party Group (CPG) for Women in Enterprise was set up to –

- Establish a forum for the sharing of experiences and information on the position of women in enterprise in Scotland.
- Enable discussion and debate on the gender gap in enterprise and seek solutions on how this might be tackled.
- Bring partners together with an interest in women and enterprise to develop a collaborative approach towards working together.

Each year a number of themes are chosen which are important to the discussion on women in enterprise and speakers and guests are invited to take part in the meetings. Organisations and individuals with expertise and interest in each theme are invited to attend and participate in the CPG. This enables relevant and structured discussion on a thematic basis and allows for varied attendance at each meeting.

This year, meetings focussed on – Women's Economic Empowerment; BME Women in Enterprise; and Women in Enterprise and Covid-19.

November 2019: Women's Economic Empowerment



This meeting took place after an International Conference was held in Edinburgh in partnership with Women's Enterprise Scotland and the Women's Economic Imperative <https://www.weiforward.org/> The meeting was fortunate to be able to hear from guest speakers – Luis Guillermo Solis Rivera, ex-President of the Republic of Costa Rica, and co-chair of the UN Secretary General's High Level Panel for the Economic Empowerment of Women, and Dinah Bennett, director of International Consultants for Enterprise and Entrepreneurship. Dinah is Co-director of the Societal Innovation and Enterprise Forum (SIEF) at Durham University UK and is co-founder and Vice-Chair of the UK Women's Enterprise Policy Group and Gender and Entrepreneurship North East (GENE).



President Solis presented on the conclusions on UN reports on women's economic empowerment (2016/17). The reports concluded that women's economic empowerment is not only the right thing to do, from a human rights perspective but also the more intelligent thing to do to grow and boost economies. President Solis also highlighted the UN Sustainable Development Goals (SDGs) and warned that without women's economic and social participation, and emancipation, we will not get any way towards achieving these important global goals.

He highlighted the importance of placing real value to the work that women do – including unpaid labour and domestic labour. We also need to be aware of visibility of women, encouraging their collective voice and representation, and the need for role models and champions for women from all walks of life.

The presentation by Dinah Bennett, ICE consultancy and member of the Women's Economic Imperative (WEI) board, focussed on the need for transformative action - and driving concrete, sustainable and measurable progress for women in the economic sphere, whether in the workplace or as entrepreneurs.

Dinah gave examples of some of the work in which she has been involved across the world, and the impact of the evidence of women's economic empowerment in different

communities. Examples included a peer lending programme (Sampark); a health programme; the Kibera ballet; enterprise education programmes; and Ligas Femininas (a sports and education programme). <http://www.consult-ice.com/>

A huge thank you goes to the main sponsors of the International conference - Royal Bank of Scotland, Standard Life Aberdeen, Mastercard and Glasgow University Adam Smith Business School

March 2020: BME Women and Enterprise

This meeting heard both the personal and professional experiences of a number of women from BME communities who had started up in business in Scotland.

Hermine Kinkela of Mbikudi spoke of her business journey and the work delivered in partnership with organisations including Strathclyde University. Hermine became a member of the Women's Enterprise



Scotland Ambassador Programme as she wanted to contribute to the necessary change for BME women in Scotland. Hermine highlighted the reasons she started her own business and stressed the many difficulties faced. Hermine noted that new research in Scotland from the Federation of Small Businesses had shown that businesses led by migrants contribute £13bn to the economy. While such a huge contribution is to be celebrated and supported, it would seem that appropriate and relevant business support for BME businesses – and BME women in business - appears to be lacking.

Helene Rodger moved to Scotland 14 years ago and felt quite isolated for a time. To try to alleviate this, Helene and her friend decided to host a party to connect with other BME women. To their surprise, almost 300 women wanted to attend – showing the need for support for BME women in a number of ways, including social, emotional and economic support. Helene found that many BME women lacked understanding of how some UK financial products and services operated, and it was clear that these different financial experiences and perceptions were causing problems for many families. As a result of support from the Saltire Fellowship, Helene started Moneymatixx – for people to come together and learn more about money, and financial institutions and methods of working, etc.



