

TIROHIA IKI TUA

**THE IMPACT OF MĀORI IN
THE SERVICE SECTOR 2025**



Karakia Tīmatanga

Nau mai e te ao awatea
 Uhia mai tō hā ki tēnei mōuri ora
 Hurihia te pō hurihuri, te pō hāngū ki tua
 Kei te tuhi, kei te rarama
 Hura mai te rā
 Uruuru te moata, totoro te pōhina
 Tākiri mai rā te puata kaipō
 Hira mai te haeata ki tēnei taurira
 Te ohonga ki tēnei manawa ora
 Aro ake nei ki te tūramarama
 Te pūtaketake rongo
 Te hau angiangi e taiāwhio nei
 I ngā koroputa o ihu nui, o ihu roa
 O ihu ngongō hau tākiri ata
 Ka ao, ka ao, ka awatea

Introduction

Tirohia ki Tua looks to the impact Māori in our industries make, and the reverberation that continues beyond what we can see now, for generations to come.

New Zealand's population is increasingly Māori and expected to exceed 1 million by 2030. Māori are increasingly influencing culture, transformation, and showcasing the unique dimensions and worldview that Māori bring with them into every industry.

Māori are projected to make up a larger share of the workforce, particularly the young workforce, over the next decade. It's a future in which Māori industry can thrive and be empowered to determine their own direction.

The innovation that has always been at the heart of the Service sector will be bolstered by: the values that underpin Māori industry, the reimagining and redesign of business and operations using te ao Māori perspectives, the increased use of te reo Māori and embracing mātauranga Māori in businesses across the sector. These dimensions shape one aspect of a legacy for our descendants and generations to come.

Tirohia ki Tua weaves together several dimensions of te ao Māori that embody the motivation, actions and influence that Māori in our industries have shared that contributes to a te ao Māori ecosystem. Those are:

▲ **Letter to my Mokopuna**
 – A Te Ao Māori Roadmap

▲ **Tūāpapa** – The Foundations of a Te Ao Māori Ecosystem

▲ **Tāngata** – Influencing and Being Influenced by Others

These key elements are visualised in a resource booklet and given further detail and analysis below.

LETTER TO MY MOKOPUNA

A Te Ao Māori Roadmap

At Tuia 2024, whānau shared with us the future and legacy they envision for mokopuna today and generations to come. The kōrero shared described a future where there is hope that our whānau today have contributed and paved the way today for a flourishing next generation. This is the vision that Tirohia ki Tua stems from, where we connect the various aspirations that our whānau across New Zealand and the globe have in our industries, and through which we can see and pave the way for the continuation of growth and excellence for Māori not only in our industries but also with our whānau, hapū and iwi. A number of quotes from various “Letter to my mokopuna” have been amalgamated below.

The future state shared by whānau in our industries provides a prompt to consider what impact we currently make and how we can extend that effect within a te ao Māori ecosystem. Tirohia ki Tua weaves together the diverse impact of Māori in the service sector. Dimensions of that impact stem from tūāpapa and can include iwi and hapū caring for their own narratives within tourism, Māori in retail creating and providing products for Māori, advocating for pakihi Māori access to business capital, and building knowledge and wealth to increase whānau access to housing. The impact paints a picture of collective momentum among Māori that reaches into every corner of te ao Māori. It is tūāpapa that drives Māori in our industries to continue the momentum of legacy for our mokopuna today and in the future.

Dear mokopuna,

Pēhea te āhua o te ao mā koutou?

To my beautiful, amazing mokopuna, pēhea rā koe? How does your heart feel in the world we left you? I wonder what it is like to live in the here and now of your world, and to navigate te ao. Do you feel seen and heard and your culture and identity valued by all around you? I hope so moko. I hope so. I hope our papakāinga is thriving, and you are thriving. I hope you are content. I wonder what are your dreams and aspirations and are you able to do what makes you happy?

Did I set you up with enough access to resources, for a whare and did we leave lasting pā or communities that keep each other up? I hope we left enough knowledge, skills and tools for you to be successful in life. Were we good kaitiaki of our culture, our reo, our taiao? And did the Warriors ever win a Grand Final?

How did you reach the stars moko, and what's it like on the moon? What is it like travelling to outer space? I hope we did good by you moko. May you feel strong, powerful, and loved always.

Nā mātou. Ngā tūpuna





Real Estate & Rental

9% of the Real Estate and Rental workforce are Māori, with 8.4% accounting for the Real Estate workforce



Finance & Advisory

8% of the Finance and Advisory Workforce is Māori, including Banking where Māori account for 7.8% of the workforce

Māori Industry

"We know what our business needs, being able to have a mentor, or someone who understands from a kaupapa Māori perspective. It needs to be tailored to the business, not a cut and paste copy."



Hospitality & Accommodation

Māori are 14.3% of the Hospitality & Accommodation workforce



Tourism & Travel

Māori make up 13.2% of the Tourism and Travel industry workforce

Hapū & Iwi

"During study I just wanted a career and had a job focus, but then I saw how the skills could help whānau, hapū and iwi"



Aviation & Airports

Māori account for 7.8% of Aviation roles, and 9.6% of Airport roles

Whānau

"My whanau, they have been the backbone, they have been the strongest driving force of why I do what I do."



Retail & Distribution

Māori are 12.1% of Retail & Distribution and 12.5% of the Retail workforce



Cleaning Services

Māori account for 17.5% of the cleaning workforce

Māori learners

"When rangatahi come out of high school and start looking at career opportunities they look up and say, can I see people who look like me?"



