

Cross-Party Group on Women in Enterprise: "Unlocking the multi-billion pound opportunity in women's entrepreneurship."

16th March 2026 12.00-1.00pm

Minute

Present

Carolyn Currie
Sophie Rooney
Bronwen Thomas
Corinne Goble
Ailsa Clark
Brandi Bernoskie
Catherine McWilliam
Christine Esson
Claire Smith
Dawn Shand
Delia Smith
Diane MacIntyre
Claudia Duffy
Elaine Morrison
Gael Drummond
Gaynor Simpson
Gina Cleif
Allison Harrison
Jane Stewart
Jennifer MacKenzie
Jill McAlpine
Kate Bell
Kerry Hammond
Kirstie Scrimgour
Kitti Majoran
Lara Maloney
Maggie Gorman
Mandy Bailey
Margaret Morton
Melanie McIntyre
Michelle Smith
Pheona Matovu
Rachel Ross
Rachel Hunter

Rhona Bree
Sara Thiam
Susan Love
Tanya Wilson
Timi Adegunwa
Yvette Hopkins
Alyson Pearson
Tolu Abikoye

MSPs

Michelle Thomson MSP
Audrey Nicoll MSP

Invited guests

Non-MSP Group Members

Apologies

Ann-Maree Morrison
Fraser Lusty

Welcome and opening

Convenor Michelle Thomson MSP welcomes everyone to meeting.

She noted the session's focus: unlocking the multi-billion pound opportunity in women's entrepreneurship, and examining how different models of business support can unlock women's economic potential and strengthen local economies. Discussion would draw on lessons from recent international engagement by Women's Enterprise Scotland and findings from the UK Parliament Women and Equalities Committee on barriers facing women entrepreneurs.

Convenor introduces first speaker.

Speaker 1 – Corinne Goble: CEO, Association of Women's Business Centres

Corinne Goble provided an overview of the history and impact of Women's Business Centres (WBCs) in the US.

Background and history:

- In the late 1970s, women faced structural credit barriers, including a legal requirement for a male co-signer to obtain a commercial loan
- Regulatory changes in the early 1980s removed this requirement, but cultural practices lagged significantly behind
- President Carter commissioned an interagency study into entrepreneurial opportunity for women; the subsequent Reagan administration established four pilot WBCs with a clear mission to help women obtain access to capital through training and capital readiness support
- The AWBC was established 26 years ago to provide capacity building and training support across the network

Current structure and funding:

- Each WBC receives federal funding capped at \$150,000 per centre, which must be matched equally, giving a total budget of approximately \$300,000
- This is acknowledged as insufficient — barely enough to hire one and a half employees and maintain an office, let alone deliver programming
- The AWBC has been advocating for increased federal funding through legislation

Impact and return on investment (2024 data):

- WBCs supported more than 340,000 jobs nationally
- Generated over \$16 billion in wages
- Against a total federal investment of \$27 million — not all of which was spent
- For every taxpayer dollar invested: \$6 in small business revenue and \$7.50 in private capital is generated
- Total economic activity of \$15 for every \$1 of public investment

Future priorities:

- Expanding geographic reach to fill gaps in rural and underserved communities
- Establishing voluntary quality standards to ensure consistent programme delivery across the network

Questions and Answers

Q (Michelle Thomson MSP): The gains women have made feel more fragile than ever. How has the culture shifted, and how fragile does it feel in the US today?

A (Corinne Goble):

- Regulation only provides guardrails — culture can operate independently of it

- In the early 1980s, men were not particularly threatened by women's potential in business
- Today there is a widespread misperception that women's economic advancement comes at men's expense — a zero-sum game mentality
- When programmes are named specifically for women, some men feel excluded, without recognising that women were always excluded before such programmes existed
- The cultural environment does feel fragile

Q (Ailsa Clark): How does the Women's Business Centre model work in areas with very dispersed, rural populations across a large geographic spread?

A (Corinne Goble):

- WBCs in rural states typically headquarter in the state capital but deploy staff to travel out to communities
- Staff set up workshops and training in chamber offices, agricultural service centres, or any available community space
- Serving smaller numbers over large distances makes it harder to demonstrate return on investment in volume-based terms
- However, the impact on individual businesses can be transformational, connecting them to resources and markets they would never otherwise have accessed

Q (Dr Claudia Duffy): Do women tend to gravitate towards particular sectors, or are they in direct competition with male-owned businesses?

A (Corinne Goble):

- The mix varies by geography and by the expertise of each centre's staff
- Nationally, women-owned businesses tend to gravitate towards services and health sciences
- Women-owned businesses are also meeting gaps in the market — the zero-sum framing is a misperception; women's economic activity grows the overall economy

Q (Allison Harrison): What support do WBCs offer to businesses that are past the startup stage but pre-seed or pre-growth investment?