Reham Nasr came to Scotland from the US having qualified in cross cultural conflict resolution, and a strong background in mentoring, coaching and entrepreneurship. Having had difficulty in finding work, Reham decided to start her own business. At the beginning, Reham struggled to acquire clients while many of her Scottish counterparts did not and set about trying to investigate what may be the cause of this. When Reham removed her picture from her

website, she found that she got more interest. However, when people went to her LinkedIn profile and saw her photo, then their interest seemed to drop off. While this was challenging for Reham, it did not dissuade her from pursuing and developing her business idea, working with youth, individuals, couples, communities, and businesses. Reham described diversity as having a seat at the table, inclusivity is having a voice, and belonging is having that voice heard. It is important that the voices of all women are heard, and the Scottish economy is developed and co-created by a shared future - one in which we all truly belong.

May 2020: Meeting was cancelled due to Covid-19

September 2020: AGM Women's Enterprise and Steering Through Covid-19

This was the first meeting of the Cross Party Group to be held online. It was also the first meeting of the group since the onslaught of the Covid 19 pandemic. Members of the group were keen to talk and share their experiences in business since March 2020. The group was delighted to hear from two members of the Women's Enterprise Scotland Ambassador Programme.



Linda Hill Miller, of LAH Travel, described the impact of the Coronavirus pandemic on her business. As the owner of a travel agency her previously successful and highly profitable business faced significant debt without support through the existing Government routes. Issues faced by the company included being unable to furlough staff whilst working to repatriate customers when countries locked down; cancellation of travel plans of many which required refunding; and further issues of cancellation and repatriation when quarantine had been imposed at short notice on specific countries Whilst Linda had been able to take advantage of a Bounce Back Loan, she stressed that this was debt, not support. Insurance policies – including very specific travel industry insurance – has not covered any of these issues for her business.

Allison Harrison, Hot Yoga Edinburgh, described her three year old business which is located at the heart of the financial district in Edinburgh city. This is an area where staff at neighbouring businesses who would take advantage of local yoga services. Now, as a result of the pandemic, the majority of staff across the city are now working remotely. Hot Yoga provides work to 8 self-employed teachers. Despite an immediate pivot to online delivery of classes, the business was declined a pivoting business grant and an appeal was turned down. The business was able to reopen its doors at the end of August 2020, although the business had recorded a decline in income of 55%. Allison thanked Women's Enterprise Scotland and the Women's Business Centre for support during this difficult time.



Allison highlighted the benefits of yoga for fitness and mental health and stressed the need for the fitness sector – which employs 6000 people – to be classed as an essential service sector as a key contributor to the physical and mental well-being of everyone in Scotland.

Women in Enterprise and Covid-19

A word from Women's Enterprise Scotland

This has truly been an exceptional year with unprecedented disruption to our lives. The gendered and economic impacts of the pandemic have been felt across Scotland, the UK and beyond. While there has been major disruption for all businesses, any pre-existing barriers for women in business have been heightened by this crisis. There is a major concern that already existing inequalities in entrepreneurship will be worsened now and in the future beyond the pandemic. It is more important than ever that any recovery planning supports policies which address the needs of women – and women entrepreneurs.

Many of the sectors hit hard have a high proportion of women both as workers and as business owners. Women face specific challenges in business and access to needs-based expert support is critical at this time. Women-led businesses are 44% of the size of male-led businesses on average, and we know from the Alison Rose Review of Women's Entrepreneurship that women-owned enterprises represent less than 25% of business in the UK's five most productive sectors with women owned businesses still dominant in sectors such as healthcare, personal services, administration, retail etc. Funding frameworks which have been set up to support businesses through the pandemic have been shown to be less favourable to women's enterprises. For example, the Futures Fund disbursed £236.2m, yet just 1.3% of that investment was received by all-female management teams compared to the 19% received by all male management teams

Challenges faced by women in business are widely documented and a broadly consistent evidence base is immediately available to inform policy development. However, the lack of gender disaggregated data has been highlighted during this pandemic. The gathering and

analysis of gender disaggregated data is fundamental to measure the economic impact of closing the gender gap in enterprise and in particular, to measure the outputs of business support provision for women-led businesses.

According to the OECD, the impact on women's businesses – and the gender gap in enterprise – is expected to increase as a result of the Covid-19 pandemic if policy responses are not gender aware.

Ultimately, women entrepreneurs must be brought to the table for discussion on future business support to ensure a more inclusive approach to policy making.

And finally, Thank You....

...to everyone who has attended, presented to, and supported the Cross Party Group this year. Through your attendance and participation, we have had stimulating and informative meetings which has provided lots of insight on the issues of women in enterprise across Scotland which we hope will go some way to improving policy and practice. We look forward hopefully to an easier year ahead for all woman across Scotland.