Contact Centres & Industry Support

Māori make up 14% of the Contact Centre workforce, and 19.2% of Industry support



Business & Professional Advisory

Māori account for 10% of Business and Professional Advisory roles including Accounting and legal services



Tirohia ki Tua

The impact of Māori in the Service Sector



Whenua

"Our stories for our people too, to reconnect and return home, connecting whānau with their whenua."



Whakapapa

"Attracting rangatahi, tamariki, and planning for the next generation to continue caring for and sharing our stories... we want to connect whānau back to opportunities."



Mātauranga

"Our stories and taonga are already being cared for through kapa haka, kohanga reo etc."



Mātāpono

"We have an obligation much higher than a mum and dad business, the legacy that we must uphold, and hand down is much bigger."



Kaitiakitanga

"The core skills in Māori culture are transferable into any sector, work, thinking holistically, being guardians, manaakitanga."



Pakihi

"As Māori we get in and we do it. We think for the long term because who will make them if I don't? It's more to do with the kaupapa, as the mother of it, and you want to see it reach its potential."



Government, Security & Defence

Māori make up 12.9% of the Government workforce and 19% of the Security workforce

Kaimahi

"Our big focus was trying to maintain meaningful work for our people and that meant upskilling our team so they have a significant degree of versatility."



TŪĀPAPA

The Foundations of a Te Ao Māori Ecosystem

Through our time and interaction with whānau in our industries, several tūāpapa – unwavering foundations of influence – have been shared about how they operate and the kaupapa that drives them. Those tūāpapa are as follows:



Whakapapa

“Attracting rangatahi, tamariki, and planning for the next generation to continue caring for and sharing our stories... we want to connect whānau back to opportunities.”

Te ao Māori is grounded in whakapapa, that is the genealogical generational ties to this land, and whakapapa whānau, hapū and iwi – our kinship relationships with each other. It is not only connection with generations past but also finding connections with each across kaupapa that Māori in our industries are in process of reigniting and creating to move forward. Whakapapa binds us together, brings us closer and holds us steady as we walk backwards into the future.



Whenua

“Our stories for our people too, to reconnect and return home, connecting whānau with their whenua.”

Across our industries whānau have shared the different ways in which their tangata whenua connection to the land is a driver of their goals and how they operate. This can include strengthening access or connection with returned or alienated lands, accessing lands where there is a whakapapa relationship, and maintaining ancestral land.



Kaitiakitanga

“The core skills in Māori culture are transferable into any sector, work, thinking holistically, being guardians, manaakitanga.”

Contemporary activations of kaitiakitanga have shown it as a value, action and relationship between tangata whenua and their taonga. It embodies responsibilities by tangata whenua to reciprocate and maintain a whakapapa relationship. Those relationships can be with whenua, wai, te reo Māori, whānau, hapū and iwi.



Mātauranga

“Our stories and taonga are already being cared for through kapa haka, kohanga reo etc.”

Knowledge from a Māori worldview in its many forms, encompasses traditional ways of knowing and understanding, current ways of reclaiming and growing that knowledge, as well as the forms in which Māori knowledge continues to grow. Māori knowledge systems are woven throughout the way in which Māori operate and innovate their activities as learners, kaimahi and pakihi.



Mātāpono

“We have an obligation much higher than a mum and dad business, the legacy that we must uphold, and hand down is much bigger.”

Whānau have shared it is mātāpono and uara (values) that drive Māori in our industries to do what they do and continue the momentum of legacy for mokopuna today and in the future.

TĀNGATA

Influencing and being influenced by others

The power and potential of Māori in our industries is not just that of learners, kaimahi, or pakihi today, it is also the power and potential of communities, whakapapa social groups, and the connections Māori have with each other that informs who we are, what our goals are, and how we want to ensure what we do contributes to those groups. Some of those key social groupings for workforce development are as follows:



Whānau

“My whānau, they have been the backbone, they have been the strongest driving force of why I do what I do.”

A thriving whānau outlook directly influences and motivates Māori to pursue and achieve their goals. This can include both familial circles and social circles, which contribute to one's sense of belonging.



Hapū & Iwi

“During study I just wanted a career and had a job focus, but then I saw how the skills could help whānau, hapū and iwi.”

Many shared that their connection (and reconnection) with their hapū and iwi is a driver of why they do what they do. That is similar to whānau thriving but on a wider scale and influence to their connection with marae and extended familial relationship.



Māori learners

“When rangatahi come out of high school and start looking at career opportunities they look up and say, can I see people who look like me?”

Māori learners are presenting as all ages from all walks of life, with varying levels of knowledge and connection to Te Ao Māori. Some are determined in their pathway through their schooling and adulthood, some return to learning in adulthood, while others prefer to learn while earning.



Kaimahi

“Our big focus was trying to maintain meaningful work for our people and that meant upskilling our team so they have a significant degree of versatility.”

Kaimahi Māori are paid and un-paid workers that work within Māori organisations or businesses. Kaimahi also includes those that work for large employers of Māori and Māori who work in organisations or spaces where they are few or culturally alone.



Pakihi

“As Māori we get in and we do it. We think for the long term because who will make them if I don't? It doesn't matter what the service or product, the resilience comes from the deeper te ao Māori meaning. It's more to do with the kaupapa, as the mother of it, and you want to see it reach its potential.”

Pakihi Māori includes Māori enterprises, organisations, businesses and/or those who are self-employed. They have varying goals depending on their kaupapa, which can range from social or cultural enterprise to innovation or wealth creation.