A (Corinne Goble):

- Around 17% of WBC clients are startups; the majority are already in business and typically stuck at a particular growth hurdle
- WBCs work with businesses across all stages, from sole traders to multi-million dollar companies

- The core process is the same: identify strategy and goals, address barriers through education and networking, determine the right type of capital, and connect the business owner with appropriate providers

Speaker 2 – Jill McAlpine, Director, Highland Businesswomen / Founder, In Purpose

Background:

- Many growth-ready women-led businesses in the Highlands are excluded from public funding regimes because they do not fit designated growth-prime sectors
- The Highlands has a £100 billion renewable energy opportunity, yet women-led and community-anchored businesses are largely absent from conversations about how to access and benefit from this investment
- The Summit was established with the ambition of creating the most supported ecosystem for women-led businesses in the UK
- A powerful framing: 54% of businesses are started by women, yet only 16% become employer businesses

Key themes from the Summit:

- **Mentorship:** A need for sustained mentorship beyond cyclical programmes, available to businesses at all stages including those trading for over ten years
- **Investment knowledge:** Many women running successful, bootstrapped businesses had limited knowledge of angel investment and the wider investment landscape; infrastructure-level solutions are needed
- **Funding regimes:** The overriding message was a need for permanent infrastructure support rather than time-limited programmes
- The Women's Business Centre model was identified as closely aligned with all of these needs

Speaker 3 – Ailsa Clark, Founder and Executive Director, Inspire Alba

Context:

- The Women in Social Enterprise Collective has been meeting informally for around six years
- Research was commissioned with £5,000 of equalities, diversity and inclusion funding and conducted by Dr Liz Gardner and Cassandra Bryant over 18 months

- The social and community-led enterprise sector in Scotland is 61% led by women (previously above 70%), compared to approximately 20% in the wider economy
- The research sought to understand why women's leadership thrives in this sector, what the blocks and barriers are, and how support can be improved

Key findings:

- Many women had not initially identified their activity as social or community-led enterprise; once they did, they often found existing support ecosystems did not recognise their leadership style
- Women leaders frequently define value beyond profit — including care, wellbeing, and community benefit — not always reflected in mainstream support frameworks
- Governance structures often evolved to reflect collective leadership approaches
- A significant personal cost of care was identified, with some founders absorbing financial and personal risk to address unmet community need
- Policy in this area was at best gender-neutral — in a predominantly women-led sector, this is insufficient; gender-aware policy is needed
- The sector delivers vital community services and represents a major opportunity within Scotland's community wealth building agenda
- Women-led social enterprises are scalable in impact, though this often means supporting others to replicate the model rather than growing their own organisation

Recommendations:

- Sensitive and tailored business support, mentoring and training that recognises different approaches to leadership
- Stronger peer and relational networking and co-design of support systems
- Integration of collective and feminine leadership models into mainstream support — not a one-size-fits-all approach
- An intersectional policy lens that accounts for neurodiversity, ethnicity, and other factors
- Gender-aware policy applied across all social enterprise support

Questions and Answers

Q (Michelle Thomson MSP): You mentioned neurodiversity. Neurodivergence presents differently in women and is often diagnosed later, yet the data has historically been gender-blind. Can you say more?

A (Ailsa Clark):

- Neurodiversity is well represented across the social enterprise sector and often enables non-traditional, collective leadership styles

- Society tends to frame neurodiversity as a problem rather than recognising the strengths it brings — including systems thinking and big-picture approaches
- We need to reframe neurodiversity, removing the sense of shame and replacing it with an understanding of individual strengths
- High levels of burnout are observed among women leaders — wellbeing support needs to be built into the ecosystem

A (Jill McAlpine):

- As someone with ADHD diagnosed late during perimenopause, this is personal
- There is a close relationship between dopamine and oestrogen; when oestrogen declines, dopamine regulation is affected
- For women with ADHD the compounding impact in their forties can be devastating
- Many women may be experiencing this without the right support around them

Q (Dr Claudia Duffy): Pockets of activity exist but often try to find a niche within existing programmes. What would it take for a genuinely seismic, ambitious approach to supporting women business founders at scale?

A (Ailsa Clark):

- Community wealth building offers a real vehicle for Scotland to draw on learning from women-led social enterprise more broadly
- Scotland has a significant wealth of experience in the sector and existing foundations that support a transition to a wellbeing economy
- The learning from a sector where women flourish needs to be brought into the wider economy — that is the more ambitious direction of travel
- The research provides a stronger foundation from which to build, and further work will focus on translating findings for different audiences including policy, the wider sector, and young women coming through

Q / Comment (Audrey Nicoll MSP): Existing initiatives for women in energy can feel light-touch. How might women entrepreneurs in the energy space diversify into related sectors such as defence, space, and maritime?

A (Ailsa Clark):

- The renewables sector currently operates with a fairly traditional gender lens in terms of who is seen as likely to enter it
- There are real opportunities to address this through employability and education approaches
- Raising the profile of existing role models — including women who have moved into innovative parts of the supply chain — is important
- Community-led enterprise has a strong track record in this space; communities can benefit from and shape renewable energy development rather than simply having wealth extracted from them

Closing Remarks

Carolyn Currie (Women's Enterprise Scotland) thanked all attendees and paid tribute to outgoing MSPs:

- **Audrey Nicoll MSP** — recognised for consistent attendance, support of the CPG's work, and advocacy in parliamentary debates
- **Michelle Thomson MSP** — recognised for convening 17 sessions over five years, and in particular her persistent focus on the provision — and lack — of gender-disaggregated data in Economy Committee work

The Convener thanked all speakers, members, and the WES team. She noted that:

- No one political party has all the answers on this agenda
- The gains made for women in enterprise feel increasingly fragile
- All participants are encouraged to engage with prospective MSPs ahead of the election and hold them to specific commitments
- She confirmed she would continue to advocate for women's entrepreneurship in whatever role she takes on next