Māori Industry

“We know what our business needs, being able to have a mentor, or someone who understands from a kaupapa Māori perspective. It needs to be tailored to the business, not a cut and paste copy.”

Māori are both contributors to various industries, and the core of the Māori economy which supports a unique te ao Māori industry to grow and flourish. Collectively, Māori business in its various forms includes those who are self-employed, Small and medium sized businesses, as well as large Māori corporations, and investors. The strength and influence of the Māori economy continues to grow and innovate.



MĀORI IN INDUSTRIES

Māori impact across the Sector

Supporting the continuous evolution of Māori industry growth and success through workforce development is a vital aspect of enhancing Māori potential.

Māori are both suppliers of products and services as well as consumers of products and services which is fundamental to understanding Māori impact in the sector. Through various hui, relationship building, and engagements with Māori across the Service sector, whānau have shared what working within the Service industries means for them. Through unpacking some of those journeys we are able to gain an understanding of what their role means for them and the impact it makes.



AVIATION & AIRPORTS

Māori account for 7.8% of Aviation roles, and 9.6% of Airport roles. Many of the roles Māori feature in are Airport services, while some are Piloting, and have roles in Engineering and Avionics.

“Whaea Hilda Harawira, the tumuaki at Te Āniwaniwa, knew my aspiration. She organised for this Māori pilot from Turangi to bring his plane up to Kaitaia Airport – which was next door to our kura – and six of us went up in the air with him...got my private pilot’s license at Kaitaia Aero Club, and when I turned 18 I was accepted at Southern Wings Aviation College in Murihiku in the deep south. It was a bit of a culture shock, but I eventually completed my commercial pilot license, and private pilot license.”

JJ Ripikoi – Pilot & Travel Agent

Whānau shared that seeing others that look like themselves and sound like themselves within the industry supported their decision to enter the industry. Grounding in te ao Māori, social support systems, and exposing pathways earlier on in education and career planning were key influences during their career.

Connecting te ao Māori to the aviation industry attracts and supports kaimahi Māori, by signalling to Māori that Aviation and Airport roles and spaces are for them. Te ao Māori in aviation has gained momentum in recent years, with initiatives such as the Mātauranga Māori – Ngāi Tūāhuriri programme, which connects local hapū with the International Aviation Academy. These initiatives provide access to career pathways, helping to grow Māori participation across various aviation roles by supporting a progression pathway where Māori thrive as skilled professionals, leaders, and innovators in the sector. Increasing Māori representation in aviation careers requires continued investment in Māori STEM education initiatives and training pathways as well as relationship building with Māori communities.

Structured support networks that arise from relationship building not only contribute to personal and professional growth but also ensure Māori employees remain connected to their communities throughout their career journeys. Relationships between iwi, hapū and industry organisations highlight the importance of Māori-led collaboration in supporting Māori to thrive in Aviation and Airports.

Aviation & Airport service impacts:

- ▲ Genuine incorporation of te ao Māori
- ▲ Increase Māori STEM excellence
- ▲ Increase Māori in Piloting, Engineering and Avionics
- ▲ Increase tikanga in Aviation practices



MĀORI WORKFORCE
IN AVIATION

7.8%

MĀORI WORKING IN
AIRPORT ROLES

9.6%

HOSPITALITY & ACCOMMODATION

Māori make up 14.3% of the Hospitality & Accommodation workforce. Approximately 14% of the industry is Māori, spanning roles across catering, cafes, pubs, and accommodation with whānau taking presenting as kaimahi, owner operators, self employed and businesses. Manaakitanga and kai are the centre of these industries.

Mātauranga and tikanga surrounding food influences both hospitality and food practices. Tapu and noa underpin how food is prepared, and shared, while traditional food gathering methods such as kōhi kai and ruku kai (diving, hunting and gathering) reflect a sustainable reciprocal relationship between people, te taiao and food sources. Mātauranga and traditional food practices supports both food sovereignty and traditional ways to access nutritional food sources. The reach of discussions around food sovereignty, sustainability, traditional food systems and practices has grown in audience and interaction due to social media. Traditional foods and cooking shared on social media are increasingly contributing to culinary fusion, opening innovative ways of preparing and experiencing food.

Within Māori communities and many cultures around the world manaakitanga has been practiced and revered long before hospitality became recognised as a profession. It is the way we welcome, care for, and treat people, and it is woven into daily life and traditional occasions. The marae for many is an uninterrupted space of manaakitanga practices. Exposure and participation at any point in life means whānau gain experience learning roles and responsibilities in every aspect of the kitchen and the marae including leadership and collective responsibility. The quality and volume of kai served is seen as a reflection of the marae and manaakitanga of the hau kāinga including culinary excellence. Despite the valuable skills learned in marae kitchens, formal hospitality education has not always recognised them.

Organisations such as HETTANZ have highlighted the lack of support for mātauranga Māori in hospitality training, calling for a shift toward local cuisine, traditional food preparation, and preserving indigenous knowledge. Some initiatives have responded by integrating marae-based learning, where rangatahi can develop skills like barista training within their own communities, supporting both traditional and professional pathways.

In addition to training, iwi, hapū and Māori communities are investing in the hospitality industry, reclaiming economic opportunities that support their people. Ngāti Wai's purchase of the Tutukaka Hotel and restaurant highlights how iwi-led enterprises are creating income and employment for their people, while gaining assets and creating wealth.

Hospitality continues to be a consistent option for Māori, indicating some Māori are pursuing a long term career in the industry while others also prefer part-time, and earn-while-you-learn models. This indicates that some whānau enjoy the seasonal nature of the work around their lifestyle and accessible entry. Some view it as an avenue to strengthen food sovereignty or pass on intergenerational knowledge. Overall, whānau in hospitality have shared that they enjoy sharing time, space, food and kōrero with people. The heart of Māori hospitality remains – shared experiences and kai bringing people together.



"I never intended on being a chef; I was always a tutū... it's not about me; it is about what I can give back to my whānau and the community I live in. It is the village we raise our children in... So the idea is overall to fix our people through kai, not like it's a disease. I want it to be as normal as salt and pepper. Like it's just the things that we grab for. You know, it's not a diet. It's whakapapa."

Rachel Mako – Chef (not pictured)



Hospitality & Accommodation impacts:

- ▲ Taiao: Ruku kai, Kōhi kai
- ▲ Mātauranga kai & kai stories
- ▲ Sustainability, food security & food sovereignty
- ▲ Mana in manaakitanga
- ▲ Sharing and maintaining manaakitanga
- ▲ Sharing and innovating Māori cuisine
- ▲ Hospitality skills learned on the marae.



TOURISM & TRAVEL

Māori make up 13.2% of the Tourism and Travel industry workforce. Māori account for owner-operators, guides, experiences and events providers, and travel operators. The GDP from Māori tourism sector activities is over \$1b, which is expected to increase with the rise in tourism. Māori in these industries are leading the way in how New Zealand can attract visitors and share in cultural experiences and stories.

“They want to see haka, they come down (to NZ), they’re staying in Auckland city centre. A lot of guests say I haven’t seen any brown people. Where are the native people? So the gap was huge for them. The tourists were not getting that connection that they had flown all the way here for... tours and activities that really aligned more with who we are and our beliefs.”

Ama Mosese – Tourism Co-ordinator

Tourism impacts:

- ▲ Intergenerational whenua, kōrero, and taonga
- ▲ Te ao Māori ki te ao
- ▲ Storytelling determined by Māori
- ▲ Attracting whānau home to learn and be part of the legacy
- ▲ Teaching and maintaining whenua and taiao practices
- ▲ Experiencing whenua via te ao Māori
- ▲ Connecting globally with cultures.

Within Māori tourism, delivering immersive experiences, guiding and storytelling are not just a means of sharing histories and knowledge—it is a responsibility tied to whakapapa and pūrākau. Empowering iwi, hapū and Māori communities to share their stories on their terms supports sovereignty over their knowledge systems. This is essential when indigenous knowledge is shared to ensure sharing is done appropriately and remains connected to those to whom it belongs.

Kaitiaki responsibility extends beyond storytelling and into all aspects of Māori tourism, where tikanga guides knowledge, taiao, and interacting with whenua and waterways. Many Māori tourism businesses incorporate te taiao and kaitiakitanga at the core of their operations. Some operators have built their business around initiatives that focus on sharing traditional ecological and environmental knowledge and practices to increase the collective responsibility of te taiao for both their own whānau, and everyone that visits or resides in their area.

Kaitiakitanga transcends indigenous peoples, and Māori Tourism is part of a wider global movement to strengthen indigenous tourism practices. The Tourism Summit held in Taupō 2024 brought together indigenous peoples from across the globe, providing networking and relationship building, sharing experiences and innovations as well as support and empowerment for the wider indigenous tourism movement.



MĀORI WORKFORCE IN
TOURISM & TRAVEL INDUSTRY

13.2%



MĀORI TOURISM GDP

\$1billion+

10%

HIGHER PROFIT MARGIN FOR
MĀORI-OWNED BUSINESS
vs NON-MĀORI OWNED



RETAIL & DISTRIBUTION

Māori are 12.1% of Retail & Distribution and 12.5% of the Retail workforce. Māori make up around 13.5% of the industry overall. The number of Māori in Retail and Distribution is continues to grow in order to meet Māori consumer demand for Māori made products and services.

Māori made and Māori designed products fill a demand that many mainstream retailers are not able to fulfil. Māori entrepreneurs are changing retail by establishing their own brands that reflect the identity and experiences of te ao Māori. Offerings cover a wide variety of items that range from traditional hand-made items, rongoā, stationery, homewares, contemporary artwork, and clothing products that embody te ao Māori uses, expression and experiences. The growth of the Māori population has meant an increase in demand and businesses in the industry.

Some traditional items can only be made by hand by expert craftspeople with knowledge and experience. This includes weaving, carving, rongoā, and the lengthy preparation and processes to gather materials and shape or produce items. The flow-on effect of the demand for items of this nature is that more Māori are able to access traditional items and more Māori are interested in learning traditional knowledge and techniques for creating traditional pieces.

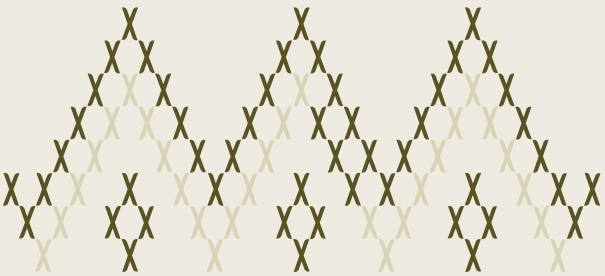
Māori businesses within distribution, such as agriculture, food production, and export markets, are managing supply chains that emphasise local and sustainable sourcing. Sourcing and redistributing local products for local markets supports sustainable practices and support for domestic markets, and local employment contributing not only to the Māori economy but the wider economy.

“I always put family first. My first decision was always about my whānau needs and I saw that as a weakness back then. I can remember how my wife Amy and I started weaving it into who we are as a business rather than seeing it as a weakness. We feel like anybody who’s connected to us and has a similar mindset in this journey of making money, that we don’t lose our kids or our family or our connections.”

James Whetu – Retail

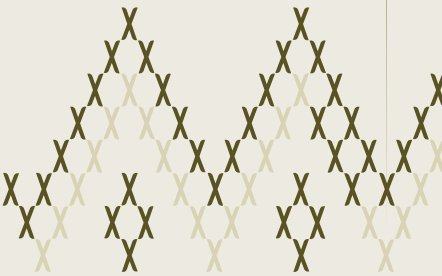
Retail & Distribution impacts:

- Products for Māori by Māori
- Increased Iwi and pakihi Māori Distributors
- Te ao Māori ki te Ao
- Products by Māori for all
- Increased pakihi Māori
- Māori owned food supply and supermarket chains
- Mātauranga sharing and growth



MĀORI WORKFORCE IN
RETAIL & DISTRIBUTION

13.5% OVERALL
ESTIMATED
INDUSTRY
PRESENCE



REAL ESTATE & RENTAL

9% of the Real Estate and Rental workforce are Māori, with 8.4% accounting for Real Estate workforce. There are approximately 4,100 Māori in the real estate industry, making up around 8% of the industry overall, including a growing number of Māori-owned real estate businesses. Real estate plays a crucial role in housing security, impacting whānau, hapū and iwi as they navigate home ownership, rentals, and social housing solutions.

For many Māori, home ownership is about creating a homebase for whānau and mokopuna, ensuring future generations have a place to return too. Papakāinga developments associated with Māori land trusts are becoming an increasingly popular option, allowing whānau to live collectively on their whenua. Increasing knowledge and skills in Māori land policy and processes such as trusts, governance, and land-use regulations supports whānau to access these options.

Māori real estate agents and Māori-owned real estate businesses are growing and emerging to meet the demand of whānau who are pursuing housing market purchases in the current volatile housing environment. This shift signals the consistent collective effort by Māori towards Māori-led approaches to home ownership and housing is increasing momentum. Māori real estate agents provide confidence, knowledge and understanding for whānau regarding the processes of purchasing and handover. Some Māori real estate agents are indicating to whānau who they are and what they represent by initiating te reo Māori signage and engagement.

Māori pursuing home ownership are utilising many options available to them that include and extend beyond traditional processes of applying to one lender. Some are seeking first-home ownership, while some are also home owners and landlords wanting to increase their portfolio. Iwi and community-based Māori focused home ownership programmes provide supported pathways to ownership, supporting Māori to take control of their housing futures.

Iwi, hapū and other Māori trusts are increasingly becoming housing providers and landlords. The rise of iwi-led housing initiatives, such as social housing and iwi rental homes, has been instrumental in supporting whānau, ensuring access to affordable, secure, and culturally appropriate living spaces. The relationship between tenant, property manager and landlord has seen an increase in Māori-led property management.

Real Estate & Rental impacts:

- ▲ Housing security
- ▲ Real Estate Entrepreneurship
- ▲ Landlord, Property management and renter relationships
- ▲ Social housing
- ▲ Iwi rental homes
- ▲ Iwi homeownership programmes



MĀORI WORKFORCE IN REAL ESTATE & RENTAL

9%

WORKERS APPROX.

4,000

"I've got a big family. That connection between other people, the collaborative mahi between people. You know, we always say a tea towel is a taonga, but sometimes you use that analogy too hard. When real estate presented itself as a possible avenue, I was so scared. I was like, "Who does this crazy girl from Taumarunui think she is?" It's OK to come forward. It's OK to be proud and be. My biggest blessing and win has been serving people who never thought they could achieve their dreams. Helping people hope enough so that they can cross the line themselves. Making sure we keep the mana intact because in this industry, people like to trample over that to get to money. But not us."

Ave-Elise – Real Estate & Rental (not pictured)

FINANCE & ADVISORY

8% of Finance and Advisory Workforce are Māori, including Banking which Māori account for 7.8% of the workforce. There are approximately 6,000 Māori workers within the Financial and Advisory workforce. Māori in these industries are calling for an increase in Māori to take up roles across Finance & Mortgage Advisory, Insurance and Banking.

“I’d expect to see other Māori, but I didn’t. It was very lonely coming into the banking sector for me. It was not an industry that Māori had a lot of representation in and I understood that, but it’s something that I’ve wanted to change. My whānau said, they all came in to see me, “Hey cuzzie,” and it was good because I felt like I could assist my whānau and talk to them about banking matters. I felt quite privileged that I was building my kete of knowledge and able to sort of support my whānau when they had queries or requests. That went up a gear when I started to become more involved in finance and lending. I’ve had personal moments where we have been able to influence whānau into their first home and that gave me a lot of satisfaction.”

Anthony Ririnui – Finance (not pictured)

As financial institutions increasingly recognise the value of the Māori economy, we are seeing more Māori-specific banking roles emerging to support Māori asset management and whānau financial growth. This shift not only fosters economic independence but also repositions Māori as key players in shaping the financial future of Aotearoa. Financial knowledge and wealth-building are becoming more widely discussed and normalised within Māori communities and younger audiences, partly due to the power of Māori social media influencers who provide accessible and engaging content on financial journeys and planning. This shift encourages more Māori to engage in investment, business capital access, and financial planning. Māori financial advisors play a crucial role in this transformation, mentoring whānau in accessing mortgages, insurance, and investment strategies that

align with whānau values and long-term intergenerational success.

The increasing number of iwi wealth and assets has driven the development of Māori-specific banking roles to manage and grow these assets, ensuring that financial strategies align with tikanga and long-term aspirations. Māori organisations and iwi investment arms are key players in New Zealand’s economic landscape, leading in forestry, fisheries, property development, and ethical investment. Iwi investment arms have become leaders in sustainable and ethical investing, prioritising forestry, fisheries, renewable energy, and property. There is a growing push for financial institutions to align investment portfolios with Māori values, ensuring that Māori assets contribute positively to both people and te taiao.



As Māori financial knowledge and wealth-building grows, insurance and investment have become critical tools for protecting whānau belongings and growing whānau assets. Insurance is vital for safeguarding whānau, businesses, and wellbeing, ensuring that Māori have financial resilience in the face of unexpected events such as natural disasters, economic downturns, or health crises. Increasing knowledge around insurance for whenua, housing, and businesses is essential. The growing number of Māori-led financial advisory services are helping whānau to feel comfortable and confident when navigating insurance options.

Māori investments are influencing New Zealand’s financial sector. The power of collaboration between Māori organisations has created a flourishing and diverse financial ecosystem, where iwi, hapū, whānau and Māori organisations share resources, expertise, and opportunities. This collective approach allows Māori to collectively advocate for access to capital for business development, housing projects, and social enterprises, ensuring financial success is distributed across communities rather than concentrated in individual wealth. Social impact investment is gaining traction as Māori seek to build

businesses and enterprises that generate both financial and cultural returns, strengthening whānau, creating employment, and enhancing Māori economic growth, ensuring that wealth is reinvested in ways that benefit future generations.

MĀORI WORKFORCE IN FINANCE & ADVISORY



Finance & Advisory impacts:

- Banking access and confidence
- Insurance and protection from weather events
- Accessing business capital
- Financial planning & wealth building
- Investment and legacy planning
- Mortgages & Housing
- Papakāinga planning
- Movable dwellings for whenua

BUSINESS & PROFESSIONAL ADVISORY

Māori account for 10% of Business and Professional roles including Accounting and legal services. Māori within Business and Professional Advisory are not only strengthening whānau livelihoods but also contributing significantly to the Māori economy, which is projected to exceed \$117 billion by 2030. Values-driven business practices remain at the heart of Māori enterprise—where economic success is tied to whānau wellbeing, intergenerational prosperity, and long-term sustainability.

Business mentoring and capacity building are key to unlocking the potential of the 60,000 small to medium Māori business owners and sole traders operating in Aotearoa. Strengthening access to business planning, tax knowledge, Māori procurement opportunities, and advisory services ensures that Māori businesses can scale sustainably while maintaining their cultural values. Additionally, succession planning is becoming increasingly important, ensuring that Māori businesses not only thrive today but are set up to benefit future generations.

Māori businesses are embracing diversity in enterprise, continuing a historical legacy of trade and innovation. Many operate as social enterprises, balancing commercial success with cultural and community obligations. The unique flat organisational structures of Māori businesses often overseen by marae, hapū, or iwi leadership—allows for greater adaptability, collective decision-making, and whānau centric success. As indigenous procurement grows, Māori businesses are pursuing better access to capital, investment opportunities, and larger contracts, amplifying Māori economic influence grounded in Māori values.

With Māori expertise expanding in legal and financial services, post-settlement planning is another critical area of focus. Iwi and hapū continue to navigate asset management, governance structures, and long-term wealth-

building strategies to ensure their people benefit for generations to come. As Māori business continues to thrive, values and collective prosperity are the key guiding factors.

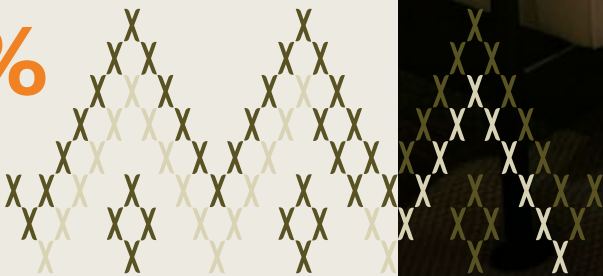
Business & Advisory impacts:

- ▲ Business mentoring
- ▲ Increase household income
- ▲ Business planning
- ▲ Māori procurement
- ▲ Organisation structure & tax knowledge
- ▲ Legal services and knowledge
- ▲ Post settlement planning
- ▲ Business diversity
- ▲ Social enterprise
- ▲ \$117b by 2030

MĀORI REPRESENTATIVE OF BUSINESS & PROFESSIONAL ROLES INCLUDING ACCOUNTING & LEGAL SERVICES

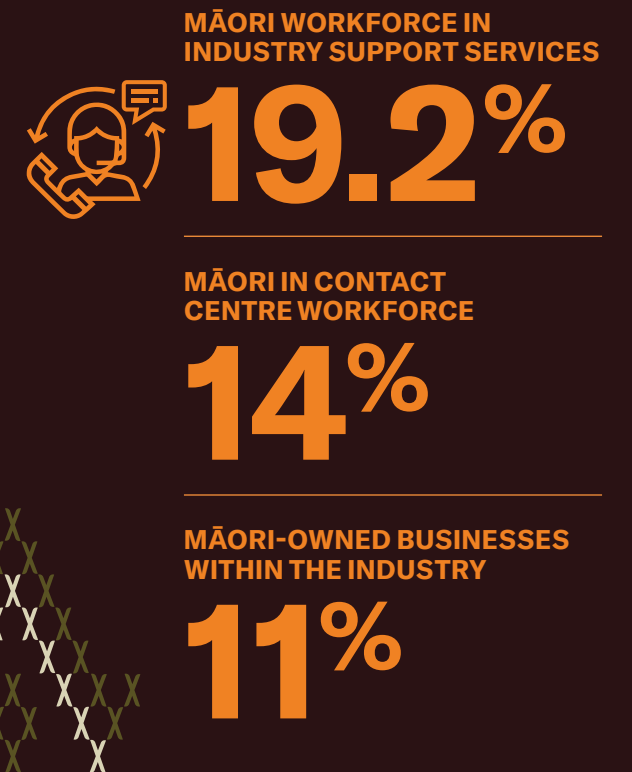


10%



“For a little while there, accounting didn’t quite match my values. It was very number-oriented. And it’s good money, good money as an accountant. It was bringing in the money, but it just wasn’t working for me. My defining moment was when I joined a small kaupapa Māori organisation up north. It felt like the first time I was actually helping people, our people. That made me change direction away from the more corporate stuff to more grassroots work, helping people and businesses on an individual basis.”

Melissa Wallace – Accounting (not pictured)



CONTACT CENTRES & INDUSTRY SUPPORT

Māori are 14% of the Contact Centre workforce and 19.2% of Industry support services. Māori-owned businesses make up 11% of the industry, with many focusing on supporting Māori growth and training within the industry.

Māori in the industry are driven by deep purpose and long-term employment opportunities for whānau, creative solutions during times of adversity, and a pathway into businesses and skills development. Māori business owners are not only creating economic opportunities but also embedding cultural values into their operations, ensuring their enterprises reflect their identity and their target market.

The contact centre industry provides a critical entry point for Māori into larger organisations, offering flexible work opportunities that align with whānau needs. Māori-led customer service specialists are reshaping the industry by incorporating their values and skills into service models, fostering stronger relationships between businesses and customers. Training from a te ao Māori lens elevates customer service standards, ensuring that Māori customers receive care that reflects their values and expectations.

“One of my strengths is people management. I’ve got a lot of empathy and care for my people, and I want to see them develop and progress within their careers. Success for me is seeing my team grow and even grow beyond me. I don’t want my team to feel like I’m just drilling them. We are working as a team. I won’t just let my team suffer. if there’s a major outage that goes into the early hours of the morning, I’m still awake with them, making sure that everything’s working. Our people need to hear – don’t limit yourself. We’ve got attributes that will take us beyond what we ever imagined could be possible.”

Crystal Cairns – Industry Support (not pictured)

Beyond traditional contact centres, Māori-led service providers and call centres are emerging, offering te reo Māori services and employment pathways for rangatahi. These businesses not only create economic stability but also provide environments where Māori employees can thrive. The emphasis on problem-solving, resolution skills, and upskilling ensures that kaimahi are equipped for long-term success, whether within the industry or as a stepping stone to broader service sector pathways. As the industry evolves, Māori leadership continues to play a vital role in shaping customer service that is both professional and culturally agile.

Contact Centres & Industry Support impacts:

- ▲ Māori-led customer service specialists
- ▲ Flexible work hours for whānau
- ▲ Entry point for kaimahi into large organisations
- ▲ Upskill focus on kaimahi

CLEANING SERVICES

Māori account for 17.5% of the cleaning workforce. Approximately 6,000 workers in the cleaning industry are Māori. Māori within cleaning grasp the flexibility of work around whānau while some are establishing their own businesses.



"I ask myself how I got here. I have been well supported by the community. My whānau have a long history of being community serving people. Whanaungatanga has been key. Marketing is word of mouth in a small town. My goal was to get off the books of WINZ and be independent and help others to do the same. I had a humble start, with just one cleaning contract and over time I employed seven part-timers, with lots of flexibility and of late, an accountant to run my books. I'm catering to mainly disabled people. This came about from having a kōrero with one client, which led to more clients. You have to love serving your community in this line of mahi. Know the needs of your community, be willing to serve others. Some challenges for me have been to say 'no'; there has been high demand at times we are unable to keep up."

Hayley Honatana – Cleaning Services (not pictured)

The cleaning industry provides accessible career entry, flexible work hours, and opportunities for business ownership for Māori. The high proportion of Māori in the industry reflects the important role of cleaning services in supporting whānau livelihoods, particularly for parents and retirees who need adaptable working hours. Acknowledging the dignity of this mahi is essential, that is the care of people and places from a te ao Māori perspective.

Some Māori are using their experience in the industry as a pathway to entrepreneurship, moving from employment to owning their own cleaning businesses. Various kōrero shared highlights that the flexible nature of the industry is providing employment opportunities within Māori communities and securing local contracts with Māori organisations, such as kura kaupapa Māori. This highlights that work is not just about financial gain but also about serving the community and maintaining relationships.

Supporting kaimahi who want to establish and scale their business up, with funding access, cash flow management, and business advisory support supports sustainable growth.

Some Māori cleaning businesses are demonstrating leadership in environmental care, adopting sustainable cleaning practices by using eco-friendly products and waste management solutions. Incorporating kaupapa Māori into industry training will ensure a culturally responsive learning environment, increasing both participation and business success.

Cleaning Services impacts:

- ▲ Acknowledging and uplifting the dignity of this mahi
- ▲ Flexible work hours for parents and retirees
- ▲ Māori gaining local contracts in Māori communities



GOVERNMENT, SECURITY & DEFENCE

Māori make up 12.9% of the Government and 19% of the Security workforce. Māori in Government roles are seeking to influence outcomes for Māori, while Māori in Security are seeking to increase leadership roles.

“We were all Māori Pacific people trying to work out what this dream of being a manager looked like. What does it mean? So it was kind of breaking down all of those myths. I ended up applying for a role at Tauranga City Council to run a programme for cadets. These are young people who work and are paid at council and learn roles across different teams, over 12 months. Straight away there are a couple of things that really pulled me to that opportunity, including the length of time we had to work with these young people, because we know that things can’t change overnight, it takes a lot of unpacking, bringing it back together the way you want it to be, not the way you think it has to be.”

Marlene Herewini – Tauranga City Council Kaimahi (not pictured)

In local and regional councils, Māori are stepping into leadership positions, helping to navigate iwi-Crown relationships and ensure that Māori are heard and represented. The establishment of Māori wards has further enhanced Māori representation, allowing for more kaupapa Māori approaches to policy, planning, and community development.

Māori-led initiatives within government and security services highlight the importance of te ao Māori in Government and whānau-centred approaches. By investing in long-term skill-building and mentorship, Māori are growing across leadership roles and influencing traditional management models in Local and Central Government to better reflect collective te ao Māori approaches and

solutions. These initiatives acknowledge that change takes time, requiring space to unpack existing structures and rebuild them in ways that align with Te Ao Māori.

Within the security sector, Māori-led security firms are providing culturally agile services at cultural events, institutions, and public spaces. These businesses emphasise whanaungatanga and manaakitanga while ensuring the protection of taonga and cultural spaces. Incorporating tikanga Māori into security protocols creates culturally safe environments, particularly at kaupapa Māori events, marae, and gatherings. This approach not only improves community trust in security personnel but also highlights Māori leadership in fostering safer and more inclusive public spaces.



MĀORI WORKING IN GOVERNMENT

 **12.9%**

As Māori continue to take on leadership roles in government and security, their influence is reshaping policies, governance, and public safety approaches to be more inclusive, culturally grounded, and community-driven. With increased pathways for Māori into leadership, public service, and culturally competent security practices, the future holds stronger representation, greater economic participation, and enhanced protection of Māori values and spaces.

MĀORI IN SECURITY WORKFORCE

19%

Security Govt & Defence impacts:

-  **Representation of Māori in local and regional councils**
-  **Local Govt and Māori wards**
-  **Culturally competent security for Māori events**

BUILDING THE ROADMAP FOR MOKOPUNA

From the sharing of letters to our mokopuna, the overarching themes that whānau shared were all related to what are we doing today to support the current state of te ao Māori and the future of te ao Māori.

Did we leave them a world where they are connected to their culture, their whenua, and each other? Did we ensure that the resilience of our ancestors remains the foundation for something stronger? Across every industry, Māori are leading, innovating, and reclaiming spaces once closed to us. Our people are building businesses that uplift communities, creating pathways into home ownership, protecting our whenua, and embedding tikanga into everything from finance to tourism and social enterprise. The call to action shared by whānau is underpinned by the following key drivers.

How do we continue the legacy and growth of our reo, tikanga, and mātauranga for the next generation?



What steps are we taking to strengthen our whānau, our whenua, and our communities?



How can we ensure that our whānau have access to meaningful work and sustainable business opportunities?

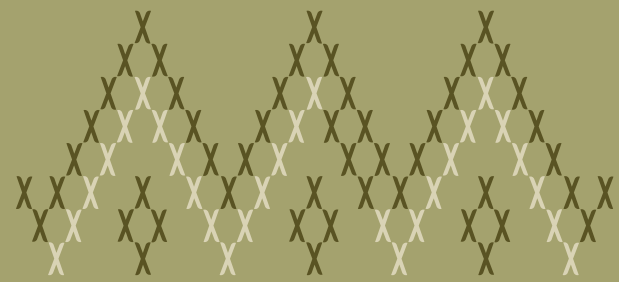


How do we strengthen wealth creation, so whānau can own homes, businesses, and shape their futures on their terms?



What systems should we influence to support Māori success, without compromising our values?





The foundation has been laid by those who came before us—our tūpuna were entrepreneurs, innovators, kaitiaki, and visionaries. Today, whānau continue that legacy across industries and a te ao Māori ecosystem.

Online Resources:

[Tirohia ki Tua infographic](#)

[Letter to my mokopuna postcard](#)

[Online Māori Transformation](#)





Acknowledgements

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Karakia Whakakapi

Tau mai e te ao
Kawea mai ngā hui o tēnei kaupapa
Hei whakamatau atu, hei whakamatau mai
Tau mai, whakapūmoutia te hauoranga
o tēnei hautū kaupapa
I ngā tōpito nō runga, nō raro, nō roto,
nō waho o tēnei piringa tangata
O te mōuri matatū, o te ngākau ohooho,
o te hinengaro, o wai tuawhakarere
Tū pakari e, rangahia te uri whakaheke
Titokona kia eke ki taupae nui, ki taupae roa
Kia piki te ora, kia piki te kaha, kia piki
te māramatanga
Whano, whano, tau mai te mōuri
Haumi e! Hui e! Tāiki e!

NOTES

WHAT IMPACT DO I WANT TO SEE...

WHO IS PART OF THAT JOURNEY...

WHAT ARE MY NEXT STEPS...



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